

Kasasa Cash®

Kasasa Cash® is a free, variable rate checking account with no minimum balance that rewards accountholders with dividends and nationwide ATM fee refunds¹ when they meet minimum qualifications during the account's Monthly Qualification Cycle.

The Kasasa Cash account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled. We reserve the right to convert the account to a Northwest Federal Choice Checking account if the account does not have consistent active use over six (6) consecutive Statement Cycles.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us, including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Northwest Federal check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash account, any optional add-on products / services associated with these accounts will also be terminated at the same time.

This disclosure contains the rules that govern your deposit account as of September 1, 2020.

Dividend Rate & Annual Percentage Yield	
Compounding & Crediting:	Dividends will be compounded on a daily basis. Dividends will be credited to your account on the last day of the current Statement Cycle. If you close your account before the dividends are credited, you will not receive the accrued dividends. Dividends begin to accrue on the Business Day you deposit noncash items (for example, checks). Dividends are paid from current income and available earnings, after required transfers to reserves.
Balance Computation Method:	We use the daily balance method to calculate the dividends on your account. This method applies a periodic rate to the principal in the account each day for the period. The period we use is the Statement Cycle.
Dividend Rate & Annual Percentage Yield:	<p>If Kasasa Cash qualifications are met during a Monthly Qualification Cycle your Kasasa Cash account will earn:</p> <p>(1) The dividend rate when monthly qualifications are met, as stated on the current rate sheet, for the portion of your daily balance that is less than or equal to \$25,000. (2) The lower dividend when monthly qualifications are met will be paid on the portion of your daily balance that is greater than \$25,000.</p> <p>If Kasasa Cash qualifications are not met during a Monthly Qualification Cycle you will earn the dividend rate when monthly qualifications are not met as stated on the current rate sheet.</p>
Account Qualifications	
Qualifications:	<p>To earn your Kasasa Cash rewards all of the following transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:</p> <ul style="list-style-type: none"> • Have at least 12 debit card purchases post and settle • Be enrolled in and agree to receive e-Statements • Be enrolled in and log into online or mobile banking <p>Transactions and activities must post and settle to the account during each Monthly Qualification Cycle and may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account.</p>

	<p>The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.</p> <p>Statement Cycle: Northwest Federal's Statement Cycle begins on the first day of the month and concludes on the last day of the month. See Monthly Qualification and Cycle Dates table for additional information.</p> <p>Monthly Qualification Cycle: The period beginning on the last day of the previous month and closing one (1) day prior to the last day of the current month. See Monthly Qualification and Cycle Dates table for additional information.</p>
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Account Rewards

Rewards	If Qualifications Are Met During Monthly Qualification Cycle	If Qualifications Are NOT Met During Monthly Qualification Cycle
Dividends:	<p>When Kasasa Cash qualifications are met during a Monthly Qualification Cycle you will earn:</p> <p>(1) The dividend rate when monthly qualifications are met, as stated on the current rate sheet, for the portion of your daily balance that is less than or equal to \$25,000. (2) The lower dividend when monthly qualifications are met will be paid on the portion of your daily balance that is greater than \$25,000.</p>	<p>When Kasasa Cash qualifications are not met during a Monthly Qualification Cycle you will earn the dividend rate when monthly qualifications are not met as stated on the current rate sheet.</p>
ATM Fee Refunds ¹ :	<p>Reimbursements for nationwide ATM fees incurred during the Monthly Qualification Cycle, up to \$30 per month.</p> <p>If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.</p>	<p>If Kasasa Cash qualifications are not met during a Monthly Qualification Cycle you will not receive reimbursements for nationwide ATM fees.</p>
Reward Distribution:	<p>ATM fee reimbursements and dividends earned will be credited to your Kasasa Cash account on the last day of current Statement Cycle. Rewards less than a penny cannot be distributed.</p> <p>Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings.</p>	

Additional Information

Deposits:	A \$100 minimum deposit is required to open the account.
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Conditions of Account:	This account is not to be used for commercial purposes. Each individual is limited to being the primary owner on 1 (one) account. Enrollment in electronic services (e.g. online banking, electronic statements) may be required to meet some of this account's qualifications.
Fees:	There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. See accompanying Schedule of Fees for fees that may apply to this account.

