

KASASA CASH BACK
CROSS BANK
MAIN OFFICE
1 Cross County Plaza/ 399 E. Merriman
P. O. Box 9
Wynne, AR 72396-0009

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

KASASA CASH BACK

Limitations: You must deposit \$10.00 to open this account.

Account Overview - Kasasa Cash Back is a free variable rewards checking account with no minimum balance that rewards accountholders with cash back on their PIN-based, signature-based debit card purchases and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Purpose and Expected Use of Account - 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.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. 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 period would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

This financial institution reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. 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. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over six (6) consecutive Statement Cycles (e.g. not meeting qualifications to receive rewards).

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 Cashier's 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 or services associated with this account will also be terminated at the same time.

Qualifications - To earn your rewards just do the following transactions and activities in your Kasasa Cash Back account during each Monthly Qualification Cycle:

***Have at least 10 debit card purchases post and settle

***Have at least 1 automatic payment (ACH) or direct deposit post and settle

***Be enrolled in and agree to receive e-Statements

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.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 fall on a Sunday, the next Monday is not a Business Day.

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, 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) 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. The monthly qualification cycle will end on the second Tuesday of each month. The statement will cycle on the following Wednesday.

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

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 \$200.00 debit card purchases that post and settle to the account during that cycle up to a maximum cash back earned of \$6.00 per Monthly Qualification Cycle, as well as

(2) reimbursements up to \$30.00 for nationwide ATM withdrawal fees imposed by other financial institutions and this financial institution and incurred during the Monthly Qualification Cycle in which you qualified.

Cash back payments and ATM fee reimbursements will be credited to the account on the last day of the current Statement Cycle. If you believe that you have not been reimbursed the correct amount, contact us no later than 60 days after the statement cycle when the reimbursement was applicable.

When Kasasa Cash Back qualifications are not met, you will not receive cash back on debit card purchases and ATM fees are not refunded.

Cash Back rates and rewards are variable and at our discretion may change after the account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

Additional Information - This account is not to be used for commercial purposes and there is a limit of one account per social security number. Applicants must be 18 years of age or over. There are no fees to open this account.

There are no recurring monthly service charges associated with this account. See accompanying Miscellaneous Fee Schedule for fees that apply to this account.

Enrollment in electronic services (e.g. online banking, electronic statements) may be required to meet some of the account's qualifications. Contact a Customer Service representative for additional information, details and enrollment information.

Limited to Arkansas residents only. The cost of checks, deposit slips, and withdrawal tickets will vary depending on the style selected and the quantity ordered.

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

Optional Overdraft Privilege Services - (After 30 days and upon approval - Normal Overdraft per item fee applies). See separate "Overdraft Privilege Disclosure" for detailed eligibility criteria and other constraints.

Account Fees: The following fees apply to this account: Dormant Account Fee: \$5.00 monthly (after 12 months of inactivity) and balance is less than \$200.00; Chargeback Fee (Deposited or Cashed Item Returned Unpaid): \$5.00 Per item; and Account Closing Early (within 90 days): \$30.00.

MISCELLANEOUS FEES AND CHARGES

Miscellaneous

Account Closing Early (within 90 days): \$30.00
Account Reconciliation Assistance: \$20.00 Per Hour
Audit Confirmation: \$15.00
Cashier's Check Issuance Fee: \$5.00

Collection Fee: \$25.00
Deposit Verification : \$15.00
Dormant Account Fee: \$5.00 monthly
Foreign Currency Exchange/Purchase: \$10.00 (Correspondent Bank Processing Fee will increase this fee)
Freeze Watch By Check Number: \$30.00
Garnishment/Tax Levy Fee: \$50.00
Lost Instrument Bond: \$30.00
Personal Money Order Issuance Fee: \$3.00
Photocopy (per copy): \$0.25
Post Dated Item Request: \$30.00
Request Statement: \$20.00
Statement Activity Print Out: \$3.00
Statement to Alternate Address: \$5.00
Duplicate Statement: \$5.00
Statement Hold Fee After 60 Days: \$5.00
Statement Special Request: \$20.00
Stop Payment Fee : \$30.00 per item
Chargeback Fee : \$5.00 per item (Deposited or Cashed Item Returned Unpaid)

Bill Pay

Bill Pay Payment > 15: \$1.50 Per item
Person-to-Person Email Payment: \$1.00 Per Payment

ATM/Debit Card

Cash Withdrawal at Non-Proprietary ATM: \$2.00
Debit Card Rush Replacement: \$30.00
Debit Card Replacement: \$5.00
Non-Proprietary ATM Inquiry or Transfer fee: \$1.00

Safe Deposit

Safe Deposit Annual Fee 3X5: \$20.00
Safe Deposit Annual Fee 5X5: \$25.00
Safe Deposit Annual Fee 3X10: \$35.00
Safe Deposit Annual Fee 4X10: \$40.00
Safe Deposit Annual Fee 5X10: \$40.00
Safe Deposit Annual Fee 10X10: \$80.00
Safe Deposit Annual Fee 10X15: \$105.00
Drilling Fee After 6 Months Past Due: \$150.00
Surrender of Box With 1 key: \$50.00
Late Payment Fee For Every 30 Days: \$10.00

Research

Research (per hour with \$10.00 minimum): \$30.00
Research Copy: \$1.00 Per item

Wire Transfers

Incoming Wire Transfer : \$10.00 (Incoming International Wire Transfer may Increase this Fee)
Outgoing Domestic Wire Transfer: \$25.00
Outgoing Foreign Wire Transfer: \$55.00

Overdraft Fees

Overdraft Item Fee : \$30.00 per Item Paid
Insufficient Item Fee: \$30.00 per Item Returned Unpaid
We may charge you more than one fee for any given item as a result of a returned item and representment of the item
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**Member
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