

## Savings Rates

**Rates Effective November 1, 2024**

Savings Accounts	Balance Tiers (Portion of Balance)	APY* Range	Rate
Share Savings	\$0 but less than \$2,500.00	0.05%	0.05%
	\$2,500.00 but less than \$10,000.00	0.05% - 0.07%	0.07%
	\$10,000.00 but less than \$25,000.00	0.07% - 0.07%	0.08%
	\$25,000.00 but less than \$50,000.00	0.07% - 0.08%	0.09%
	\$50,000.00 and over	0.08% - 0.10%	0.10%
Kasasa Saver® (See "Qualification Information" section on page 3 for full conditions of this account.)	\$0 but less than \$100,000.01	2.00%	1.982%
	\$100,000.01 and over	1.25% - 2.20%	0.49886%
	Default Rate, all balances	0.05%	0.05%
Holiday Club & Vacation Club	\$0 but less than \$2,500.00	0.05%	0.05%
	\$2,500.00 but less than \$10,000.00	0.05% - 0.07%	0.07%
	\$10,000.00 but less than \$25,000.00	0.07% - 0.07%	0.08%
	\$25,000.00 but less than \$50,000.00	0.07% - 0.08%	0.09%
	\$50,000.00 and over	0.08% - 0.10%	0.10%
IRA/Coverdell Share Savings†	\$0 but less than \$2,500.00	0.05%	0.05%
	\$2,500.00 but less than \$10,000.00	0.05% - 0.07%	0.07%
	\$10,000.00 but less than \$25,000.00	0.07% - 0.07%	0.08%
	\$25,000.00 but less than \$50,000.00	0.07% - 0.08%	0.09%
	\$50,000.00 and over	0.08% - 0.10%	0.10%
Youth Savings Account	\$0 but less than \$1,000.00	2.10%	2.10%
	\$1,000.00 but less than \$10,000.00	0.05% - 0.07%	0.07%
	\$10,000.00 but less than \$25,000.00	0.07% - 0.07%	0.08%
	\$25,000.00 but less than \$50,000.00	0.07% - 0.08%	0.09%
	\$50,000.00 and over	0.08% - 0.10%	0.10%
<b>Consumer/Personal Checking Accounts</b>			
Kasasa Cash® (See "Qualification Information" section on page 3 for full conditions of this account.)	Balance Tiers (Portion of Balance)	APY* Range	Rate
	\$0 but less than \$30,000.01	5.50%	5.336%
	\$30,000.01 and over	5.50% - 1.65%	0.49886%
Default Rate, all balances	0.05%	0.05%	
Kasasa Cash Back® (See "Qualification Information" section on page 4 for full conditions of this account.)	4.00% Cash Back on transactions up to \$200, maximum \$8 per month Default Rate, 0% Cash Back		
Kasasa Eats® (See "Qualification Information" section on page 5 for full conditions of this account.)	4.00% Cash Back on transactions up to \$300, maximum \$12 per month Default Rate, 0% Cash Back		
Relationship Plus Checking – Average daily balance of \$10,000 must be maintained to earn dividends	0.05%	0.05%	
<b>Money Management</b>			
Money Management Average daily balance of \$2,500 must be maintained to earn dividends	Balance Tiers (Portion of Balance)	APY* Range	Rate
	\$0 but less than \$2,500.00	0.45%	0.45%
	\$2,500.00 but less than \$10,000.00	0.45% - 0.53%	0.55%
\$10,000.00 or more	0.53% - 0.65%	0.65%	
Money Management Plus† Daily balance of \$10,000 must be maintained to earn dividends	\$0 but less than \$25,000.00	0.65%	0.65%
	\$25,000.00 but less than \$50,000.00	0.65% - 0.70%	0.75%
	\$50,000.00 or more	0.70% - 0.85%	0.85%
<b>Share Certificate or IRA/Coverdell Education Share Certificate†</b>			
6 month	Minimum Deposit	APY*	Rate
9 month	\$500	3.56%	3.50%
12 month	\$1,000	3.82%	3.75%
15 month	\$50	2.33%	2.30%
18 month	\$1,000	2.99%	2.95%
24 month	\$1,000	3.15%	3.10%
36 month	\$1,000	3.51%	3.45%
48 month	\$1,000	3.82%	3.75%
60 month	\$1,000	4.08%	4.00%
<b>Jumbo Share Certificate or Jumbo IRA Share Certificate†</b>			
9 month	Minimum Deposit	APY*	Rate
9 month	\$50,000	4.80%	4.69%
9 month	\$100,000	4.85%	4.74%
12 month	\$50,000	3.87%	3.80%
12 month	\$100,000	3.92%	3.85%
18 month	\$50,000	3.05%	3.00%
18 month	\$100,000	3.10%	3.05%
24 month	\$50,000	3.20%	3.15%
24 month	\$100,000	3.25%	3.20%

