

# TRUTH-IN-SAVINGS DISCLOSURE

## KASASA TUNES ACCOUNT

**Minimum balance to open the account:** You must deposit \$25.00 to open this account.

**Transaction Limitations.** No transaction limitations apply to this account.

**Additional Information regarding your account. Qualifications:** To qualify for Kasasa Tunes rewards and receive reimbursements for the ATM fee surcharges, you must meet the following requirements during the monthly qualification cycle:

- Debit cards: 12 point of sale debit card purchases must post & settle to your account per monthly qualification cycle.
- e-Statements: Be enrolled and receive your monthly account statement electronically.
- Online Banking & Mobile Banking: Be enrolled and log into Online or Mobile Banking at least one time per monthly qualification cycle. Please contact us for details on how to enroll.

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 to qualify for the account's rewards. 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. 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 bank as ATM transactions; PIN-based, signature based transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank.

**Monthly qualification cycle:** "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. For more information see the link called "Kasasa Cycle Date" which is posted on the bank's website at: [www.primesouth.com](http://www.primesouth.com).

**ATM fee reimbursement:** We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM 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.

**Limitation on number of accounts:** Limit 1 account per social security number/individual taxpayer identification number.

**Sign-up bonus:** When you open and fund your Kasasa Tunes account, you will be refunded up to an aggregate total of \$25 (including applicable taxes) for iTunes, Amazon.com, Google Play purchases, made with your bank Kasasa Tunes debit card that post and settle to your account during the first 60 calendar days after your account is opened. This refund will be credited to your account on the last day of the statement cycle in which your aggregate iTunes, Amazon.com, Google Play purchase threshold of \$25 posts and settles to your account. Any portion of the Sign Up Bonus not used within the stated time period will be forfeited.

**Monthly Tunes Rewards:** When Kasasa Tunes qualifications are met during a Monthly Qualification Cycle: you will earn up to an aggregate total of \$12 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchases. In order to be refunded, iTunes, Amazon.com, Google Play purchases must be made with your bank Kasasa Tunes debit card and must post and settle to your account no more than 30 days after the Monthly Qualification Cycle in which you qualified ends. In addition, you will receive reimbursements up to \$25 for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified.

iTunes, Amazon.com, Google Play refunds and ATM fee reimbursements will be credited to your account on the last day of the statement cycle in which these purchases post and settle to your account and the ATM fees were incurred. Rewards are variable and may change after account is opened. No minimum balance is required to earn or to receive the account's rewards.

When Kasasa Tunes qualifications are not met, iTunes, Amazon.com, Google Play purchases and ATM fees are not refunded. If you close your account, you will not receive reimbursements that have not yet been credited to your account.

**Additional Terms:** e-Statements are a condition of having this account. If you do not maintain e-Statements on this account, we reserve the right to convert your account to the Choice Checking account. Account approval, conditions, qualifications, limits, timeframes,

enrollments, log-ons and other requirements apply. Monthly receipt of electronic statements is a condition of this account. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account's qualifications. There are no recurring monthly service charges or fees to open or close this account. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. You must have an active Amazon, Google Play and/or iTunes account or sign up for one or all to receive the monthly rewards. iTunes is a registered trademark of Apple, Inc. Amazon.com is a registered trademark of Amazon.com Inc. Google Play is a registered trademark of Google, Inc. Apple Inc., Amazon.com, Inc. and Google, Inc. are not participants in or sponsors of this program. Kasasa and Kasasa Tunes are trademarks of Kasasa, Ltd., registered in the U.S.A.

## **KASASA CASH BACK ACCOUNT**

**Minimum balance to open the account:** You must deposit \$25.00 to open this account.

**Transaction Limitations.** No transaction limitations apply to this account.

**Qualifications:** To qualify for cash back on debit card purchases and receive reimbursement for the ATM fee surcharges, you must meet the following requirements per monthly qualification cycle:

- Debit cards: 12 point of sale debit card purchases must post & settle to your account per monthly qualification cycle.
- e-Statements: Be enrolled and receive your monthly account statement electronically.
- Online Banking & Mobile Banking: Be enrolled and log into Online or Mobile Banking at least one time per monthly qualification cycle. Please contact us for details on how to enroll.

