

Checking Relationship Choices

Several choices to match your lifestyle!



	Kasasa Cash®	Kasasa Cash Back®	Simplicity Checking	Royal Advantage Checking
Minimum Balance to Open	\$100	\$100	\$100	\$100
Monthly Rewards-If qualifications are met²	3.00% APY ¹ on balances up to \$20,000 3.00% to 0.71% APY ¹ 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
Monthly Rewards-If qualifications are not met^{2,3}	0.05% APY ¹ and No Refunds on ATM Fees.	Not Eligible for Rewards	N/A	N/A
Minimum Balance to Earn Rewards	N/A	N/A	N/A	N/A
Monthly Service Charge Fees	N/A	N/A	N/A	N/A
Average Balance to Avoid Service Charge	N/A	N/A	N/A	\$50
Service Charge if Below Average Balance	N/A	N/A	N/A	\$5.00 per month or 4 week period
Interest	See Rewards	N/A	N/A	N/A
Debit Card	Free ⁷	Free ⁷	Free ⁷	Free ⁷
Checks	Available	Available	Available	Complimentary Standard Checks
eStatements	Free	Free	Free	Free
Paper Statements	N/A	N/A	\$3.00 per month	Free
Age Criteria	No	No	No	Yes, 55 and older
Ready Reserve Line of Credit	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 Cycle⁴:

- 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. Transfers to another account of yours or to a third party including transfers by check, debit card, telephone, internet, ACH or overdraft protection transfers are limited to 6 transfers per four week period or monthly statement cycle.
6. Subject to credit approval
7. Initial Card Complimentary