36 month	\$50,000	3.56%	3.50%
36 month	\$100,000	3.61%	3.55%
48 month	\$50,000	3.87%	3.80%
<b>Share Certificate or IRA/Coverdell Education Share Certificate<sup>†</sup></b>	<b>Minimum Deposit</b>	<b>APY*</b>	<b>Rate</b>
48 month	\$100,000	3.92%	3.85%
60 month	\$50,000	4.13%	4.05%
60 month	\$100,000	4.18%	4.10%

\*APY = Annual Percentage Yield. <sup>1</sup> Additional deposits allowed in increments of \$50.00. <sup>†</sup> Special Promotional Offers, IRAs and Money Management Plus are not available for business accounts. \*\*PROMO Certificates available for personal accounts only. IRAs or business accounts are not eligible. No maximum deposit limit.

#### Share Savings, IRA/Coverdell Education Share, Holiday Club and Vacation Club and Youth Savings Accounts

**Dividend is compounded:** Quarterly; day of deposit to day of withdrawal and posted quarterly. The dividend period is quarterly.

**Dividend based on:** Daily Balance.

**Dividend rate:** Variable; declared at the close of the dividend period by the Board of Directors and subject to change at any time.

**Conditions:** Dividend rates are tiered. For daily balance, an interest rate of \_\_\_% (see rate sheet) will be paid on the portion of the daily balance that is greater than \$0, but less than \$2,500.00. An interest rate of \_\_\_% (see rate sheet) will be paid on that portion of your daily balance that is greater than \$2,500, but less than \$10,000.00. An interest rate of \_\_\_% (see rate sheet) will be paid on that portion of your daily balance that is greater than \$10,000, but less than \$25,000.00. An interest rate of \_\_\_% (see rate sheet) will be paid on that portion of your daily balance that is greater than \$25,000, but less than \$50,000.00. An interest rate of \_\_\_% (see rate sheet) will be paid on that portion of your daily balance that is greater than \$50,000.

*Share Savings* – minimum balance of \$5.00 required to obtain credit union membership. Par value is \$5.00. *Holiday Club* – funds withdrawn prior to October 31 result in the account being closed. Account automatically renews each year unless credit union is notified in writing. In early November, funds will be transferred to sub-account designated by member. *Vacation Club* – renews each year unless the credit union is notified in writing. Two (2) withdrawals are permitted each calendar year. *Youth Savings Account* – members age 23 and under are eligible for the Youth Savings Account dividend rate.

**Penalty/Early Withdrawal:** If account is closed prior to the end of the quarter, no dividends will be paid for that quarter.

#### Relationship Plus Checking

**Dividend is compounded:** Monthly; day of deposit to day of withdrawal and posted monthly. The dividend period is monthly.

**Dividend based on:** Average Daily Balance. Average daily balance is calculated by adding principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Dividend rate:** Variable; declared at the close of the dividend period by the Board of Directors and is subject to change at any time.

**Conditions:** Average daily balance of \$10,000 must be maintained to obtain the disclosed annual percentage yields. The credit union reserves the right to close any checking/share draft account for excessive overdrafts.

**Penalty/Early Withdrawal:** If the account is closed prior to the end of the month, no dividends will be paid for that month.

#### ONE Up Checking

**Dividend is compounded:** Monthly; day of deposit to day of withdrawal and posted monthly. The dividend period is monthly.

**Dividend based on:** Average Daily Balance. Average daily balance is calculated by adding principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Dividend rate:** Variable; declared at the close of the dividend period by the Board of Directors and is subject to change at any time.

