



KASASA TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 11/01/2018

524 South Main Street, Middletown, CT 06457-4215

(860) 346-6614

The rates and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Average Daily Balance to Avoid a Service Fee	Minimum Average Daily Balance to Earn the Stated APY	Balance Method	See Section 9
Kasasa Cash Checking Requirements met (see Section 2)* Requirements not met (see Section 2)*	1.98% 2.00% 0.15% / 0.15% 0.05% / 0.05%	Monthly** See Section 7	Monthly – See Section 7	Monthly (Calendar)	---	----	Refer to Section 3	Average Daily Balance	Account limitations apply
Kasasa Saver Requirements met (see Section 3)* Requirements not met (see Section 3)*	0.25% /0.25% 0.15% / 0.15% 0.05% / 0.05%	Monthly See Section 7	Monthly – See Section 7	Monthly (Calendar)	---	----	Refer to Section 3	Average Daily Balance	Account transfer and withdrawal limitations apply
Kasasa Tunes (see Section 4)	0.00% / 0.00%	----	----	----	---	----	----	----	Account limitations apply
Kasasa Cash Back (see Section 5)	0.00% / 0.00%	----	----	----	---	----	----	----	Account limitations apply

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all earning accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

2. KASASA CASH CHECKING ACCOUNT — This account is a tiered rate account. If your average daily balance is \$10,000.00 or below and your Kasasa Cash Checking account meets all the minimum service requirements during the qualification cycle, the first dividend rate and annual percentage yield listed for this account in

the Rate Schedule will apply for the dividend period. If your average daily balance is greater than \$10,001 and your Kasasa Cash Checking account meets all of the minimum service requirements during the qualification cycle, the second dividend rate and range of annual percentage yields listed for this account will apply for the dividend period. Each dividend rate will apply only to that portion of the account balance within each balance range. The minimum service requirements include: 1) making 12 debit card point-of-sale purchases that are cleared and posted to your account during the calendar month; 2) having two direct deposits to or electronic auto debit (ACH) debits from your Kasasa Cash Checking account; 3) accessing online banking once during calendar month; and 4) receiving your monthly statement electronically. If you meet all minimum service requirements during a calendar month, domestic ATM fees, up to a maximum of \$25, will be refunded during the first week of the next calendar month. Dividends earned and ATM fees refunded on the Kasasa Cash Checking account will automatically be transferred to the Kasasa Saver Share account, if available during the first week of

the next calendar month. If you do not meet all of the minimum service requirements during the calendar month, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash Checking account. Transfers between accounts do not count as qualifying transactions. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher.

3. KASASA SAVER ACCOUNT — This account is a tiered rate account and is available only to holders of a Kasasa Cash Checking account. If the average daily balance in your Kasasa Saver account is \$25,000 or below and your Kasasa Cash Checking account meets all the minimum service requirements as described above for the Kasasa Cash Checking Account during the calendar month, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply for the dividend period. If the average daily balance in your Kasasa Saver account is greater than \$25,001 and your Kasasa Cash Checking account meets all the minimum service



requirements during the calendar month, the second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. Each dividend rate will apply only to that portion of the account balance within each balance range. If your Kasasa Cash Checking account does not meet all of the minimum service requirements during the calendar month, the third dividend rate and annual percentage yield listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account.

4. KASASA TUNES CHECKING ACCOUNT — This account is available to members 13 years of age and older. No dividends are paid on this account; however, you may qualify for monthly iTunes® and/or Amazon and ATM fee reimbursements if you meet the all of the minimum service requirements during the calendar month. Minimum service requirements include: 1) making 10 debit card point of sale purchases that are cleared and posted to your account during the calendar month; 2) accessing online banking once during the calendar month; and 3) receiving your monthly statement electronically. If you meet all of the minimum service requirements, we will refund up to \$9.99 in fees for 10 iTunes®, Google Play and/or Amazon downloads (to include applicable sales tax), as well as up to \$25.00 in domestic ATM withdrawal fees each month. Fees will be refunded and credited to your Kasasa Tunes Checking account during the first week of the next calendar month. Transfers between accounts do not count as qualifying transactions. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher.

iTunes® and/or Amazon and/or Google Play must be purchased using your Seasons Federal Credit Union debit/check card that accesses your Kasasa Tunes checking account in order to qualify for fee reimbursement. As a sign-up bonus, we will refund up to \$9.99 in fees for 10 iTunes® and/or Amazon downloads. The sign up iTunes® reimbursement credits will expire 60 days from the date of account opening. All other iTunes® and/or Amazon reimbursement credits received for meeting monthly service requirements will expire in 35 days after being granted.

5. KASASA CASH BACK ACCOUNT — This account allows you to earn cash back up to 2% of the first \$300.00 in posted monthly charges for a maximum monthly cash back of \$6.00 if the minimum criteria are met. The minimum criteria include; 1) making 10 debit card point-of sale purchases that are cleared and posted to your account during the calendar month; 2) having one direct deposit to or electronic auto debit (ACH) debit from your Kasasa Cash Back account; 3) accessing online banking once during the calendar month; and 4) receiving your monthly statement electronically. If you meet all minimum service requirements during a calendar month, your cash back credit, up to a maximum of \$6.00 will be credited to your account during the first week of the next calendar month. In addition, if all minimum service requirements are met during the month all domestic ATM fees, up to a maximum of \$25.00, will be

refunded during the first week of the next calendar month. ATM receipt must be presented for reimbursement of an individual ARM fee of \$5.00 or higher.

6. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

7. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. **The Annual Percentage Yield (APY) disclosed on the Kasasa Cash account assumes that dividends earned in Kasasa Cash compound. However, by choosing Kasasa Saver linked to Kasasa Cash, you understand that the dividends earned in your Kasasa Cash account are automatically transferred into your Kasasa Saver account at the end of the statement cycle and therefore do not remain in your Kasasa Cash account and do not compound. Additionally, you understand that the dividend amount earned in the Kasasa Saver account may be less than the dividend amount earned in the Kasasa Cash account.

8. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

9. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a membership share account. Some accounts may have additional minimum opening deposit requirements. The minimum Average Daily Balance requirements applicable to each account are set forth in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend 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.

10. ACCOUNT LIMITATIONS — For Kasasa Saver accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a Reg. D Limit Exceeded fee or be closed. The Kasasa Saver, Kasasa Cash Checking, Kasasa Tunes Checking and Kasasa Cash Back accounts are limited to one each per primary account holder social security number.

11. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

12. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

13. RATES — The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union

14. OTHER - Kasasa Cash and/or Kasasa Saver accounts opened prior to 11/1/2018 are subject to different rates and account qualifiers to earn rewards.

