



Free Kasasa Saver®

Link this free account to your Kasasa® checking — and build savings automatically while earning high dividends.

- Free account that builds your savings effortlessly
- Links to free Kasasa Cash® or Kasasa Cash Back® checking
- Automatic transfers of Kasasa Cash or Kasasa Cash Back earnings
- 3.00% APY[‡] on balances as much as \$250,000
- 3.00% to 2.19% APY on balances over \$250,000 depending on balance in account[‡]
- 0.05% APY[‡] on all balances if qualifications are not met in Kasasa Cash or Kasasa Cash Back
- No monthly maintenance fee
- No minimum balance to earn rewards
- A minimum deposit is required to open the account

Qualifications to Earn the Higher Rate

Qualifying for your Kasasa Cash or Kasasa Cash Back rewards automatically qualifies you for the highest Kasasa Saver rate, too. Enrollments must be in place and all of the following transactions and activities must post and settle to your Kasasa Cash or Kasasa Cash Back account during each Monthly Qualification Cycle:

- At least 12 debit card purchases post and settle
- Be enrolled in and agree to receive e-Statements
- Be enrolled in and log into online banking

And if you don't meet these qualifications, don't worry — your accounts are still free. Plus, you'll still earn our base rate on Kasasa Saver. And you can get right back to earning your full rewards the very next cycle that you qualify.

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 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 a period beginning one (1) day prior to the first banking day of the current statement cycle through one (1) day prior to the last banking day of the current statement cycle.

See our website, dakotawestcu.com, or contact us via email at dwc@dakotawestcu.org or by phone at 800.411.7590 to speak with one of our member service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any day on which an office of the credit union is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

"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 our credit union provides a summary of the financial activities and transactions that post and settle to the accountholder's account. See our website, dakotawestcu.com, or contact us via email at dwc@dakotawestcu.org or by phone at 800.411.7590 to speak with one of our member service representatives for specific Statement Cycle dates.

Reward Information:

When your linked Kasasa Cash or Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$250,000.00 in your Kasasa Saver account earn an APY of 3.00% and daily balances over \$250,000.00 earn a dividend rate of 0.15 % on the portion of the daily balance over \$250,000.00, resulting in a range from 3.00% to 2.19% APY depending on the account's daily balance.

When your linked Kasasa Cash or Kasasa Cash Back account qualifications are not met, the entire daily balance in the Kasasa Saver account earns a dividend rate of 0.05% resulting in an annual percentage yield of 0.05% APY.

Dividends will be credited to your Kasasa Saver account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 11/01/2023.

APY calculations are based on an assumed balance of \$250,000.00 + \$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.

Additional Information:

Membership restrictions may apply.

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

A minimum deposit is required to open the account.

Monthly access in online banking or mobile, e-Statements are a condition of these account(s). Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications.

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 or Kasasa Cash Back account is required to have a Kasasa Saver account.

A linked Kasasa Saver account is required for automatic savings.

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

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

Federally insured by NCUA, Your Savings Insured To \$250,000 Per Account.

Trademarks:

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