

# Checking Relationship Choices

Several choices to match your lifestyle!



	Kasasa Cash®	Kasasa Cash Back®	Simplicity Checking	Royal Advantage Checking
<b>Minimum Balance to Open</b>	\$100	\$100	\$100	\$100
<b>Monthly Rewards If qualifications are met <sup>2</sup></b>	2.00% APY <sup>1</sup> on balances up to \$20,000 2.00% to 0.50% APY <sup>1</sup> with an interest rate of 0.20% on balances over \$20,000 depending on balance in account  Refunds on ATM Fees, nationwide-Up to \$25 per month (limited to \$4.99 per transaction)	3% Cash Back on Debit Card Purchases of up to \$300 (maximum of \$9 each month)  Refunds on ATM Fees, nationwide-Up to \$25 per month (limited to \$4.99 per transaction)	N/A	N/A
<b>Monthly Rewards If qualifications are not met <sup>2,3</sup></b>	0.05% APY <sup>1</sup> on entire balance No Refunds on ATM Fees.	Not Eligible for Rewards	N/A	N/A
<b>Minimum Balance to Earn Rewards</b>	N/A	N/A	N/A	N/A
<b>Monthly Service Charge Fees</b>	N/A	N/A	N/A	N/A
<b>Average Balance to Avoid Service Charge</b>	N/A	N/A	N/A	\$50
<b>Service Charge if Below Average Balance</b>	N/A	N/A	N/A	\$5.00 per month or 4 week period
<b>Interest</b>	See Rewards Variable Tiered Rate	N/A	N/A	N/A
<b>Debit Card</b>	Free <sup>6</sup>	Free <sup>6</sup>	Free <sup>6</sup>	Free <sup>6</sup>
<b>Checks</b>	Available	Available	Available	Complimentary Standard Checks <sup>7</sup>
<b>eStatements</b>	Free	Free	Free	Free
<b>Paper Statements</b>	N/A	N/A	\$3.00 per month	Free
<b>Age Criteria</b>	No	No	No	Yes, 65 and older
<b>Ready Reserve Line of Credit</b>	Credit approval required -\$30.00 annual fee	Credit approval required -\$30.00 annual fee	Credit approval required -\$30.00 annual fee	Credit approval required -\$30.00 annual fee

### Kasasa® Rewards Qualifications

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash or Kasasa Cash Back account during each Monthly Qualification Cycle<sup>4</sup>:

- At least one direct deposit, ACH Credit, or ACH payment transaction.
- At least 12 debit card purchases. (NOT including ATM transactions or Online Transfers)
- Be enrolled in and have agreed to receive e-statements rather than paper statements.

### Additional Account Information

1. APY = Annual Percentage Yield
2. Please see KASASA® Rewards Qualifications listed above
3. KASASA CASH® and KASASA CASH BACK® accounts will be automatically converted to a Simplicity Checking account and KASASA SAVER® will be automatically converted to a Regular Savings account if KASASA® Rewards Qualifications are not met for six (6) consecutive months.
4. See our website for monthly qualification and statement cycles.
5. Subject to credit approval
6. Initial Card Complimentary
7. This account can receive one complimentary box of HSB logo checks during a rolling 12-month period.