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. 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. 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 bank as ATM transactions; PIN-based, signature based transactions and purchases made with debit cards not issued by our bank.

**Monthly qualification cycle:** “Monthly Qualification Cycle” means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. For more information see the link called “Kasasa Cycle Date” which is posted on the bank’s website at: [www.primesouth.com](http://www.primesouth.com).

**Cash Back rewards:** When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive (1) 3.00% cash back on up to a total of \$300.00 Point of Sale debit card purchases that post and settle to the account during that cycle period. A maximum of \$9.00 cash back may be earned per Monthly Qualification Cycle; (2) you will receive reimbursements up to \$25 for nationwide ATM fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified.

Cash back payments and ATM fee reimbursements will be credited to your Kasasa Cash Back account on the last day of statement cycle. Rewards are variable and may change after account is opened. No minimum balance is required to earn or to receive the account’s rewards.

When Kasasa Cash Back qualifications are not met, no cash back payments are made and ATM fees are not refunded. If you close your account, you will not receive reimbursements that have not yet been credited to your account.

**ATM fee reimbursement:** We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM 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.

**Limitation on number of accounts:** Limit 1 account per social security number / individual taxpayer identification number.

**Additional terms:** Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Monthly receipt of electronic statements is a condition of this account. If you do not maintain e-Statements on this account, we reserve the right to convert your account to the Choice Checking account. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account’s qualifications. There are no recurring monthly service

charges or fees to open or close this account. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

## **KASASA CASH BACK WITH SAVER ACCOUNT**

**Minimum balance to open the account:** \$25.00 minimum deposit is required to open the Kasasa Saver account and \$25.00 minimum deposit is required to open the Kasasa Cash account.

**Transaction Limitations.** No transaction limitations apply to this account.

**Qualifications:** To qualify for cash back on debit card purchases and receive reimbursement for the ATM fee surcharges, you must meet the following requirements per monthly qualification cycle:

- Debit cards: 12 point of sale debit card purchases must post & settle to your account per monthly qualification cycle.
- e-Statements: Be enrolled and receive your monthly account statement electronically.
- Online Banking & Mobile Banking: Be enrolled and log into Online or Mobile Banking at least one time per monthly qualification cycle. Please contact us for details on how to enroll.

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. 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. 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 bank as ATM transactions; PIN-based, signature based transactions and purchases made with debit cards not issued by our bank.

**Monthly qualification cycle:** "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. For more information see the

link called "Kasasa Cycle Date" which is posted on the bank's website at:  
[www.primesouth.com](http://www.primesouth.com).

**Cash Back with Saver rewards:** When your Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your account(s) on the last day of the current statement cycle: (1) Kasasa Cash Back: 3.00% cash back on up to a total of \$300.00 Point of Sale debit card purchases that post and settle to the account during that cycle period. A maximum of \$9.00 cash back may be earned per Monthly Qualification Cycle; (2) Kasasa Saver: Daily Balances up to \$25,000 receive an interest rate of 0.50% and APY of 0.50% and daily balances over \$25,000 earn an interest rate of 0.35% and 0.35% APY\* on the portion of daily balance over \$25,000, resulting in a range from 0.50% to 0.35% APY depending on the account's daily balance. (3) ATM Fee Reimbursements: In addition, you will receive reimbursements up to \$25 for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified.

Interest/dividends, cash back payments and ATM fee reimbursements from your linked Kasasa Cash Back account will be credited to your Kasasa Saver Account on the last day of statement cycle. APY = Annual Percentage Yield. APYs accurate as of 07/31/2018. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards.

When Kasasa Cash Back qualifications are not met, no cash back payments are made, ATM fees are not refunded and all balances in Kasasa Saver account earn an interest rate of 0.01% and 0.01% APY. If you close your account, you will not receive accrued interest or reimbursements that have not yet been credited to your account.

**ATM fee reimbursement:** We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM 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.

**Limitation on number of accounts:** Limit 1 account per social security number/individual taxpayer identification number.