Federally insured by NCUA

Kasasa Cash is a trademark of Kasasa, Ltd., registered in the U.S.A.

Kasasa Cash Back ®

Kasasa Cash Back® is a free variable rewards checking account with no minimum balance that rewards accountholders with cash back on their debit card purchases and nationwide ATM fee refunds² when they meet minimum qualifications during the account's Monthly Qualification Cycle.

The Kasasa Cash Back account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled. We reserve the right to convert the account to a Northwest Federal Choice Checking account if the account does not have consistent active use over six (6) consecutive Statement Cycles.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us, including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Northwest Federal check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash Back account, any optional add-on products / services associated with these accounts will also be terminated at the same time.

This disclosure contains the rules that govern your deposit account as of September 1, 2020.

Account Qualifications		
Qualifications:	<p>To earn your Kasasa Cash Back rewards all of the following transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:</p> <ul style="list-style-type: none"> Have at least 12 debit card purchases post and settle Be enrolled in and agree to receive e-Statements Be enrolled in and log into online or mobile banking <p>Transactions and activities must post and settle to the account during each Monthly Qualification Cycle and may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account.</p> <p>The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.</p> <p>Statement Cycle: Northwest Federal's Statement Cycle begins on the first day of the month and concludes on the last day of the month. See Monthly Qualification and Cycle Dates table for additional details.</p> <p>Monthly Qualification Cycle: The period beginning one last day of the previous month and closing one (1) day prior to the last day of the current month. See Monthly Qualification and Cycle Dates table for additional details.</p>	
Account Rewards		
Rewards	If Qualifications Are Met During Monthly Qualification Cycle	If Qualifications Are NOT Met During Monthly Qualification Cycle

<p>Cash Back:</p> <p>ATM Fee Refunds²:</p>	<p>If Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive:</p> <p>1.00% cash back on up to a total of \$300.00 of debit card purchases that post and settle to the account during that cycle period up to a maximum cash back earned of \$3.00 per Monthly Qualification Cycle, and</p> <p>Reimbursements for nationwide ATM fees incurred during the Monthly Qualification Cycle, up to \$30 per month.</p> <p>If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.</p>	<p>If Kasasa Cash Back qualifications are not met during a Monthly Qualification Cycle you will not receive cash back on debit card purchases.</p> <p>If Kasasa Cash Back qualifications are not met during a Monthly Qualification Cycle you will not receive reimbursements for nationwide ATM fees.</p>
<p>Reward Distribution:</p>	<p>Cash back rewards will be credited to your Kasasa Cash Back account as dividends. Cash back and ATM fee reimbursements will be credited to your Kasasa Cash Back account on the last day of current Statement Cycle. Rewards less than a penny cannot be distributed.</p> <p>Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings.</p>	
<p>Additional Information</p>		
<p>Deposits:</p>	<p>No minimum deposit is required to open the account.</p>	
<p>Conditions of Account:</p>	<p>This account is not to be used for commercial purposes. Each individual is limited to being the primary owner on 1 (one) account. Enrollment in electronic services (e.g. online banking, electronic statements) may be required to meet some of this account's qualifications.</p>	
<p>Fees:</p>	<p>There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. See accompanying Schedule of Fees for fees that may apply to this account.</p>	

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Kasasa Cash Back is a trademark of Kasasa, Ltd., registered in the U.S.A.

Kasasa Cash® with Kasasa Saver®

Kasasa Cash® is a free, variable rate checking account with no minimum balance that rewards accountholders with dividends and nationwide ATM fee refunds³ when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Kasasa Saver® is a free, variable rate, deposit account with no minimum balance that rewards accountholders with dividends when they meet the minimum qualifications associated with their linked Kasasa Cash checking account during each Monthly Qualification Cycle.

The Kasasa Cash account that is linked to Kasasa Saver account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled. We reserve the right to convert the account to a Northwest Federal Choice Checking account if the account does not have consistent active use over six (6) consecutive Statement Cycles. The linked Kasasa Saver account will also be closed if the Kasasa Cash account is converted or closed.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us, including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Northwest Federal check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash or Kasasa Saver account, any optional add-on products / services associated with these accounts will also be terminated at the same time.

