

TRUTH IN SAVINGS

**TriStar
TriStar Bank
719 East College Street
Dickson, Tennessee 37055
(615)446-7100**

Kasasa Cash

RATE INFORMATION. The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

Tier	Daily Balance Range	Interest Rate	Depending on the balance in your account the Annual Percentage Yield (APY) will:
1	Below \$15,000.00	1.000%	equal 1.00%
2	Equal to or greater than \$15,000.00	0.100%	range from 0.10% to 1.00%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.050% with an annual percentage yield of 0.05%.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. Interest will not be compounded if you pair your Kasasa Cash Account with a Kasasa Saver Account. Your interest and ATM fee refunds will be credited to your Kasasa Saver Account.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. The initial funding deposit for accounts opened online is limited to between \$100.00 and \$300.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$5.00 per statement cycle will be charged after 12 months of inactivity. This fee only applies if your account balance is below \$250.00 any day during the statement cycle.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: ATM and Debit Card transactions, checks, then ACH transactions. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. Qualifications to receive higher interest and ATM fee refunds: Must make 12 debit card point of sale transactions each statement cycle. Must have at least one direct deposit or ACH debit transaction each statement cycle. Must agree to receive eStatements.

*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 bank as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our bank. 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) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. “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 bank

provides a summary of the financial activities and transactions that post and settle to the account holder's account. See our website or contact one of our branch service representatives for specific Statement Cycle dates. See our website or contact one of our branch service representatives for specific Monthly Qualification Cycle dates. Reward Information: When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, (1) balances up to \$15,000 receive APY of 1.00%; and balances over \$15,000 earn 0.10% interest rate on the portion of balance over \$15,000, resulting in a range from 0.10% to 1.00% APY depending on the account's balance and (2) you will receive reimbursements up to an aggregate total of \$20.00 (max. \$4.99 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$4.99 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM 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 Kasasa Cash qualifications are not met, all balances in the account earn 0.05% APY and ATM withdrawal fees are not refunded. Interest and ATM withdrawal fee reimbursements will be credited to your Kasasa Cash account on the last day of the current statement cycle. APY = Annual Percentage Yield. APYs accurate as of 04/16/2021. 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 may apply. \$100.00 minimum deposit is required to open the account. There is a maximum opening deposit of \$300 for accounts opened online. Monthly Direct Deposit/ACH credit or debit, enrollment in online banking, receipt of electronic statements are condition(s) of these accounts. Enrollment in electronic services (e.g. online banking, electronic statements, and log-ons) is required to meet account's qualifications. Limit 1 account(s) per social security number. There are no recurring monthly maintenance charges or fees to open this account. There is a \$25.00 fee if you close your account within 90 days of account opening. We reserve the right to convert the account to a different checking account if the account does not meet account qualifications over four (4) consecutive statement cycles. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.