**Conditions:** Dividend rates are tiered. For an average daily balance, which is less than or equal to \$20,000.01, an interest rate of \_\_\_% (see rate sheet) will be paid on the portion of the average daily balance that is greater than \$0.00, but less than \$20,000.01. An interest rate of \_\_\_% (see rate sheet) will be paid on that portion of your average daily balance that is greater than \$20,000.00, but less than or equal to \$50,000.00. No interest will be paid on that portion of your average daily balance that is greater than \$50,000.00.

**Penalty/Early Withdrawal:** If the account is closed prior to the end of the month, no dividends will be paid for that month.

**Fees:** A monthly fee of \$20 will be assessed if monthly requirements are not met.

**Requirements:** The monthly requirements for the ONE Up Account are as follows: (1) Account holder must be enrolled and receive monthly eStatements. (2) Must receive a minimum direct deposit(s) totaling \$500 per statement cycle to the ONE Up Account. A qualifying direct deposit is an ACH (Automated Clearing House) automatic electronic deposit of your salary, pension, Social Security, or other regular income into your credit union checking account. Transfers from one account to another, mobile deposits or deposits made at a branch or ATM do not qualify as a direct deposit. (3) A minimum of ten (10) Visa<sup>®</sup> Debit/Credit Card purchases of \$5 or more per month; purchase returns credited back to the account will be deducted from the number of transactions. Only debit card transactions performed with a debit card tied to the ONE Up Account qualify. All Visa Debit/Credit Card purchases must be posted to the account by close of business on the last business day of the month to qualify.

**Other:** The credit union reserves the right to close any checking/share draft account for excessive overdrafts. Limit one (1) ONE Up Account per member. Only Consumer accounts are eligible for the ONE Up account. There is no minimum balance requirement for the ONE Up account.

CommonWealth One will refund ATM surcharge fees (fees assessed by other ATM owners) up to \$15 per month per ONE Up Account when you use your CommonWealth One Visa Debit Card to make a deposit, withdrawal, transfer, or balance inquiry at a non-CommonWealth One ATM. The refund will be posted and credited to the account at the end of the month. The refund does not apply to cash advances from a CommonWealth One Credit Card or the assessment of Visa International Service Assessment (ISA) fees.

#### Money Management Account

**Dividend is compounded:** Monthly; day of deposit to day of withdrawal and posted monthly. The dividend period is monthly.

**Dividend based on:** Average Daily Balance. Average daily balance is calculated by adding principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Dividend rate:** Variable; subject to change at any time by the Board of Directors.

**Conditions:** Average daily balance of \$2,500 must be maintained to obtain the disclosed annual percentage yields. Dividend rates are tiered. For an average daily balance, which is equal to or greater than \$2,500, an interest rate of \_\_\_% (see rate sheet) will be paid on the portion of the average daily balance that is greater than \$0, but less than \$2,500.00. An interest rate of \_\_\_% (see rate sheet) will be paid on that portion of your average daily balance that is greater than \$2,499.99, but less than \$10,000.00. An interest rate of \_\_\_% (see rate sheet) will be paid on that portion of your average daily balance that is greater than \$9,999.99. Limit of six (6) electronic funds transfers per month.

**Penalty/Early Withdrawal:** If the account is closed prior to the end of the month, no dividends will be paid for that month.

All accounts above:

- Rate is variable; dividend rate and annual percentage yield may change at any time.
- Dividends are paid from available earnings after transfers to required reserves and cannot be guaranteed.
- Dividends begin to accrue on all deposits (including non-cash deposits) on the same day they are deposited.

#### Money Management Plus Account

**Dividend is compounded:** Monthly; day of deposit to day of withdrawal and posted monthly. The dividend period is monthly.

**Dividend based on:** Daily Balance.

**Dividend rate:** Variable; subject to change at any time by the Board of Directors.

**Conditions:** Daily balance of \$10,000 must be maintained to obtain the disclosed annual percentage yields. Dividend rates are tiered. For daily balance, which is equal to or greater than \$10,000, an interest rate of \_\_\_% (see rate sheet) will be paid on the portion of the daily balance that is greater than \$0, but less than \$25,000.00. An interest rate of \_\_\_% (see rate sheet) will be paid on that portion of your daily balance that is greater than \$24,999.99, but less than \$50,000.00. An interest rate of \_\_\_% (see rate sheet) will be paid on that portion of your daily balance that is greater than \$49,999.99. Limit of six (6) electronic funds transfers per month.