**Additional terms:** Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Monthly receipt of electronic statements is a condition of this account. If you do not maintain e-Statements on this account, we

reserve the right to convert your account to the Choice Checking account. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account's qualifications. A Kasasa Cash Back with Saver or Kasasa Cash with Saver account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. There are no recurring monthly service charges or fees to open or close this account. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. Kasasa, Kasasa Cash Back, and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

## **KASASA CASH ACCOUNT**

**Minimum balance to open the account:** You must deposit \$25.00 to open this account.

**Rate Information:** The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier. Your interest rate and annual percentage yield may change.

**Determination of rate:** At our discretion, we may change the interest rate on your account.

**Frequency of rate changes:** We may change the interest rate on your account at any time.

**Limitations on Rate Changes:** There are no maximum or minimum interest rate limits for this account.

**Compounding and crediting:** Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**Daily balance computation method:** We use 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.

**Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction Limitations.** No transaction limitations apply to this account.

**Additional Information Regarding Your Account.** This is a tiered rate account that pays a high rate of interest, as well as a second tier rate of interest, if you meet the qualification criteria, and pays a lower rate of interest if you do not meet the qualification criteria. Please refer to the Cash Rewards section below for current rate information.

**Qualifications:** To qualify for the Kasasa Cash preferred rates and receive reimbursement for the ATM fee surcharges, you must meet the following requirements per monthly qualification cycle:

- Debit cards: 12 point of sale debit card purchases must post & settle to your account per monthly qualification cycle.
- e-Statements: Be enrolled and receive your monthly account statement electronically.
- Online Banking & Mobile Banking: Be enrolled and log into Online or Mobile Banking at least one time per monthly qualification cycle. Please contact us for details on how to enroll.

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. 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. 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 bank as ATM transactions; PIN-based, signature based transactions and purchases made with debit cards not issued by our bank.

**Monthly qualification cycle:** "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. For more information see the link called "Kasasa Cycle Date" which is posted on the bank's website at: [www.primesouth.com](http://www.primesouth.com).

**Cash rewards:** When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, (1) Daily Balances up to \$25,000 receive an interest rate of 2.23% and an APY of 2.25%; and daily balances over \$25,000 earn an interest rate of 0.35% and 0.35% APY on the portion of the daily balance over \$25,000, resulting in a range from 2.25% to 0.35% APY depending on the account's balance and (2) you will receive



reimbursements up to \$25 for nationwide ATM Fees incurred during the Monthly Qualification Cycle in which you qualified.

Interest / dividends and ATM fee reimbursements will be credited to your Kasasa Cash account on the last day of statement cycle. APY = Annual Percentage Yield. APYs accurate as of 07/31/2018. No minimum balance is required to earn or to receive the account's rewards. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.

When Kasasa Cash qualifications are not met, all balances in the account earn an interest rate of 0.01% and 0.01% APY and ATM fees are not refunded. If you close your account, you will not receive accrued interest or reimbursements that have not yet been credited to your account.

**ATM fee reimbursement:** We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM 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.

**Limitation on number of accounts:** Limit 1 account per social security number/individual taxpayer identification number.

**Additional terms:** Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Monthly receipt of electronic statements is a condition of this account. If you do not maintain e-Statements on this account, we reserve the right to convert your account to the Choice Checking account. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account's qualifications. There are no recurring monthly service charges or fees to open or close this account. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

## **KASASA CASH WITH SAVER ACCOUNT**

**Minimum balance to open the account:** \$25.00 minimum deposit is required to open the Kasasa Saver account and \$25.00 minimum deposit is required to open the Kasasa Cash account.

**Rate Information:** The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier. Your interest rate and annual percentage yield may change.

**Determination of rate:** At our discretion, we may change the interest rate on your account. If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.01% with an annual percentage yield of 0.01%.

**Frequency of rate changes:** We may change the interest rate on your account at any time.

**Additional Rate Information:** This is a tiered rate account that pays a high rate of interest, as well as a second tier rate of interest, if you meet the qualification criteria, and pays a lower rate of interest if you do not meet the qualification criteria. Please refer to the Cash Rewards section below for current rate information. The Annual Percentage Yield (APY) disclosed on the Kasasa Cash with Saver account assumes that the interest earned in Kasasa Cash with Saver compounds; however, by choosing to have Kasasa Saver linked to Kasasa Cash with Saver, you understand that the interest earned in your Kasasa Cash with Saver account is automatically transferred into your Kasasa Saver account within one day. This automatic transfer may cause an overdraft to your linked Kasasa Cash account if the account's balance is less than the transferred amount when transfer occurs.

