

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 and credit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit or credit 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 last business day of the current statement cycle.

See our website at www.hsbofmn.com or contact one of our customer service representatives for specific Monthly Qualification Cycle dates.

"Business Day" means a calendar day other than a Saturday or a Sunday or a Federal Holiday.

"Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. See our website at www.hsbofmn.com or contact one of our customer service representatives for specific Statement Cycle dates.

Reward Information:

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 3.00% cash back on up to a total of \$300.00 debit card purchases that post and settle to the account during that cycle period. A maximum of \$9.00 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$25.00 (limited to \$4.99 per transaction) 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.

This account will be automatically converted to a Simplicity Checking Account if qualifications are not met for six consecutive months.

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 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.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

\$100.00 minimum deposit is required to open the 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.

Limit of one account per Social Security Number.

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

This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account.

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

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

Member FDIC.

Trademarks:

Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.