

# Kasasa Cash Back® Checking

Get cash back on your everyday debit card purchases — there are no category restrictions, and no need to accrue rewards points!

Kasasa Cash Back® checking pays you just for doing easy banking basics that you're probably already doing, plus refunds your ATM fees, nationwide\*.

It's free checking that pays. Do you Kasasa?®

## Benefits

- Free checking that pays you back
- Cash back on debit card purchases\*
- No category restrictions on purchases
- Cash back earned on up to \$150 in purchases monthly
- Earn up to \$36 cash back per year, \$3 per month
- Refunds on ATM fees, nationwide (up to \$10 monthly)
- No minimum balance to earn rewards
- No monthly service fee
- Free online banking
- Free eStatements
- Free debit card
- Unlimited check writing
- \$100 minimum deposit to open

## Here's How Easy it is to Earn Your Rewards

Just do a few things you're probably already doing (we call it "meeting your qualifications"). To earn your rewards, simply do the following activities and transactions in your Kasasa Cash Back account each monthly qualification cycle:

- Have at least 10 debit card transactions that post and settle  
*(Purchased with your WSB debit card associated with your Kasasa Cash Back reward account)*
- Have at least 1 ACH transaction: automatic payment, direct deposit or bill pay transaction.
- Be enrolled and receive eStatements through online banking

That's all there is to it! And even if you don't meet your monthly qualifications, your account is still free, and you can get right back to earning your full rewards the very next month.

### \* Kasasa Cash Back Disclaimer

#### **Qualification Information:**

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 Whitesville State Bank as ATM transactions, non-retail payment transactions and purchases made with debit or credit cards not issued by Whitesville State 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) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle.

See our website [www.whitesvillesb.com](http://www.whitesvillesb.com) Kasasa Reward accounts monthly qualification cycle dates to learn more or contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

### **Reward Information:**

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2% cash back on up to a total of \$150 debit card purchases that post and settle to the account during that cycle period. A maximum of \$3 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$10 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle. 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.

When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded.

Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; at our discretion we may change the rate and rewards at any time without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed.

If the account does not meet the minimum qualifications during the account's monthly qualification cycle to earn rewards over 3 consecutive Statement Cycles, we reserve the right to convert the account to a different checking account product, which does not pay interest or rewards.

You will receive reimbursements up to an aggregate total of \$10 for nationwide ATM withdrawal fees incurred within your Kasasa Cash account during that Monthly Qualification Cycle. 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 the appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within (60) calendar days of the withdrawal transaction.

You must have a debit card associated with this account.

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications.

This account is not to be used for commercial purposes and there is a limit of one account(s) per household.

There are no recurring monthly maintenance charges or fees to open or close this account.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our bank service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Member FDIC.

**Trademarks:**

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