**Compounding and crediting frequency:** Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account:** \$25.00 minimum deposit is required to open the Kasasa Saver account and \$25.00 minimum deposit is required to open the Kasasa Cash account.

**Daily balance computation method:** We use 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.

**Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction Limitations.** No transaction limitations apply to this account.

**Qualifications:** To qualify for the Kasasa Cash preferred rates and receive reimbursement for the ATM fee surcharges, you must meet the following requirements per monthly qualification cycle:

- Debit cards: 12 point of sale debit card purchases must post & settle to your account per monthly qualification cycle.
- e-Statements: Be enrolled and receive your monthly account statement electronically.
- Online Banking & Mobile Banking: Be enrolled and log into Online or Mobile Banking at least one time per monthly qualification cycle. Please contact us for details on how to enroll.

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. 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. 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 bank as ATM transactions; PIN-based, signature based transactions and purchases made with debit cards not issued by our bank.

**Monthly qualification cycle:** "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. For more information see the link called "Kasasa Cycle Date" which is posted on the bank's website at: [www.primesouth.com](http://www.primesouth.com).

**Cash rewards:** When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your account(s) on the last day of the statement cycle: (1) Kasasa Cash: Daily Balances up to \$25,000 receive an interest rate of 2.23% and an APY of 2.25%; and daily balances over \$25,000 earn an interest rate of 0.35% and 0.35% APY on the portion of the daily balance over \$25,000, resulting in a range from 2.25% to 0.35% APY depending on the account's daily balance; (2) Kasasa Saver: Daily Balances up to \$25,000 receive an interest rate of 0.50% and APY of 0.50% and daily balances over \$25,000 earn an interest rate of 0.35% and 0.35% APY on the portion of the daily balance over \$25,000, resulting in a range from 0.50% to 0.35% APY depending on the account's daily balance and (3) ATM Fee Reimbursements: You will

receive reimbursements up to \$25 for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified.

The interest earned and ATM fee reimbursements that are credited to your Kasasa Cash account on the last day of the statement cycle will be automatically transferred from your Kasasa Cash account to your Kasasa Saver account within one day. This automatic transfer may cause an overdraft to your linked Kasasa Cash account if the account's balance is less than the transferred amount when transfer occurs. APY = Annual Percentage Yield. APYs accurate as of 07/31/2018. No minimum balance is required to earn or to receive the account's rewards. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.

When Kasasa Cash qualifications are not met ATM fees are not refunded and all balances in your Kasasa Cash account earn an interest rate of 0.01% and APY of 0.01%, all balances in your Kasasa Saver account earn an interest rate of 0.01% and 0.01% APY. If you close your account, you will not receive accrued interest or reimbursements that have not yet been credited to your account.

**ATM fee reimbursement:** We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM 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.

**Limitation on number of accounts:** Limit 1 account per social security number/individual taxpayer identification number.

**Additional terms:** Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Monthly receipt of electronic statements is a condition of this account. If you do not maintain e-Statements on this account, we reserve the right to convert your account to the Choice Checking account. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account's qualifications. There are no recurring monthly service charges or fees to open or close this account. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. Kasasa, Kasasa Cash and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

## KASASA SAVER ACCOUNT

**Rate Information:** The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier. Your interest rate and annual percentage yield may change.

**Determination of rate:** At our discretion, we may change the interest rate on your account. If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.01% with an annual percentage yield of 0.01%.

**Frequency of rate changes:** We may change the interest rate on your account at any time.

**Limitations on Rate Changes:** There are no maximum or minimum interest rate limits for this account.

**Compounding and crediting frequency:** Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum Balance Requirements:** You must deposit \$25.00 to open this account.

**Daily balance computation method:** We use 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.

**Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Additional information regarding your account:** This account can only be opened with a new or existing Kasasa Cash with Saver or Kasasa Cash Back with Saver account.