**Penalty/Early Withdrawal:** If the account is closed prior to the end of the month, no dividends will be paid for that month.

All accounts above:

- Rate is variable; dividend rate and annual percentage yield may change at any time.
- Dividends are paid from available earnings after transfers to required reserves and cannot be guaranteed.
- Dividends begin to accrue on all deposits (including non-cash deposits) on the same day they are deposited.

#### Share Certificates, Jumbo Share/IRA Certificates, IRA/Coverdell Education Share

**Certificates** - 6-month, 15-month, 18-month, 24-month, 36-month, 48-month, 60-month (6-month and 15-month, not available as Jumbo Share Certificate; 12-month not available as Coverdell Education Share Certificate; 9-month, not available as an IRA or Business accounts and is non-renewable).

**Dividend is compounded:** Daily; posted quarterly.

**Dividend based on:** Daily Balance.

**Dividend Rate:** Fixed for term of share certificate.

**Conditions:** Additional deposits not permitted, except for 15-month. Dividend options 12-month, 15-month, 18-month, 24-month, 36-month, 48 month, and 60-month; a) add to certificate or b) post to sub-account.

**Penalty/Early Withdrawal:** 12-Months or less – Penalty 90 days dividends, whether earned or not. More than 12-Months – Penalty is 180 days dividends whether earned or not. If dividends have not been earned, the penalty will be deducted from the principal balance. Any withdrawal will trigger forfeiture of the certificate. At the direction of the account holder, the remaining funds from the certificate may be used to open a new certificate at the current rate and term.

**Other:** If compounding occurs, the annual percentage yield assumes dividends remain in the account until maturity and that a withdrawal will reduce earnings. Share certificates (excluding the 9-month certificates) will renew automatically at maturity. There is seven business day grace period to withdraw funds after maturity date without penalty.

Penalties for early withdrawal may be waived in the event of death of the member/owner or a required IRA distribution. Dividends begin to accrue on all deposits (including non-cash deposits) on the same day they are deposited.

#### **Kasasa Saver®**

This disclosure contains the rules that govern your Kasasa Saver deposit account as of April 1, 2024 when it is [linked](#) to either a Kasasa Cash, Kasasa Cash Back or Kasasa Eats account.

Please refer to both this AND the corresponding Kasasa Cash, Kasasa Cash Back or Kasasa Eats Truth In Savings disclosure to ensure you have all of the information that is associated with your accounts.

#### **Account Overview:**

Kasasa Saver: Linked with a Kasasa Cash, Kasasa Cash Back or Kasasa Eats account, this is a free, variable rate deposit account with no minimum balance that rewards accountholders with dividends when they meet the minimum qualifications associated with their linked account during that account's Monthly Qualification Cycle. In addition, the (a) dividends, (b) cash back dollars, (c) reimbursements of Eats and (d) the nationwide ATM withdrawal fee refunds earned through the linked checking account are transferred into the Kasasa Saver account at the end of the cycle period to help the consumer save.

#### **Dividend Rate & Annual Percentage Yield (APY)**

##### • **Compounding & Crediting:**

Dividends will be compounded on a daily basis. Dividends will be credited to your Kasasa Saver account on the first processing/business day of the following statement cycle. If you close your account before the dividends are credited, you will not receive the accrued dividends. Dividends begin(s) to accrue on the day you deposit non-cash items (for example, checks).

"Statement Cycle" means the period of time for which CommonWealth One Federal Credit Union provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Contact us at 1-800-424-3334 for specific Statement Cycle dates.

##### • **Balance Computation Method:**

We use the average daily balance method to calculate the dividends on your Kasasa Saver account. This method applies a periodic rate to the average daily balance in the account for the 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. The period we use is the Statement Cycle.

##### • **Dividend Rate & Annual Percentage Yield:**

This is a variable rate account. The dividend rate and annual percentage yield may change. The dividend rate is determined at our discretion, and we may change the dividend rate on your account at any time, without any limitations, and without notice to you.

The dividend rate and Annual Percentage Yield (APY) associated with your Kasasa Saver account when linked to either a Kasasa Cash, Kasasa Cash Back or Kasasa Eats account is documented below. Please refer to the appropriate Kasasa Cash, Kasasa Cash Back or Kasasa Eats Truth In Savings Disclosure for specific account qualification information.

