

**KASASA CASH, KASASA CASH BACK, & KASASA SAVER ACCOUNTS'
TRUTH IN SAVINGS ACT DISCLOSURE**

This disclosure contains the terms, conditions and rules associated with opening and maintaining your chosen Kasasa account as 07/22/2024. Please keep this disclosure for your records and future reference.

OVERVIEW OF KASASA ACCOUNTS:

Collectively, the Kasasa Cash account and the Kasasa Cash Back account may be referred to, in singular or plural form, as “Kasasa Checking” account(s) within this disclosure.

- **Cash Back & Refund Reward Accounts:** The following accounts provide “cash back” and “refund” rewards:
 - **Kasasa Cash Back:** A free, variable reward checking account with no minimum balance that rewards accountholders with nationwide ATM withdrawal fee refunds and cash back on their debit card purchases when they meet minimum qualifications during the account's Monthly Qualification Cycle.
- **Interest Reward Accounts:** The following accounts provide “interest” rewards:
 - **Kasasa Cash:** A free variable rate checking account with no minimum balance that rewards accountholders with nationwide ATM withdrawal fee refunds and high interest when they meet minimum qualifications during the account's Monthly Qualification Cycle.
 - **Kasasa Saver:** A free, variable rate, checking account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Kasasa Checking account during each Monthly Qualification Cycle. In addition, rewards earned in your linked Kasasa Checking account are automatically added to your Kasasa Saver account to help you save.

PURPOSE AND EXPECTED USE OF ACCOUNT:

Account Expectations: Our institution expects the accountholder to use their selected Kasasa account as their 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. Commensurate with these spending activities, we expect the account's debit card to be used frequently throughout the entirety of each month and for transaction amounts to reflect a wide dollar range.

Examples of Inappropriate Use: Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. For example, five debit card transactions, each for a dollar, conducted at a convenience store, two days before the end of the cycle would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions, and other activities that appear to be conducted with the sole purpose of qualifying for the account's rewards, will be deemed inappropriate transactions and may not count toward earning the account's rewards. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether.

Our Rights: Our institution has the right to close this account at any time, with proper notice. We also reserve the right to analyze your account activity to determine: (a) if the account is being maintained for a purpose other than day-to-day primary use; (b) if debit card activities are being executed solely for the purpose of earning the account's rewards and (c) if another account might better serve your banking needs and activities. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use (defined by our institution as having a minimum of twelve (12) debit card transactions posts and settled each cycle period) over three (3) consecutive Statement Cycles.

Ramifications of Account Closure: 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 check from our institution for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa account, any optional add-on products / services associated with this account will also be terminated at the same time.

If, for whatever reason, your Kasasa Checking account is closed, your linked Kasasa Saver account will automatically be converted to a standalone Everyday Checking account and its associated terms and conditions will apply. If, for whatever reason, your Kasasa Saver account is closed, then only the appropriate Kasasa Cash Back or Kasasa Cash account information within this disclosure will apply.

QUALIFICATION INFORMATION:

To earn your Kasasa rewards, the following enrollments must be in place and all transactions and activities must post and settle to your selected Kasasa Checking account during each Monthly Qualification Cycle:

	Kasasa Cash	Kasasa Cash Back
Qualifications		
• At least one ACH transaction:	1	1
• At least 12 debit card purchases	12	12
• Be enrolled and receive e-statements:	Yes	Yes

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards.

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 institution as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. 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.

“Monthly Qualification Cycle” means a period beginning one (1) day after the last day of the previous qualification cycle through one (1) banking day prior to the last business day of the current statement cycle.

“Statement Cycle” means the period of time for which our institution provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Visit our website at www.thepeoplesbank-ky.com or contact one of our branch Customer Service Representatives for specific Monthly Qualification Cycle and Statement Cycle dates.

REWARD INFORMATION:

Depending on what Kasasa account you have chosen, when your chosen Kasasa Checking account qualifications are met during a Monthly Qualification Cycle, you will receive the associated account rewards shown below. For complete clarity, you will only receive the rewards associated with your chosen account(s):

Nationwide ATM Withdrawal Fee Reimbursements:

We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. 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. *NOTE: ATM withdrawal fee reimbursements only apply to your chosen Kasasa Checking account ATM transactions. ATM withdrawal fees are not reimbursed nor refunded for any Kasasa Saver account ATM transactions.*

