

Evergreen Bank Group
Oak Brook Branch
1515 W 22nd Street, Suite 100W
Oak Brook, IL 60523
(630) 413-9580

XA

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: Kasasa Cash

Acct #: 2

Date: August 24, 2018

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (630) 413-9580.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account is determined based on whether you have met account qualifications (see attached addendum) _____ .

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account _____ periodically _____ .

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____

the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$ 100.00 to open this account.

To avoid imposition of fees.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed every _____

if the balance in the account falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed every _____

if the average daily balance for the _____ falls below \$ _____. 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 _____ .

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below \$ _____ any day of the _____

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below _____

\$ _____ . 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 _____ .

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of

\$ _____ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of

\$ _____ to obtain the disclosed annual percentage yield. 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 _____ .

Compounding and Crediting

Frequency - Interest will _____ be compounded monthly .

Interest will be credited monthly .

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the 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 _____ .

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____

_____ you deposit noncash items (for example, checks).

Bonuses

You will _____

_____ as a bonus _____ .

You must maintain a minimum _____ of \$ _____

_____ to obtain the bonus.

To earn the bonus, See TISA Addendum if applicable.

Transaction Limitations

The minimum amount you may deposit is

\$ _____ .

The minimum amount you may withdraw is

\$ _____ .

During any _____ ,

you may not make more than _____ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

**Kasasa Cash Checking Account
Truth in Savings Disclosure Addendum**

(XA & XC)

TIERED RATES THAT APPLY TO THIS ACCOUNT:

When account qualifications below are NOT met, the interest rate on your account will be:

	BALANCE	INTEREST RATE	APY
\$	0.00 & ABOVE	0.05%	0.05%

When account qualifications below ARE met, the interest rate on your account will be:

	BALANCE	INTEREST RATE	APY
\$	0.00 - \$ 25,000.00	2.47%	2.50%
	\$Greater than \$ 25,000.00	0.50%	**

**The annual percentage yield for this tier will range from 2.50 to 0.90%, depending on the balance in the account. The APY decrease as your account balance increases over \$25,000.00. APY range is calculated assuming a maximum balance of \$125,000.00.

When linked to the Kasasa Saver account: (a) the interest earned within the Kasasa Cash account does not compound since it is automatically transferred to the Kasasa Saver account within one banking day of being credited to the Kasasa Cash account. (b) Actual interest amount paid may be less than the advertised Kasasa Cash APY** if represented with a linked Kasasa Saver account because non-compounding, the non-compounding rates would be 2.47% to .90%. (c) Automatic transfer may cause an overdraft to your Kasasa Cash account if the account's balance is less than the transferred amount when transfer occurs.

Qualifications:

To qualify for "Kasasa Cash" preferred rates and receive reimbursements on your domestic ATM surcharge fees, you must perform the following during the monthly qualification cycle

- Have at least 12 debit card purchases post and settle to your account
- Be enrolled and receive e-statements

Please note that debit card transactions **MUST** post and settle to your account during the monthly qualification cycle. Transactions may not be in a pending state to qualify as one of the qualifying transactions. Transactions may take one or more banking days from the date the transaction was made to post and settle to an account.

If you have met your qualifications during the Monthly Qualification Cycle, we will reimburse you for domestic ATM surcharge fees imposed during the Monthly Qualification Cycle. ATM surcharge fee reimbursements will be credited to your account on the last business day of your statement cycle.

ATM surcharge fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM surcharge fees of \$5.00 and higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. NOTE: ATM withdrawals do not count as qualifying debit card transactions for purpose of earning rewards within this account

Monthly Qualification Cycle and Monthly Statement Cycle Explanation:

"Monthly Qualification Cycle" means a period beginning one banking day prior to the first day of the current statement cycle through one banking day prior

to the close of the current statement cycle. Your account will be automatically qualified on that one day prior to the first day of the current statement cycle. What this means for you is if you did not qualify for the higher preferred rate, you might notice a slightly higher than the base rate APY earned on your statement due to the one day (the last day) being calculated with the higher preferred rate.

IRS Reporting

Any customer that exceeds \$600 in rebated ATM surcharge fees or Kasasa Cash Rewards annually will receive an IRS 1099 MISC form, which may be taxed to you. Please consult your tax advisor.