This disclosure contains the rules that govern your deposit account as of September 1, 2020.

Dividend Rate & Annual Percentage Yield	
Compounding & Crediting:	<p>Kasasa Saver: Dividends will be compounded on a daily basis. Dividends will be credited to your account on the last day of the current Statement Cycle.</p> <p>Kasasa Cash: Dividends will be compounded on a daily basis and credited to your Kasasa Saver on the first processing day of next Statement Cycle.</p> <p>If you close your account before the dividends are credited, you will not receive the accrued dividends. Dividends begin to accrue on the Business Day you deposit noncash items (for example, checks). Dividends are paid from current income and available earnings, after required transfers to reserves.</p>
Balance Computation Method:	<p>We use the daily balance method to calculate the dividends on your account. This method applies a periodic rate to the principal in the account each day for the period. The period we use is the Statement Cycle.</p>
Dividend Rate & Annual Percentage Yield:	<p>If Kasasa Cash qualifications are met during a Monthly Qualification Cycle your Kasasa Cash account will earn:</p> <p>(1) The dividend rate when monthly qualifications are met, as stated on the current rate sheet, for the portion of your daily balance in your Kasasa Cash account that is less than or equal to \$25,000. (2) The lower dividend rate when monthly qualifications are met will be paid on the portion of your daily balance in your Kasasa Cash account that is greater than \$25,000.</p>

<p>Dividend Rate & Annual Percentage Yield:</p>	<p>If your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle your Kasasa Saver will earn:</p> <p>(1) The dividend rate when monthly qualifications are met, as stated on the current rate sheet, for the portion of your daily balance in your Kasasa Saver account that is less than or equal to \$50,000. (2) The lower dividend rate when monthly qualifications are met will be paid on the portion of your daily balance in your Kasasa Saver account that is greater than \$50,000.</p> <p>If Kasasa Cash qualifications are not met:</p> <p>Kasasa Cash: You will earn the dividend rate when monthly qualifications are not met as stated on the current rate sheet.</p> <p>Kasasa Saver: You will earn the dividend rate when monthly qualifications are not met as stated on the current rate sheet.</p>	
<p>Account Qualifications</p>		
<p>Qualifications:</p>	<p>To earn your Kasasa Cash rewards all of the following transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:</p> <ul style="list-style-type: none"> • Have at least 12 debit card purchases post and settle • Be enrolled in and agree to receive e-Statements • Be enrolled in and log into online or mobile banking <p>Transactions and activities must post and settle to the account during each Monthly Qualification Cycle and may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account.</p> <p>The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.</p> <p>Statement Cycle: Northwest Federal's Statement Cycle begins on the first day of the month and concludes on the last day of the month. See Monthly Qualification and Cycle Dates table for additional details.</p> <p>Monthly Qualification Cycle: The period beginning on the last day of the previous month and closing one (1) day prior to the last day of the current month. See Monthly Qualification and Cycle Dates table for additional details.</p>	
<p>Account Rewards</p>		
<p>Rewards</p>	<p>If Qualifications Are Met During Monthly Qualification Cycle</p>	<p>If Qualifications Are NOT Met During Monthly Qualification Cycle</p>
<p>Dividends:</p>	<p>Kasasa Cash: (1) The dividend rate when monthly qualifications are met, as stated on the current rate sheet, for the portion of your daily balance in your Kasasa Cash account that is less than or equal to \$25,000. (2) The lower dividend rate when monthly qualifications are met will be paid on the portion of your daily balance in your Kasasa Cash account that is greater than \$25,000.</p>	<p>Kasasa Cash: You will earn the non-qualified dividend rate stated on the accompanying rate sheet.</p>