	Kasasa Cash Back (Not Linked to Kasasa Saver)	Kasasa Cash Back (Linked to Kasasa Saver)
<p>Balance Requirements:</p> <ul style="list-style-type: none"> ● Minimum Balance To Open: ● Minimum Balance To Earn Rewards: 	<p>\$50</p> <p>None</p>	<p>\$50</p> <p>None</p>
<ul style="list-style-type: none"> ● When Qualifications <u>ARE</u> Met: <ul style="list-style-type: none"> ○ Your Account Earns: <ul style="list-style-type: none"> ■ 5.00% Cash Back Refunds: ■ On Debit Card Purchases Up To A Total of \$200.00 Per Cycle Period: ■ Maximum of \$10.00 In Cash Back Payments To Be Earned Per Monthly Qualification Cycle: ○ Nationwide ATM Withdrawal Fees Are Refunded Up To An Aggregate of: 	<p>5.00%</p> <p>\$200</p> <p>\$10.00</p> <p>\$25.00</p>	<p>5.00%</p> <p>\$200</p> <p>\$10.00</p> <p>\$25.00</p>
<ul style="list-style-type: none"> ● When Qualifications <u>ARE NOT</u> Met: <ul style="list-style-type: none"> ○ Cash Back Payments: ○ Nationwide ATM Withdrawal Fees: 	<p>Are Not Paid</p> <p>Are Not Paid</p>	<p>Are Not Paid</p> <p>Are Not Paid</p>
<ul style="list-style-type: none"> ● Cash Back Payments and Nationwide ATM Withdrawal Fees Are Credited: 	<p>Last Day of Current Statement Cycle to Kasasa Cash Back Account when qualifications are met</p>	<p>Last Day of Current Statement Cycle to Kasasa Saver Account when qualifications are met</p>

	Kasasa Cash (Not Linked To Kasasa Saver)	Kasasa Cash (Linked To Kasasa Saver)	Kasasa Saver	Additional Information
Balance Requirements:				
• Minimum Balance To Open:	\$50	\$50	\$25	
• Minimum Balance To Earn Rewards:	None	None	None	
Interest Information:				
• Interest Compounded:	Monthly	Monthly	Monthly	
• Interest Computation Period:	Statement Cycle	Statement Cycle	Statement Cycle	
• Qualifying Balance Computation Method:	Daily Balance	Daily Balance	Daily Balance	
• Non-Qualifying Balance Computation Method:	Average Daily Balance	Average Daily Balance	Average Daily Balance	
• Interest Period:	Statement Cycle	Statement Cycle	Statement Cycle	
Reward Information:				
• When Qualifications <u>ARE</u> Met:				<i>** Interest does not compound because it transfers to the Kasasa Saver account within one day of crediting.</i>
○ Balances Up To & Including:	\$25,000	\$25,000	\$100,000	
▪ Earn: An Interest Rate:	4.888%	4.888%	1.981%	
▪ Earn: Annual Percentage Yield (APY)	5.00%	5.00%**	2.00%	
○ Balances Above:	\$25,000	\$25,000	\$100,000	
▪ Earn: An Interest Rate:	0.4989%	0.4989%	0.4989%	
▪ Earn: Annual Percentage Yield (APY)	5.00% to 1.40%	5.00% to 1.40%**	2.00% to 1.25%	
○ Nationwide ATM Withdrawal Fees Are Refunded Up To An Aggregate of:	\$25	\$25		
• When Qualifications <u>ARE NOT</u> Met:				<i>** See note above</i>
○ The Account's Entire Balance:	Entire Balance	Entire Balance	Entire Balance	
▪ Earn An Interest Rate:	0.04998%	0.04998%	0.04998%	
▪ Earn An Annual Percentage Yield (APY)	0.05%	0.05%**	0.05%	
○ Nationwide ATM Withdrawal Fees:	Are Not Paid	Are Not Paid	Are Not Paid	
• Interest And Nationwide ATM Withdrawal Fees Are Credited if qualifications are met:	Last Day of Current Statement Cycle	Last Day of Current Statement Cycle	Last Day of Current Statement Cycle	

Note: Automatic transfer of interest and Nationwide ATM Withdrawal fee refunds may cause an overdraft to your chosen Kasasa Cash account if the account's balance is less than the transferred amount when the transfer occurs.

APY = Annual Percentage Yield. Kasasa Cash Checking account and Kasasa Saver account rates, rewards, and bonuses, if any, are variable and may change after account is opened and without notice to you. No minimum balance

is required to earn the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for your Standard and Premium Rewards during your account's first statement cycle. If your chosen account(s) is closed before its rewards are credited, you will forfeit the account(s)' rewards.