This is a tiered rate account that pays a high rate of interest, as well as a second tier rate of interest if you meet the qualification criteria in the linked Kasasa Cash with Saver or Kasasa Cash Back with Saver account and pays a lower rate of interest if you do not meet the qualification criteria in the linked Kasasa Cash with Saver or Kasasa Cash Back with Saver account. Please refer to the Saver Rewards section below for current rate information.

If you have met the qualification criteria in the linked Kasasa Cash with Saver account for the monthly qualification cycle, the interest earned on that account will be automatically transferred to your Kasasa Saver account on the first business day of the following statement cycle. If you have met the qualification criteria in the linked Kasasa Cash Back with Saver account for the monthly qualification cycle, the cash back earned on that account will be automatically deposited to your Kasasa Saver account on the last day of the statement cycle.

**Qualifications:** To qualify for the Kasasa Saver preferred rates and receive reimbursements for the ATM fee surcharges, your linked Kasasa Cash with Saver or Kasasa Cash Back with Saver account must meet the following requirements during the monthly qualification cycle:

Kasasa Cash with Saver:

- Debit cards: 12 point of sale debit card purchases must post & settle to your account per monthly qualification cycle.
- e-Statements: Be enrolled and receive your monthly account statement electronically.
- Online Banking & Mobile Banking: Be enrolled and log into Online or Mobile Banking at least one time per monthly qualification cycle. Please contact us for details on how to enroll.

Kasasa Cash Back with Saver:

- Debit cards: 12 point of sale debit card purchases must post & settle to your account per monthly qualification cycle.
- e-Statements: Be enrolled and receive your monthly account statement electronically.
- Online Banking & Mobile Banking: Be enrolled and log into Online or Mobile Banking at least one time per monthly qualification cycle. Please contact us for details on how to enroll.

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. 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. 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 bank as ATM transactions; PIN-based, signature based transactions and purchases made with debit cards not issued by our bank.

**Monthly qualification cycle:** “Monthly Qualification Cycle” means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. For more information see the link called “Kasasa Cycle Date” which is posted on the bank’s website at: [www.primesouth.com](http://www.primesouth.com).

**Saver rewards:** When your Kasasa Cash with Saver account or Kasasa Cash Back with Saver account qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your account(s) on the last day of the statement cycle: Daily Balances up to \$25,000 receive an interest rate of 0.50% and APY of 0.50% and daily balances over \$25,000 earn an interest rate of 0.35% and 0.35% APY on the portion of daily balance over \$25,000, resulting in a range from 0.50% to 0.35% APY depending on the account’s daily balance.

APY = Annual Percentage Yield. APYs accurate as of 07/31/2018. No minimum balance is required to earn or to receive the account’s rewards. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.

When Kasasa Cash with Saver and Kasasa Cash Back with Saver qualifications are not met ATM fees are not refunded and all balances in your Kasasa Saver account earn an interest rate of 0.01% and 0.01% APY. If you close your account, you will not receive reimbursements that have not yet been credited to your account.

**ATM fee reimbursement:** If you have met your qualifications in the linked Kasasa Cash with Saver or Kasasa Cash Back with Saver, you will receive reimbursements up to \$25 for nationwide ATM fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM 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. ATM fee reimbursements that are credited to your Kasasa Cash account on the last day of the statement cycle will be automatically transferred from your Kasasa Cash account to your Kasasa Saver account within one day. ATM fee reimbursements that are

earned in your Kasasa Cash Back account will be deposited into your Kasasa Saver account on the last day of the statement cycle.

**Limitation on number of accounts:** Limit 1 account per social security number/individual taxpayer identification number.

**Additional terms:** Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Monthly receipt of electronic statements is a condition of this account. The Kasasa Saver account is only offered in conjunction with either the Kasasa Cash with Saver or Kasasa Cash Back with Saver account. In the event that you close your Kasasa Cash with Saver or Kasasa Cash Back with Saver account, we reserve the right to close your Kasasa Saver account. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account's qualifications. There are no recurring monthly service charges or fees to open or close this account. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. Kasasa, Kasasa Cash, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

## CHOICE CHECKING

**Minimum balance requirements:** You must deposit \$25.00 to open this account.

**Transaction Limitations.** No transaction limitations apply to this account.

**Additional information regarding your account:** Your transactions may not be processed in the order in which they occurred. The order in which transactions are received and processed may impact the total amount of fees incurred on your account. Accounts will be charged the standard overdraft fee of \$35.00 for handling each overdraft created by check, ACH, in-person withdrawal, or other electronic item that is paid. An overdrawn balance must be repaid within 30 days.

