



# GET PAID.

## Kasasa Checking

### Monthly rewards and refunds on ATM fees? - how?

The simple things you do to earn your Kasasa rewards actually help you save money each month. The rewards and refunds are our way of saying “thanks”.

### What happens if I don't meet my “qualifications”?

It's easy to meet your qualifications to earn your rewards. But if you don't, your Kasasa account is still free. Plus, you will still earn the base rate on Kasasa Cash and Kasasa Saver.

### Why is Kasasa only available at community financial institutions?

Kasasa is all about banking local. When you put your money into a Kasasa account, you support the local businesses and individuals we serve. Be proud, bank local, and get rewarded for it!

### Is my Kasasa account free?

Yes. There's never a monthly service fee on any Kasasa account, even if your account balance is zero. Plus, there's no minimum balance required to earn your rewards.

**Kasasa Cash Back:** \*Minimum to open is \$25.00. When monthly qualifications are met, you receive 5.00% cash back on debit card purchases that post to and settle to the account during the monthly qualification cycle up to a total cash back of \$20.00 per monthly qualification cycle. Qualifying transactions must post to and settle to the account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle to the account. ATM-processed transactions do not count towards qualifying debit card transactions. “Monthly Qualification Cycle” means a period beginning the day after the close of the previous qualifying cycle through the 2nd to the last business day prior to the close of the current statement cycle. Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$25.00 (\$4.99 per single transaction) if qualifications are met within the monthly qualification cycle. Limit one account per SSN. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher.

**Kasasa Cash:**\*APY=Annual Percentage Yield. APYs accurate as of 10/1/2015. Rates may change after account is opened. Minimum to open is \$25.00. If qualifications are met within each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$25.00 (\$4.99 per single transaction) and credited to account on the last day of monthly statement cycle; (2) balances up to \$10,000 receive APY of 3.25%; and (3) balances over \$10,000 earn 0.30% dividend rate on portion of balance over \$10,000, resulting in 3.25%-0.57% APY depending on the balance. If qualifications are not met, all balances earn 0.02% APY. Qualifying transactions must post to and settle to the account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. ATM-processed transactions do not count towards qualifying debit card transactions. “Monthly Qualification Cycle” means a period beginning the day after the close of the previous qualifying cycle through the 2nd to the last business day prior to the close of the current statement cycle. Limit one account per SSN. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher.

**Kasasa Tunes:** \*The minimum to open account is \$25.00. You will be refunded up to \$25.00 for iTunes®, Amazon.com® and/or Google Play purchases that post to and settle to account during the first 60 days after you open account. Refunds will be credited to account on the last day of statement cycle in which refundable purchases were made. In addition, each qualification cycle, earn up to \$10.00 in refunds of iTunes, Amazon.com and/or Google Play purchases if qualifications are met during previous monthly qualification cycle. Purchases must be made with debit card associated with your Kasasa Tunes account. Qualifying transactions must post to and settle to the account during the monthly qualification cycle. Transactions may take one or more banking days from date transaction was made to post to and settle to the account. ATM-processed transactions do not count towards qualifying debit card transactions. “Monthly Qualification Cycle” means a period beginning the day after the close of the previous qualifying cycle through the 2nd to the last business day prior to the close of the current statement cycle. Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$25.00 (\$4.99 per single transaction) if qualifications are met within monthly qualification cycle. iTunes is a registered trademark of Apple, Inc., Amazon.com is a registered trademark of Amazon.com Inc., and Google Play is a trademark of Google, Inc. Apple Inc., Amazon.com, Inc., and Google, Inc. are not participants in or sponsors of this program.

**Kasasa Saver:** \*APY=Annual Percentage Yield. APYs accurate as of 10/1/2015. Minimum to open Kasasa Saver is \$25.00. Transactions may take one or more banking days from the date transaction was made to post to and settle to the account. ATM-processed transactions do not count towards qualifying debit card transactions. “Monthly Qualification Cycle” means a period beginning the day after the close of the previous qualifying cycle through the 2nd to the last business day prior to the close of the current statement cycle. The advertised Kasasa Cash APY is based on compounding dividends. Dividends earned in Kasasa Cash is automatically transferred to Kasasa Saver each statement cycle and does not compound. Actual dividend amount paid may be less than advertised Kasasa Cash APY. The Kasasa Saver APYs may be less than Kasasa Cash APYs. Kasasa Cash Back rewards will be credited to your Kasasa Saver account on the last day of the monthly statement cycle. If qualifications are met in Kasasa Cash and Kasasa Cash Back each monthly qualification cycle: (1) balances up to \$20,000 in Kasasa Saver receive an APY of 2.00%; and (2) balances over \$20,000 in Kasasa Saver earn 0.30% dividend rate on portion of balance over \$20,000 resulting in 2.00% - 0.58% APY depending on the balance. If qualifications are not met on Kasasa Cash and Kasasa Cash Back, all balances in Kasasa Saver earn 0.02% APY. Rates may change after the account is opened. Limit one account per SSN.

# KASASA®

## The checking that pays monthly



- Cash rewards paid monthly
- Nationwide ATM fee refunds
- No minimum balance to earn rewards

Ask for **free Kasasa® checking**

Open your account online at  
[gatherfcu.org](http://gatherfcu.org)

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

Federally Insured by NCUA



**GATHER**  
Federal Credit Union

# 3 checking accounts. Your choice of rewards.

## Kasasa Cash®

## Kasasa Cash Back®

## Kasasa Tunes®

Free checking	✓	✓	✓
Monthly rewards	3.25% APY* paid on balances up to \$10,000 0.02% APY* paid on entire balance when qualifications aren't met	5% cash back on debit card purchases (earn up to \$20 each month)*	\$10 in refunds on iTunes®, Amazon® and Google Play purchases each month*
Refunds on ATM fees, nationwide*	Up to \$25 per month*	Up to \$25 per month*	Up to \$25 per month*
No minimum balance to earn rewards	✓	✓	✓
No monthly service fees	✓	✓	✓
Free debit card and online banking	✓	✓	✓
Unlimited checking	✓	✓	✓
Kasasa Saver® available	✓	✓	
Minimum deposit to open	\$25	\$25	\$25

## Add Kasasa Saver— an automatic way to save!

Have your rewards sweep into a free Kasasa Saver account, that pays you 2.00% APY\* on balances up to \$20,000— or 0.02% APY\* on your entire Kasasa Saver balance if you don't meet your qualifications for the month!

## Here's how to earn your Kasasa® rewards...

Meet the following qualifications in your Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account during each Monthly Qualification Cycle:

	Kasasa Cash®	Kasasa Cash Back®	Kasasa Tunes®
Have at least 10 debit card purchases post and settle	✓	✓	✓
Have at least 1 bill pay or ACH payment transaction post & settle	✓	✓	
Be enrolled and receive eStatements	✓	✓	✓

**Plus**, there are no additional qualifications for Kasasa Saver. Just meet your qualifications in Kasasa Cash or Kasasa Cash Back to earn the higher Kasasa Saver rate!