

What's Kasasa®?

It's free checking that
REWARDS YOU
in ways that matter.



Simply choose the account with the rewards **you** want most.



	Kasasa Cash®	Kasasa Cash Back®	Kasasa Tunes®
Free checking	✓	✓	✓
Monthly reward	2.25% APY* paid on balances up to \$25,000	2.00% cash back on debit card purchases – that's up to \$8 each month.	Up to \$10 in refunds on iTunes®, Amazon® & Google Play™ purchases each month.
Refunds on ATM fees, nationwide*	✓	✓	✓
No minimum balance to earn rewards	✓	✓	✓
No monthly service fees	✓	✓	✓
Free debit card & online banking	✓	✓	✓
Unlimited checking	✓	✓	✓
Kasasa Saver® available	✓	✓	
No minimum deposit to open	✓	✓	✓

Add Kasasa Saver – an automatic way to save!

Have your Kasasa Cash or Kasasa Cash Back earnings automatically transfer into a free Kasasa Saver account. Watch your savings grow as you earn a high rate!

Learn more at chiefonline.com or visit any of our branch locations.



Ask for **free Kasasa® checking**

Qualification Information: Account transactions and activities may take one or more Banking 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 or transactions and purchases made with debit cards not issued by our credit union. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first day of the current statement cycle through one (1) day prior to the close of the current statement cycle. Reward Information: Rewards vary by account. Depending on what Kasasa account you open, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle: Kasasa Cash: Balances up to \$25,000 receive APY of 2.25%; and balances over \$25,000 earn .39% interest rate on the portion of balance over \$25,000, resulting in a range from 2.25% to .77% APY depending on the account's balance. Kasasa Cash Back: 2.00% cash back on up to a total of \$400.00 debit card purchases that post and settle to the account during that cycle period. A maximum of \$8.00 cash back may be earned per Monthly Qualification Cycle. Kasasa Saver: (if linked to a Kasasa Cash or Kasasa Cash Back account): Balances up to \$50,000 in your Kasasa Saver account receive an APY of 1.00% and balances over \$50,000 earn .39% interest rate on the portion of balance over \$50,000, resulting in a range from 1.00% to .60% APY depending on the account's balance. Kasasa Tunes: you will earn up to an aggregate total of \$10 (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 Chief Financial Credit Union 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. ATM Fee Refunds: you will receive reimbursements for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. ATM receipt must be presented within sixty (60) calendar days of transaction for reimbursements of individual ATM fees of \$5.00 or higher. When your Kasasa account qualifications are not met all balances in a Kasasa Cash account earns .01% APY*; all balances in a Kasasa Saver account earn .01% APY; cash back payments are not made and ATM fees are not reimbursed. Rewards and ATM fee reimbursements will be credited to the appropriate Kasasa account on the last day of the current statement cycle. Automatic transfers to Kasasa Saver occur within one business day. This automatic transfer may cause an overdraft to your Kasasa Cash account, if the respective account's balance is less than the transferred amount when transfer occurs. When linked to the Kasasa Saver account, the dividends earned within the Kasasa Cash account does not compound since it is automatically transferred to the Kasasa Saver account. Due to non-compounding, the actual dividend amount transferred from the Kasasa Cash account to the Kasasa Saver account may be less than the advertised Kasasa Cash APY, if the advertised APY* is represented without a linked Kasasa Saver account. APY = Annual Percentage Yield. APYs accurate as of 05/01/2016. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Enrollment in online banking and receipt of electronic statements are conditions of these accounts. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account's qualifications. Limit 1 account per social security number. There are no recurring monthly service charges or fees to open or close this 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. Contact one of our Chief Financial service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA. iTunes is a registered trademark of Apple, Inc. Amazon is a registered trademark of Amazon.com. Google Play is a registered trademark of Google Inc. Apple Inc., Amazon.com and Google is/are not participants in or sponsors of this program. Kasasa, Kasasa Cash, Kasasa Cash Back, Kasasa Tunes and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

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