ATM Fee Refunds ³ :	<p>Kasasa Saver: (1) The dividend rate when monthly qualifications are met, as stated on the current rate sheet, for the portion of your daily balance in your Kasasa Saver account that is less than or equal to \$50,000. (2) The lower dividend rate when monthly qualifications are met will be paid on the portion of your daily balance in your Kasasa Saver account that is greater than \$50,000.</p> <p>Reimbursements for nationwide ATM fees incurred during the Monthly Qualification Cycle, up to \$30 per month.</p> <p>If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.</p>	<p>Kasasa Saver: You will earn the non-qualified dividend rate stated on the accompanying rate sheet.</p> <p>If Kasasa Cash qualifications are not met during a Monthly Qualification Cycle you will not receive reimbursements for nationwide ATM fees.</p>
Reward Distribution:	<p>Kasasa Saver: Dividends earned on your Kasasa Saver will be credited to your Kasasa Saver on the last day of the current Statement Cycle.</p> <p>Kasasa Cash: Dividends and ATM fee reimbursements will be credited to your Kasasa Cash account on the last day of the current Statement Cycle.</p> <p>Rewards Transfers: Dividends and ATM fee reimbursements will be transferred from your Kasasa Cash account to your Kasasa Saver on the first day of next Statement Cycle.</p> <p>No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.</p>	
Additional Information		
Deposits:	A \$100 minimum deposit is required to open the account.	
Conditions of Account:	<p>You must have a Kasasa Cash Back account in order to open a Kasasa Saver account, and the Kasasa Cash Back account must remain open throughout the period that you hold the Kasasa Saver account. In the event that you or we close your Kasasa Cash Back account, your Kasasa Saver account will be closed as well.</p> <p>This account is not to be used for commercial purposes. Each individual is limited to being the primary owner on 1 (one) account. Enrollment in electronic services (e.g. online banking, electronic statements) may be required to meet some of this account's qualifications.</p>	
Fees:	There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. See accompanying Schedule of Fees for fees that may apply to this account.	

Federally insured by NCUA

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Kasasa Cash Back® with Kasasa Saver®

Kasasa Cash Back® is a free variable rewards checking account with no minimum balance that rewards accountholders with cash back on their debit card purchases and nationwide ATM fee refunds⁴ when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Kasasa Saver® is a free, variable rate, deposit account with no minimum balance that rewards accountholders with dividends when they meet the minimum qualifications associated with their linked Kasasa Cash Back checking account during each Monthly Qualification Cycle.

The Kasasa Cash Back account that is linked to Kasasa Saver account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled. We reserve the right to convert the account to a Northwest Federal Choice Checking account if the account does not have consistent active use over six (6) consecutive Statement Cycles. The linked Kasasa Saver account will also be closed if the Kasasa Cash Back account is converted or closed.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us, including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Northwest Federal check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash Back or Kasasa Saver account, any optional add-on products / services associated with these accounts will also be terminated at the same time.

This disclosure contains the rules that govern your deposit account as of September 1, 2020.

Dividend Rate & Annual Percentage Yield	
Compounding & Crediting:	Kasasa Saver: Dividends will be compounded on a daily basis and will be credited to your Kasasa Saver account on the last day of the current Statement Cycle. If you close your Kasasa Saver account before the dividends are credited, you will not receive the accrued dividends. Dividends begin(s) to accrue on the Business Day you deposit noncash items (for example, checks). Dividends are paid from current income and available earnings, after required transfers to reserves.
Balance Computation Method:	We use the daily balance method to calculate the dividends on your account. This method applies a periodic rate to the principal in the account each day for the period. The period we use is the Statement Cycle.
Dividend Rate & Annual Percentage Yield:	<p>If your Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle your Kasasa Saver will earn:</p> <p>(1) The dividend rate when monthly qualification are met, as stated on the current rate sheet, for the portion of your daily balance in your Kasasa Saver account that is less than or equal to \$50,000. (2) The lower dividend when monthly qualifications are met will be paid on the portion of your daily balance in your Kasasa Saver account that is greater than \$50,000.</p> <p>If your Kasasa Cash Back account qualifications are not met you will earn the dividend rate when monthly qualifications are not met as stated on the current rate sheet.</p>
Account Qualifications	
Qualifications	<p>To earn your Kasasa Cash Back rewards all of the following transactions and activities must post and settle your Kasasa Cash Back account during each Monthly Qualification Cycle:</p> <ul style="list-style-type: none"> • Have at least 12 debit card purchases post and settle • Be enrolled in and agree to receive e-Statements