When your linked Kasasa Cash, Kasasa Cash Back or Kasasa Eats qualifications are met during a Monthly Qualification Cycle:

Kasasa Saver: average daily balances up to and including \$100,000 in your Kasasa Saver account earn a dividend rate of 1.982% resulting in an APY of 2.00% and average daily balances over \$100,000 earn a dividend rate of 0.49886% on the portion of the average daily balance over \$100,000, resulting in a range from 2.00% to 1.25% APY depending on the Kasasa Saver account's average daily balance.

When your linked Kasasa Cash, Kasasa Cash Back or Kasasa Eats qualifications are not met during a Monthly Qualification Cycle: the entire average daily balance in the Kasasa Saver account earns 0.05% APY.

Dividends will be credited to your Kasasa Saver account on the first processing/business day of the following statement cycle.

**Kasasa Cash When Linked To Kasasa Saver:** When linked to Kasasa Saver and your Kasasa Cash account's qualifications are met during a Monthly Qualification Cycle, average daily balances up to and including \$30,000 in your Kasasa Cash account earn a dividend rate of 5.366% resulting in a non-compounding APY\* of 5.50%; and average daily balances over \$30,000 earn a dividend rate of 0.49886% on the portion of the average daily balance over \$30,000, resulting in a non-compounding range from 5.50%

to 1.65% APY depending on the account's average daily balance.

When your linked Kasasa Cash account's qualifications are not met during a Monthly Qualification Cycle: ATM withdrawal fees are not refunded and the entire average daily balance in the account earns a dividend rate of 0.05% resulting in a non-compounding APY of 0.05%. Dividends will be credited to your Kasasa Cash account on the first processing/business day of the following statement cycle.

\* Dividends in Kasasa Cash do not compound because it is automatically transferred to the Kasasa Saver account within one day. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$30,000 + \$100,000 in your Kasasa Cash account and \$100,000 + \$100,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change 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. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

#### **Reward Distribution:**

**Kasasa Cash Back When Linked To Kasasa Saver:** The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on first processing/business day of the following statement cycle.

#### **Additional Information:**

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the Kasasa Cash account. No minimum deposit is required to open the Kasasa Saver account. Monthly Direct Deposit/ACH credit, enrollment in online banking and eStatements, are conditions of these accounts. See accompanying fee schedule for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of Kasasa Saver's linked Kasasa Cash, Kasasa Cash Back or Kasasa Eats account(s). Limit of one account(s) per member. 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. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash, Kasasa Cash Back or Kasasa Eats account and that account's terms and conditions articulated within their specific disclosure will apply.

**Linked Accounts:** You must have a linked Kasasa Cash, a linked Kasasa Cash Back, or a linked Kasasa Eats account in order to open a Kasasa Saver account, and the linked Kasasa Cash, Kasasa Cash Back or Kasasa Eats account must remain open throughout the period that you hold the Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings.

Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Kasasa, Kasasa Cash, Kasasa Cash Back, Kasasa Eats and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

#### **Kasasa Cash®**

This disclosure contains the rules that govern your deposit account as of April 1, 2024.

#### **Account Overview:**

Kasasa Cash: A free variable rate checking account with no minimum balance that rewards accountholders with dividends and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

#### **Purpose and Expected Use of Account**

This account is intended to be the accountholder's primary share draft 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. 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.

CommonWealth One Federal Credit Union 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 share draft account or closed altogether. We also reserve the right to convert the account to a different share draft account if the account does not have consistent active use over 3 consecutive Statement Cycles (90 days).

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 Commonwealth One Federal Credit Union 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 account, any optional add-on products / services associated with this account will also be terminated at the same time.

#### Dividend Rate & Annual Percentage Yield (APY)

##### Compounding & Crediting:

Dividends will be compounded on a daily basis. Dividends will be credited to your Kasasa Cash account on the first processing/business day of the following statement cycle. If you close your account before the dividends are credited, you will not receive the accrued dividends. Dividends begin(s) to accrue on the day you deposit noncash items (for example, checks).

"Statement Cycle" means the period of time for which Commonwealth One Federal Credit Union provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Contact us at 1-800-424-3334 for specific Statement Cycle dates.