INTEREST & ANNUAL PERCENTAGE YIELD INFORMATION (Applies to Kasasa Cash & Kasasa Saver)

- **Compounding & Crediting:** If you close your account before the interest is credited, you will not receive the accrued interest. Interest begins to accrue on the Business Day you deposit noncash items (e.g., checks). "Business Days" means Monday through Friday excluding Federal holidays. "Statement Cycle" means the period of time for which our institution provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Visit our website at www.thepeoplesbank-ky.com or contact one of our branch Customer Service Representatives for specific Statement Cycle dates.

- **Balance Computation Method:**
 - **Daily Balance:** We use the daily balance method to calculate the interest in your Kasasa Cash and Kasasa Saver accounts when you meet your Kasasa Cash account's qualifications. This method applies a daily periodic rate to the principal in the account each day for the period. The period we use is the Statement Cycle.
 - **Average Daily Balance:** We use the average daily balance method to calculate the interest in your Kasasa Cash and Kasasa Savings accounts when you do not meet your Kasasa Cash account's qualification. This method applies a periodic rate to the average daily balance in the associated account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the Statement Cycle.
- **Interest Rate & Annual Percentage Yield:** Kasasa Cash and Kasasa Saver are variable rate accounts. The interest rate and annual percentage yield may change. The interest rate is determined at our discretion, and we may change the interest rate on your Kasasa Cash and Kasasa Saver account at any time, without any limitations, and without notice to you. Our current interest rates and APYs for our Kasasa Cash and our Kasasa Saver accounts are shown above in the Reward Information section of this disclosure. APY calculations are based on an assumed balance of \$125,000 in your Kasasa Cash account, an assumed balance of \$200,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days.

ADDITIONAL INFORMATION

Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. You may make an unlimited number of deposits in your account(s). See accompanying Rate and Fee Schedule rates, fees and charges that may apply to these accounts. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of your chosen checking account's qualifications. Limit of one (1) Kasasa Cash Checking account per social security number. Limit of one (1) Kasasa Cash Back Checking account per social security number. Limit of one (1) Kasasa Saver account per social security number. There are no recurring monthly maintenance charges nor any fees to open or close this account. This account is not to be used for commercial purposes. If your Kasasa account is closed, you will forfeit any rewards that have not been credited to that Kasasa account. A Kasasa Cash or Kasasa Cash Back account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. A standalone Kasasa Cash Checking account or a standalone Kasasa Cash Back Checking account does not require automatic savings. Contact one of our branch Customer Service Representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC Kasasa, Kasasa Cash Back, Kasasa Cash and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

CYCLE DATE INFORMATION:

The following dates apply for the purpose of earning your account(s)' rewards. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your rewards, all of the transactions and activities identified within the above Qualification Information section of this disclosure must post and settle in your chosen Kasasa Checking account with these Monthly Qualification Cycle dates.

Month	Year	Monthly Qualification Cycle		Statement Cycle	
		Begin	End	Begin	End
July	2024	06/28/2024	07/25/2024	06/29/2024	07/26/2024
August	2024	07/26/2024	08/22/2024	07/27/2024	08/23/2024
September	2024	08/23/2024	09/26/2024	08/24/2024	09/27/2024
October	2024	09/27/2024	10/24/2024	09/28/2024	10/25/2024
November	2024	10/25/2024	11/21/2024	10/26/2024	11/22/2024
December	2024	11/22/2024	12/26/2024	11/23/2024	12/27/2024
January	2025	12/27/2024	01/23/2025	12/28/2024	01/24/2025
February	2025	01/24/2025	02/27/2025	01/25/2025	02/28/2025
March	2025	02/28/2025	03/27/2025	03/01/2025	03/28/2025
April	2025	03/28/2025	04/24/2025	03/29/2025	04/25/2025
May	2025	04/25/2025	05/22/2025	04/26/2025	05/23/2025
June	2025	05/23/2025	06/26/2025	05/24/2025	06/27/2025
July	2025	06/27/2025	07/24/2025	06/28/2025	07/25/2025
August	2025	07/25/2025	08/21/2025	07/26/2025	08/22/2025
September	2025	08/22/2025	09/25/2025	08/23/2025	09/26/2025
October	2025	09/26/2025	10/23/2025	09/27/2025	10/24/2025
November	2025	10/24/2025	11/26/2025	10/25/2025	11/28/2025
December	2025	11/27/2025	12/23/2025	11/29/2025	12/26/2025