

**BANK LOCAL.
GET PAID.
That's Kasasa®.**

Is my Kasasa account always free?

Yes. There's never a monthly maintenance fee on any Kasasa account, even if you keep a really low balance. Also, there's no minimum balance required to earn your rewards.

Monthly rewards *and* refunds on ATM withdrawal fees — how?

Yep! The simple things you do to earn your Kasasa rewards (we call them “qualifications”) actually help us save money every month. The rewards and refunds are our way of saying “thanks!”

What happens if I don't meet my qualifications?

You won't earn your rewards, but there's no penalty fee — you still have a free checking account. And you can get right back to earning your rewards the very next qualification cycle.

Why can't I get Kasasa at a megabank?

Because Kasasa is more than free checking and monthly rewards. It's a vote of confidence in your local community. So be proud, bank local, and get rewarded for it!



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201 W. Main St.
Council Grove, KS 66846

Alta Vista
619 Main St.
PO Box 249
Alta Vista, KS 66834

Learn more at farmersanddrovers.com

Call: (620) 767-5138

Bonus Information: As a bonus to individuals who open and fund a new Kasasa Tunes account, our bank will refund up to an aggregate total of \$ 30.00 (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 \$30.00 posts and settles to your account. No minimum balance is required to obtain this bonus. \$100.00 minimum deposit is required to open the account. Annual Percentage Yield (APY) varies by account, account balance and if qualifications are met. See Reward Information Section below for account APY information. **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. "Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle. Contact one of our branch service representatives for specific Monthly Qualification Cycle dates. **Reward Information:** Depending on what Kasasa account you have, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle: Kasasa Cash: average daily balances up to and including \$10,000.00 receive an APY of 2.00%; and average daily balances over \$10,000.00 earn an interest rate of 0.2497% on the portion of the average daily balance over \$10,000.00, resulting in a range from 2.00% to 0.41% APY depending on the account's average daily balance. Kasasa Cash Back: you will receive 3.00% cash back on up to a total of \$300.00 debit card purchases that post and settle to the account during that cycle period. A maximum of \$9.00 cash back payments may be earned per Monthly Qualification Cycle. Kasasa Tunes: 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 \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account during the Monthly Qualification Cycle in which you qualified. 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. Depending on your Kasasa account, when your qualifications are not met, cash back payments are not made, iTunes, Amazon.com or Google Play purchases are not reimbursed, nationwide ATM withdrawal fees are not reimbursed and: Kasasa Cash: the entire average daily balance in the Kasasa Cash account earns 0.05% APY. Interest will be credited to your Kasasa Cash and Kasasa Saver accounts on the last day of the current statement cycle. The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the last day of the current statement cycle. If Kasasa Cash or Kasasa Cash Back are linked to Kasasa Saver, the following also apply: Kasasa Cash: When linked to a Kasasa Saver account, the interest earned within the Kasasa Cash account does not compound since it, along with any nationwide ATM withdrawal fee reimbursements are, automatically transferred to the Kasasa Saver account within one day. This automatic transfer may cause an overdraft to your Kasasa Cash account, if the account balance is less than the transferred amount when the transfer occurs. Kasasa Cash Back: When linked to a Kasasa Saver account, the cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account 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 May 31, 2022. 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:** Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$100.00 minimum deposit is required to open the account. \$100.00 minimum deposit is required to open the account. There are no recurring monthly maintenance charges or fees to open or close this account. A Kasasa Cash, Kasasa Cash Back or Kasasa Tunes 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 bank service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. **Trademarks:** 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.

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Free Kasasa® checking



It's how we
THANK YOU
for
BANKING
HERE.



Ask for Kasasa

- Cash rewards, paid each month
- No monthly maintenance fee
- Refunds on ATM withdrawal fees, nationwide*



Ask for **free KASASA® checking**

3 free checking accounts. Your choice of rewards.



	Kasasa Cash®	Kasasa Cash Back®	Kasasa Tunes®
Free checking	✓	✓	✓
Monthly reward	2.00% APY* on balances up to \$10,000 if qualifications are met 0.057% APY* on all balances even if qualifications aren't met	3.00% cash back on debit card purchases (up to \$9.00 every month)*	\$10.00 in refunds for iTunes®, Amazon® or Google Play™ purchases every month (\$30.00 in refunds for opening your account)*
Refunds on ATM withdrawal 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 maintenance fees	✓	✓	✓
Free debit card & online banking	✓	✓	✓
Unlimited checking	✓	✓	✓
Kasasa Saver® available	✓	✓	
Minimum deposit to open	\$100	\$100	\$100

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

Enrollments must be in place and all of the following transactions and activities must post and settle to your Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account during each Monthly Qualification Cycle:

- At least 12 debit card purchases
- At least 1 automatic payment (ACH)
- Be enrolled in and agree to receive e-statements

Plus, there are no additional qualifications to earn a higher Kasasa Saver rate. Just meet your Kasasa Cash or Kasasa Cash Back qualifications and get a higher rate on your savings, too!



Add **Kasasa Saver** – an automatic way to save!

Have your rewards transferred into a free Kasasa Saver account – where you can earn up to a 1.00% APY* – or a 0.05% APY*, even if you don't meet your qualifications for the month!