##### • Balance Computation Method:

We use the average daily balance method to calculate the dividends on your Kasasa Cash account. This method applies a periodic rate to the average daily balance in the account for the 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. The period we use is the Statement Cycle.

##### • Dividend Rate & Annual Percentage Yield:

This is a variable rate account. The dividend rate and annual percentage yield may change. The dividend rate is determined at our discretion and we may change the dividend rate on your account at any time, without any limitations, and without notice to you.

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle average daily balances up to and including \$30,000 in your Kasasa Cash account earn a dividend rate of 5.366% resulting in an APY of 5.50%; and average daily balances over \$30,000 earn a dividend rate of 0.49886% on the portion of the average daily balance over \$30,000, resulting in a range from 5.50% to 1.65% APY depending on the account's average daily balance.

When Kasasa Cash qualifications are not met, ATM withdrawal fees are not refunded and the dividend rate earned on the entire average daily balance in the account will be 0.05% resulting in an APY of 0.05%.

##### Qualification Information:

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

- At least one direct deposit, ACH credit, or ACH payment transaction(s),
- At least 15 PIN based or signature-based debit card purchases,
- Be enrolled in and have agreed to receive e-statements rather than paper statements.

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 our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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 the current statement cycle. Contact us at 1-800-424-3334 for specific Monthly Qualification Cycle dates.

"Statement Cycle" means the period of time for which our credit union provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Contact us at 1-800-424-3334 for specific Statement Cycle dates.

##### Reward Information:

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, average daily balances up to and including \$30,000 in your Kasasa Cash account earn a dividend rate of 5.366% resulting in an APY of 5.50%; and average daily balances over \$30,000 earn a dividend rate of 0.49886% on the portion of the average daily balance over \$30,000, resulting in a range from 5.50% to 1.65% APY depending on the account's average daily balance.

You will receive reimbursements up to an aggregate total of \$25.00 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 an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. **NOTE: ATM fee reimbursements only apply to Kasasa Cash, or Kasasa Cash Back transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.**

When your Kasasa Cash qualifications are not met, the dividend rate earned on the account's entire average daily balance will be 0.05% resulting in an annual percentage yield of 0.05% and ATM withdrawal fees are not refunded.

Dividends will be credited to your Kasasa Cash account on the first processing/business day of the following statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the first processing/business day of the following statement cycle.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$30,000 + \$100,000 in your Kasasa Cash account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change 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. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

##### Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. See "Qualification Information" section above for full conditions of this account. See accompanying Fee Schedule for fees that may apply to 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. Limit of one account(s) per member. 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. Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

##### Kasasa Cash Back®

This disclosure contains the rules that govern your deposit account as of April 01, 2024.

##### Account Overview:

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

##### Purpose and Expected Use of Account

This account is intended to be the accountholder's primary share draft 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. 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.

Commonwealth One Federal Credit Union 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 share draft

account or closed altogether. We also reserve the right to convert the account to a different share draft account if the account does not have consistent active use over 3 consecutive Statement Cycles (90 days).

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 Commonwealth One Federal Credit Union check for the remaining balance, if applicable, will be mailed to account holder at the address indicated on our current records. Upon termination of your Kasasa Cash Back account, any optional add-on products / services associated with this account will also be terminated at the same time.

#### **Qualification Information:**

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

- At least one direct deposit, ACH credit, or ACH payment transaction(s)
- At least 15 PIN-based or signature-based debit card purchases,
- Be enrolled in and have agreed to receive e-statements rather than paper statements.

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 our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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 the current statement cycle.

Contact us at 1-800-424-3334 for specific Monthly Qualification Cycle dates.

"Statement Cycle" means the period of time for which our credit union provides a summary of the financial activities and transactions that post and settle to the account holder's account. Contact us at 1-800-424-3334 for specific Statement Cycle dates.

#### **Reward Information:**

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 4.0% cash back on up to a total of \$200.00. PIN-based or signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$8.00 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$25.00 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.

**NOTE: ATM fee reimbursements only apply to Kasasa Cash, or Kasasa Cash Back transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.**

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 first processing/business day of the following statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change 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. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

#### **Additional Information:**

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. See "Qualification Information" section above for full conditions of this account. See accompanying Fee Schedule for fees that may apply to 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. Limit of one account(s) per member. 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. Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

#### **Kasasa Eats®**

This disclosure contains the rules that govern your deposit account as of April 1, 2024.