If you close your account within 90 days of opening, you will be charged a \$25.00 fee.

**Fees and charges:** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.



## CHRISTMAS CLUB

**Rate Information:** The interest rate on your account is 1.000% with an annual percentage yield of 1.00%. Your interest rate and annual percentage yield may change.

**Determination of rate:** At our discretion, we may change the interest rate on your account.

**Frequency of rate changes:** We may change the interest rate on your account at any time.

**Limitations on rate change:** There are no maximum or minimum interest rate limits for this account.

**Compounding and crediting:** Interest will be compounded annually and will be credited to the account annually. If you close your account before interest is credited, you will not receive the accrued interest. If you close your account within 90 days of opening, you will be charged a \$25.00 fee.

**Minimum balance requirements:** No minimum balance requirements apply to this account.

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

**Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Fees and charges:** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

## YOUTH SAVINGS

**Rate Information:** The interest rate on your account is 1.000% with an annual percentage yield of 1.00%. Your interest rate and annual percentage yield may change.

**Determination of rate:** At our discretion, we may change the interest rate on your account.

**Frequency of rate changes:** We may change the interest rate on your account at any time.

**Limitations on rate change:** There are no maximum or minimum interest rate limits for this account.

**Compounding and crediting:** Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance requirements:** You must deposit \$25.00 to open this account.

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

**Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Additional information regarding your account:** PrimeSouth Bank reserves the right to require at least seven (7) days notice of any intended withdrawal.

**Account fees:** \$1.00 per debit fee for excessive activity will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of three during a quarter. The charge will be indicated as "Total Customer Debits".

**Fees and charges:** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

## STATEMENT SAVINGS

**Rate Information:** The interest rate on your account is 1.000% with an annual percentage yield of 1.00%. Your interest rate and annual percentage yield may change.

**Determination of rate:** At our discretion, we may change the interest rate on your account.

**Frequency of rate changes:** We may change the interest rate on your account at any time.

**Limitations on rate change:** There are no maximum or minimum interest rate limits for this account.

**Compounding and crediting:** Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest. If you close your account within 90 days of opening, you will be charged a \$25.00 fee.

**Minimum Balance Requirements:** You must deposit \$25.00 to open this account. A Maintenance Fee of \$3.00 will be imposed every quarter if the daily balance on any day of the statement cycle falls below \$100.00.

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

**Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Additional information regarding your account:** PrimeSouth Bank reserves the right to require at least seven (7) days notice of any intended withdrawal.

**Account fees:** \$1.00 per debit fee for excessive activity will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of three during a quarter. The charge will be indicated as "Total Customer Debits".

**Fees and charges:** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

## **PRIME SENIOR ACCOUNT (50+)**

**Rate Information:** The interest rate on your account is 1.000% with an annual percentage yield of 1.00%. Your interest rate and annual percentage yield may change.

**Determination of rate:** At our discretion, we may change the interest rate on your account.

**Frequency of rate changes:** We may change the interest rate on your account at any time.

**Limitations on rate change:** There are no maximum or minimum interest rate limits for this account.

**Compounding and crediting frequency:** Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest. If you close your account within 90 days of opening, you will be charged a \$25.00 fee.

**Minimum Balance Requirements:** You must deposit \$25.00 to open this account.

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

**Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations:** No transaction limitations apply to this account.

**Additional information regarding your account:** Your transactions may not be processed in the order in which they occurred. The order in which transactions are received and processed may impact the total amount of fees incurred on your account. Accounts will be charged the standard overdraft fee of \$35.00 for handling each overdraft created by check, ACH, Point of Sale, ATM withdrawal, in-person withdrawal, or other electronic item that is paid.

