Kasasa Cash with Kasasa Saver - Truth In Savings Disclosure

This disclosure contains the rules that govern your deposit account as of September 8th, 2025.

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.
- Kasasa Saver 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 Kasasa Cash checking account during each 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.

MassMutual 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 consecutive Statement Cycles.

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 MassMutual 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 with Kasasa Saver account, any optional add-on products / services associated with this account will also be terminated at the same time.

If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to a standalone Kasasa Cash account and only the Kasasa Cash terms and conditions articulated within this disclosure will apply.

Dividend Rate & Annual Percentage Yield (APY)

- **Compounding & Crediting:**

  Dividends will be compounded on a monthly basis. Dividends will be credited to your Kasasa Cash with Kasasa Saver account on the last day of the current 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 business day you deposit noncash items (for example, checks).

  "Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

  "Statement Cycle" means the period of time for which MassMutual Federal Credit Union provides a summary of the financial activities and transactions that post and settle to the accountholder's account. See our website or contact one of our branch service representatives for specific Statement Cycle dates.

- **Balance Computation Method:**

  We use the daily balance method to calculate the dividends in your Kasasa Cash with Kasasa Saver account. This method applies a periodic rate to the principal in the account each day for 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:

  Kasasa Cash: daily balances up to and including $10,000 in your Kasasa Cash account earn a dividend rate of 2.47180% resulting in a non-compounding APY* of 2.50%; and daily balances over $10,000 earn a dividend rate of 0.24971% on the portion of the daily balance over $10,000, resulting in a non-compounding range from 0.45% to 2.50% APY depending on the account's daily balance.

  Kasasa Saver: daily balances up to and including $50,000 in your Kasasa Saver account earn a dividend rate of 1.24290% resulting in an APY of 1.25; and daily balances over $50,000 earn a dividend rate of 0.24971% on the portion of the daily balance over $50,000, resulting in a range from 0.58% to 1.25% APY depending on the account's daily balance.

  When your Kasasa Cash account qualifications are not met during a Monthly Qualification Cycle:

  Kasasa Cash: ATM withdrawal fees are not refunded and the entire daily balance in the account earns an dividend rate of 2.47180% resulting in a non-compounding annual percentage yield of 2.50%.

  Kasasa Saver: the entire daily balance in the Kasasa Saver account earns an dividend rate of 1.24290% resulting in an annual percentage yield of 1.25%.

  * Interest in Kasasa Cash does 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.

Qualification Information:

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

- At least a combined total of 12 debit card purchases
- Be enrolled in and log into online banking
- 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, 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 statement cycle preceding the current statement cycle.

See our website or contact one of our branch service representatives 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. See our website or contact one of our branch service representatives for specific Statement Cycle dates.

Reward Information:

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including $10,000 in your Kasasa Cash account earn a dividend rate of 2.47180% resulting in a non-compounding APY of 2.50%; and daily balances over $10,000 earn a dividend rate of 0.24971% on the portion of the daily balance over $10,000, resulting in a non-compounding range from 0.45% to 2.50% APY depending on the account's daily balance.

In addition, daily balances up to and including $50,000 in your Kasasa Saver account earn a dividend rate of 1.24290% resulting in an APY of 1.25; and daily balances over $50,000 earn a dividend rate of 0.24971% on the portion of the daily balance over $50,000, resulting in a range from 0.58 to 1.25 APY depending on the Kasasa Saver account's daily balance.

You will receive reimbursements up to an aggregate total of $25 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, Kasasa Cash Back, or Kasasa Tunes 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 daily balance will be 0.04999% resulting in a non-compounding annual percentage yield of 0.05% and ATM withdrawal fees are not refunded. In addition, the entire daily balance in the Kasasa Saver account earns a dividend rate of 0.04999% resulting in an annual percentage yield of 0.05%.

Dividends will be credited to your Kasasa Cash and Kasasa Saver account on the last day of the current 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 $10,000 + $100,000 in your Kasasa Cash account and $50,000 + $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. 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. $5 minimum deposit is required to open the account. $5 minimum deposit is required to open the account. Maximum ATM fee refund of $4.99, $25 total ATM fee refund per month. Monthly enrollment in online banking, eStatements are condition(s)] of this account(s). 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 1 account(s) 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. A Kasasa Cash account is required to have a Kasasa Saver 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 account and that account's terms and conditions articulated within their specific disclosure will apply. A linked Kasasa Saver account is required for automatic savings.

***Account Limitations: If Kasasa Saver Is Established As A Savings Account*:** Transfers or withdrawals from a Kasasa Saver account to (a) another account of the same depositor at our institution or to (b) a third party or an account of the same depositor at another bank, if made by preauthorized transfer, automatic transfer, telephone, fax or internet banking service and (c) transfers or withdrawals to a third party or to an account of the depositor to another account at another bank made by check, draft, debit card are limited to an aggregate total of six (6) per calendar month. There is no limit to the number of transfers or withdrawals from your Kasasa Saver account to repay loans at our institution or are made in person, by mail, by messenger or at an ATM. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated.

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. Your Savings Insured To $250,000 Per Account, American Share Insurance. Kasasa, Kasasa Cash and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

Cycle Date Information:

The following dates apply to your Kasasa Cash and Kasasa Saver accounts. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your account's rewards, all of the transactions and activities identified within the above Qualification Information section must post and settle to your Kasasa Cash and Kasasa Saver accounts with these Monthly Qualification Cycle dates.

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 bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution. 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		Statement Cycle	
Month	Year	Begin	End	Begin	End
January	2025	12/31/2024	01/30/2025	01/01/2025	01/31/2025
February	2025	01/31/2025	02/27/2025	02/01/2025	02/28/2025
March	2025	02/28/2025	03/30/2025	03/01/2025	03/31/2025
April	2025	03/31/2025	04/29/2025	04/01/2025	04/30/2025
May	2025	04/30/2025	05/30/2025	05/01/2025	05/31/2025
June	2025	05/31/2025	06/29/2025	06/01/2025	06/30/2025
July	2025	06/30/2025	07/30/2025	07/01/2025	07/31/2025
August	2025	07/31/2025	08/30/2025	08/01/2025	08/31/2025

September	2025	08/31/2025	09/29/2025	09/01/2025	09/30/2025
October	2025	09/30/2025	10/30/2025	10/01/2025	10/31/2025
November	2025	10/31/2025	11/29/2025	11/01/2025	11/30/2025
December	2025	11/30/2025	12/30/2025	12/01/2025	12/31/2025
January	2026	12/31/2025	01/30/2026	01/01/2026	01/31/2026
February	2026	01/31/2026	02/27/2026	02/01/2026	02/28/2026
March	2026	02/28/2026	03/30/2026	03/01/2026	03/31/2026
April	2026	03/31/2026	04/29/2026	04/01/2026	04/30/2026
May	2026	04/30/2026	05/30/2026	05/01/2026	05/31/2026

June	2026	05/31/2026	06/29/2026	06/01/2026	06/30/2026
July	2026	06/30/2026	07/30/2026	07/01/2026	07/31/2026
August	2026	07/31/2026	08/30/2026	08/01/2026	08/31/2026
September	2026	08/31/2026	09/29/2026	09/01/2026	09/30/2026
October	2026	09/30/2026	10/30/2026	10/01/2026	10/31/2026
November	2026	10/31/2026	11/29/2026	11/01/2026	11/30/2026
December	2026	11/30/2026	12/30/2026	12/01/2026	12/31/2026