#### **Account Overview:**

**Kasasa Eats:** A free variable reward checking account with no minimum balance that rewards account holders with nationwide ATM withdrawal fee refunds and cash back on debit card purchases made with specifically identified (a) national food delivery services; (b) national grocery store chains and (c) local stores designated by Commonwealth One when they meet minimum qualifications during the account's Monthly Qualification Cycle. Please refer to <https://www.kasasa.com/eats-partners> or visit one of our locations for a current list of valid Kasasa Eats merchants nationwide. Visit [www.cofcu.org/kasasa-rewards](http://www.cofcu.org/kasasa-rewards) for the list of local Kasasa Eats merchants.

#### **Purpose and Expected Use of Account**

This account is intended to be the account holder's primary share draft 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 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 may not count toward earning the account's rewards. Commonwealth Federal Credit Union reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Account holders 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 share draft account or closed altogether. We also reserve the right to convert the account to a different share draft account if the account does not have consistent active use over 3 consecutive Statement Cycles (90 days).

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 Commonwealth Federal Credit Union check for the remaining balance, if applicable, will be mailed to account holder at the address indicated on our current records. Upon termination of your Kasasa Eats account, any optional add-on products / services associated with this account will also be terminated at the same time.

#### **Qualification Information:**

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Eats account during each Monthly Qualification Cycle:

- At least one direct deposit, ACH credit, or ACH payment transaction(s),
- At least 15 PIN-based or signature-based debit card purchases,
- Be enrolled in and have agreed to receive e-statements rather than paper statements.

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 our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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.

In order to properly distribute the account's cash back payments; the description field, within the debit card transaction record we receive, must identify one of our current Kasasa Eats merchants. If you feel we have not properly identified a valid debit card transaction, please bring the transaction receipt to one of our locations, within sixty (60) days of purchase, so we can research and adjust your rewards, as necessary. If you feel we have not properly identified a valid debit card transaction, please bring the transaction receipt to one of our locations, within sixty (60) days of purchase, so we can research and adjust your rewards, as necessary. Please refer to <https://www.kasasa.com/eats-partners> or visit one of our locations for a current list Kasasa Eats merchants. Visit [www.cofcu.org/kasasa-rewards](http://www.cofcu.org/kasasa-rewards) for the list of local Kasasa Eats merchants.

"Monthly Qualification Cycle" means the current statement cycle. Contact us at 1-800-424-3334 for specific Monthly Qualification Cycle dates.

"Statement Cycle" means the period of time for which our institution provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Contact us at 1-800-424-3334 for specific Statement Cycle dates.

**Reward Information:**

When your Kasasa Eats account qualifications are met during a Monthly Qualification Cycle, you will receive 4% cash back on up to a total of \$300 in debit card purchases, made at grocery stores and food delivery services identified at <https://www.kasasa.com/eats-partners>, that post and settle to your account during that cycle period. A maximum of \$12 in cash back payments may be earned per Monthly Qualification Cycle. Your account's debit card may be used for any transaction but the account's cash back rewards are only valid at and only apply to debit card purchases made with one of our identified retailers. Please refer to <https://www.kasasa.com/eats-partners> or visit one of our locations for a current list Kasasa Eats merchants. Visit [www.cofcu.org/kasasa-rewards](http://www.cofcu.org/kasasa-rewards) for the list of local Kasasa Eats merchants.

You will also receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Eats 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 Eats account qualifications are not met, no cash back payments are made, and ATM withdrawal fees are not refunded.

The cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your account on the first processing/business day of the following statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change 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. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

**Additional Information:**

Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. See accompanying fee schedule for fees that may apply to this account. Enrollment in electronic services (e.g., online banking) and log-ons may be required to meet some of the account's qualifications. Limit of 1 account(s) per member. 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. Contact one of our institution's service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates, enrollment instructions and a current list of Kasasa Eats merchants. Federally insured by NCUA. Kasasa and Kasasa Eats are trademarks of Kasasa, Ltd., registered in the U.S.A.



No account is transferable. We reserve the right to classify an account as dormant after no transaction activity for 36 months. Individual Retirement Accounts - consult your tax advisor concerning your IRA account situation; early withdrawals may be subject to federal tax and penalty. See Schedule of Fees for related charges.