**Fees and charges:** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

## HI-FI PERSONAL

**Eligibility requirements:** You must deposit \$2,500 to open this account.

**Rate information:** The interest rate listed in each tier will be paid on the entire balance in your account. Your interest rate and annual percentage yield may change.

**Determination of rate:** At our discretion, we may change the interest rate on your account.

**Frequency of rate changes:** We may change the interest rate on your account at any time.

**Limitations on rate change:** There are no maximum or minimum interest rate limits for this account.

**Compounding and crediting frequency:** Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum Balance Requirements:** You must deposit \$2,500 to open this account. A maintenance fee of \$10.00 will be imposed every month if the daily balance on any day of the statement cycle falls below \$2,500.00. You must maintain a minimum daily balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

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

**Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Additional information regarding your account:** PrimeSouth Bank reserves the right to require at least seven (7) days notice of any intended withdrawal.

**Account fees:** A per check fee of \$5.00 will be charged for each check in excess of three (3) during a statement cycle. The charge will be indicated as "checks". Your transactions may not be processed in the order in which they occurred. The order in which transactions are received and processed may impact the total amount of fees incurred on your account. Accounts will be charged the standard overdraft fee of \$35.00 for handling each overdraft created by check, ACH, point of sale, ATM withdrawal, in-person withdrawal, or other electronic item that is paid. An overdrawn balance must be repaid within 30 days.

**Effect of closing an account:** If you close your account before interest is credited, you will not receive the accrued interest. If you close your account within 90 days of opening, you will be charged a \$25.00 fee.

**Fees and charges:** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

### **SPECIAL HI-FI PERSONAL**

**Eligibility requirements:** You must deposit \$2,500 to open this account.

**Rate Information:** The interest rate on your account is 1.000% with an annual percentage yield of 1.00%. Your interest rate and annual percentage yield may change.

**Determination of rate:** At our discretion, we may change the interest rate on your account.

**Frequency of rate changes:** We may change the interest rate on your account at any time.

**Limitations on rate change:** There are no maximum or minimum interest rate limits for this account.

**Compounding and crediting frequency:** Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest. If you close your account within 90 days of opening, you will be charged a \$25.00 fee.

**Minimum Balance Requirements:** You must deposit \$2,500 to open this account. A maintenance fee of \$10.00 will be imposed every month if the daily balance on any day of the statement cycle falls below \$2,500.00. You must maintain a minimum daily balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

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

**Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Additional information regarding your account:** PrimeSouth Bank reserves the right to require at least seven (7) days notice of any intended withdrawal.

**Account fees:** A per check fee of \$5.00 will be charged for each check in excess of three (3) during a statement cycle. The charge will be indicated as “checks”. Your transactions may not be processed in the order in which they occurred. The order in which transactions are received and processed may impact the total amount of fees incurred on your account. Accounts will be charged the standard overdraft fee of \$35.00 for handling each overdraft created by check, ACH, point of sale, ATM withdrawal, in-person withdrawal, or other electronic item that is paid. An overdrawn balance must be repaid within 30 days.

**Effect of closing an account:** If you close your account before interest is credited, you will not receive the accrued interest. If you close your account within 90 days of opening, you will be charged a \$25.00 fee.

**Fees and charges:** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

## HEALTH SAVINGS

**Eligibility Requirements:** You must deposit \$25.00 to open this account.

**Rate Information:** The interest rate listed in each tier will be paid on the entire balance in your account. Your interest rate and annual percentage yield may change.

**Determination of rate:** At our discretion, we may change the interest rate on your account.

**Frequency of rate changes:** We may change the interest rate on your account at any time.

**Limitations on rate change:** There are no maximum or minimum interest rate limits for this account.

**Compounding and crediting frequency:** Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum Balance Requirements:** You must deposit \$25.00 to open this account. You must maintain a minimum daily balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

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

**Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction Limitations.** No transaction limitations apply to this account.

**Additional information regarding your account:** If you close this account within 90 days, you will be charged a fee of \$25.00.

**Fees and charges:** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

## **NON-INTEREST BEARING CHECKING**

**Minimum Balance Requirements:** You must deposit \$25.00 to open this account.

**Transaction limitations:** No transaction limitations apply to this account.

**Fees and charges:** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.