

CHIEF FINANCIAL CREDIT UNION
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Kasasa Tunes® Truth in Savings Disclosure

This disclosure contains the rules that govern your deposit account as of November 1, 2018.

Sign Up Bonus

As a sign up bonus to individuals who open and fund a new Kasasa Tunes account, our credit union will refund up to an aggregate total of \$20.00 (which includes any applicable taxes) for any iTunes, Amazon.com or Google Play purchases made with your Kasasa Tunes debit card that post and settle to the account within the first 60 calendar days after your account is opened. This refund will be credited to your account on the last day of the current statement cycle in which your aggregate iTunes, Amazon.com, Google Play purchase threshold of \$20.00 posts and settles to your account. Any portion of this bonus that is not used within the stated time period will be forfeited.

Account Overview

Kasasa Tunes: A free variable reward checking account with no minimum balance that rewards accountholders with reimbursements on iTunes, Amazon.com and Google Play purchases as well as 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.

Chief Financial 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 three 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 Chief Financial 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 Tunes 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 Tunes account during each Monthly Qualification Cycle:

- At least 12 PIN-based or signature-based debit card purchases
- Be enrolled in and log into online banking
- Be enrolled in and have agreed to receive e-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 Chief Financial as ATM transactions, non-retail payment transactions and purchases made with non Chief Financial issued debit cards. 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. "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.

Reward Information

When your Kasasa Tunes account qualifications are met during a Monthly Qualification Cycle, you will receive up to an aggregate total of \$10.00 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchases. In order to be refunded, iTunes, Amazon.com, Google Play purchases must be made with your Kasasa Tunes debit card and must post and settle to your account no more than 30 days after the Monthly Qualification Cycle in which you qualified ends.

You will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Tunes 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 Tunes account qualifications are not met, iTunes, Amazon.com and Google Play purchases and ATM withdrawal fees are not refunded.

iTunes, Amazon.com and Google Play purchase reimbursements and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Tunes account on the last day of the current statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened 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. If the account is closed before rewards are credited, you will forfeit the rewards.

Reward Administration

iTunes, Amazon.com and Google Play purchases are refunded via a "grant" and "credit" process. On the last day of each Statement Cycle in which you qualify, we establish a refund "grant" of up to and including \$10.00 for your account. Each "grant" is valid for up to and including than 30 calendar days. All iTunes, Amazon.com and Google Play refunds are "credited" against your account's oldest active "grant". If the account is closed, you will forfeit any refunds grants that have not been credited to your account. Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

Additional Information

No minimum deposit is required to open the account. Enrollments in online banking, receipt of electronic statements are conditions of this account. This account is not to be used for commercial purposes and there is a limit of 1 account per social security number. There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. See accompanying fee schedule for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, electronic statements) may be required to meet some of this account's qualifications. Contact a Chief Financial service representative for additional information, details and enrollment instructions. Kasasa Tunes is a trademark of BancVue, Ltd., registered in the U.S.A. iTunes is a registered trademark of Apple, Inc. Amazon.com is a registered trademark of Amazon.com. Google Play is a registered trademark of Google, Inc. Apple Inc., Amazon.com and Google, Inc. are not participants in or sponsors of this program. Chief Financial Credit Union is federally insured by NCUA.

Overdraft Protection

Chief Financial offers optional overdraft protection plans to protect you from overdrafts and declined transactions. The following fees are applicable: Returned Item Fee \$38 for each item we do not pay, or dishonored deposit to your account; Courtesy Pay Fee \$38 is charged if we pay the item and overdraw your account (must opt-in and qualify for this service); and Overdraft Protection Transfer Fee (if you are enrolled) \$3 for each transfer of available funds through Overdraft Protection. The fee may be imposed for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or by other electronic means. Chief Financial reserves the right to require the accountholder to pay an overdraft immediately or on demand (if ODA not activated on account). Chief Financial allows accountholder 30 days to establish a positive balance in the account if ODA activated. We typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or if you have too many overdrafts.