Qualifications:	<ul style="list-style-type: none"> • Be enrolled in and log into online or mobile banking <p>Transactions and activities must post and settle to the account during each Monthly Qualification Cycle and may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account.</p> <p>The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.</p> <p>Statement Cycle: Northwest Federal's Statement Cycle begins on the first day of the month and concludes on the last day of the month. See Monthly Qualification and Cycle Dates table for additional details.</p> <p>Monthly Qualification Cycle: The period beginning on the last day of the previous month and closing one (1) day prior to the last day of the current month. See Monthly Qualification and Cycle Dates table for additional details.</p>
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Account Rewards		
Rewards	If Qualifications Are Met During Monthly Qualification Cycle	If Qualifications Are NOT Met During Monthly Qualification Cycle
Cash Back:	<p>If Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive:</p> <p>1.00% cash back on up to a total of \$300.00 of debit card purchases that post and settle to the account during that cycle up to a maximum cash back earned of \$3.00 per Monthly Qualification Cycle, as well as</p>	<p>If Kasasa Cash Back qualifications are not met you will not receive cash back on debit card purchases.</p>
Dividends:	<p>If your Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle your Kasasa Saver will earn:</p> <p>(1) The dividend rate when monthly qualification are met, as stated on the current rate sheet, for the portion of your daily balance in your Kasasa Saver account that is less than or equal to \$50,000. (2) The lower dividend when monthly qualifications are met will be paid on the portion of your daily balance in your Kasasa Saver account that is greater than \$50,000.</p>	<p>If your Kasasa Cash Back account qualifications are not met you will earn the dividend rate when monthly qualifications are not met as stated on the current rate sheet.</p>
ATM Fee Refunds ⁴ :	<p>Reimbursements for nationwide ATM fees incurred during the Monthly Qualification Cycle, up to \$30 per month.</p> <p>If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the</p>	<p>If Kasasa Cash Back qualifications are not met during a Monthly Qualification Cycle you will not receive reimbursements for nationwide ATM fees.</p>

	transaction receipt within sixty (60) calendar days of the withdrawal transaction.	
Reward Distribution:	<p>Kasasa Saver: Dividends earned on your Kasasa Saver will be credited to your Kasasa Saver on the last day of the current Statement Cycle.</p> <p>Kasasa Cash Back: Cash back rewards will be credited to your Kasasa Cash Back account as dividends. Cash back rewards and ATM fee refunds will be credited to your Kasasa Cash Back account on the last day of the current Statement Cycle.</p>	
Reward Distribution:	<p>Rewards Transfers: Cash back and ATM fee reimbursements will be transferred from your Kasasa Cash Back account to your Kasasa Saver account on the first day of the next Statement Cycle.</p> <p>No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.</p> <p>Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings.</p>	
Additional Information		
Deposits:	No minimum deposit is required to open the accounts.	
Conditions of Account:	<p>You must have a Kasasa Cash Back account in order to open a Kasasa Saver account, and the Kasasa Cash Back account must remain open throughout the period that you hold the Kasasa Saver account. In the event that you or we close your Kasasa Cash Back account, your Kasasa Saver account will be closed as well.</p> <p>This account is not to be used for commercial purposes. Each individual is limited to being the primary owner on 1 (one) account. Enrollment in electronic services (e.g. online banking, electronic statements) may be required to meet some of this account's qualifications.</p>	
Fees:	There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. See accompanying Schedule of Fees for fees that may apply to this account.	

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Monthly Qualification and Cycle Dates

Month	Qualification Cycle Dates	Statement Cycle Dates
January	12/31 - 1/30	1/1 – 1/31
February	1/31 - 2/27 1/31 - 2/28 in Leap Year	2/1 – 2/28 2/1 - 2/29 in Leap Year
March	2/28 - 3/30 2/29 - 3/30 in Leap Year	3/1 - 3/31
April	3/31 - 4/29	4/1 – 4/30
May	4/30 - 5/30	5/1 – 5/31
June	5/31 - 6/29	6/1 – 6/30
July	6/30 - 7/30	7/1 - 7/31
August	7/31 - 8/30	8/1 - 8/31
September	8/30 - 9/29	9/1 - 9/30
October	9/30 - 10/30	10/1 - 10/31
November	10/31 - 11/29	11/1 - 11/30
December	11/29 - 12/30	12/1 - 12/31