

# RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)

**Account Holders:** Kasasa Account Holder

**Financial Institution:** ESB FINANCIAL  
PO Box 807 / 801 Merchant Street  
Emporia, KS 66801-0807

We appreciate your decision to open a deposit account with us. This schedule sets forth certain conditions, rates, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Deposit Account Rate and Fee Schedule, and acknowledges that it is a part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the rates, fees and charges contained in this schedule from time to time.

## KASASA CASH

**Account Holder:** Kasasa Account Holder

**Account Opening Date:**

**Account Ownership:** Individual

**Account Purpose:** Consumer (Personal, Family, Household Purpose)

**Rate Information:** This Account is an interest bearing account. If the daily balance is less than \$20,000.01, the interest rate paid on that portion of the balance will be 4.93%. The annual percentage yield for this tier will be 5.04%. If the daily balance is more than \$20,000.00 the interest rate paid on that portion of the balance will be 0.53%. The annual percentage yield for this tier will range from 5.04% to 0.54%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time.

Kasasa Cash APY tiers are as follows:

Balance Tier	Qualifying APY	Non-qualifying APY
\$.01 - \$20,000	5.04	.05
Over \$20,000	.54-5.04	.05

See below for Qualification Information. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year.

**Limitations:** You must deposit \$50.00 to open this account. We reserve the right to require seven days notice before any withdrawal can be made from an interest-bearing account.

**Account Fees:** To earn your rewards, simply do the following activities in your Kasasa Cash account each monthly qualification cycle:

- Have at least 15 debit card purchases post and settle
- Receive and review monthly E-Statement
- Have at least 1 electronic deposit or withdrawal post and clear

**Qualification Information:** Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. 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, 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.

**Reward Information:** When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, (1) balances up to \$20,000 receive APY of 5.04%; and balances over \$20,000 earn 0.53% interest rate on the portion of balance over \$20,000, resulting in a range from 0.54% to 5.04% APY depending on the account's balance and (2) you will receive reimbursements up to an aggregate total of \$20 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 \$5.00 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. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.

**Cycle Date Information:** Future Monthly Qualification Cycle and Statement Cycle dates for ESB's Kasasa accounts are available at [www.esbtrust.com](http://www.esbtrust.com) or from one of our bank service representatives.

**Additional Information:** Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$50 minimum deposit is required to open the account. Monthly Direct Deposit/ACH Withdrawal and receipt of electronic statements are conditions of these accounts. Limit 1 account per social security number. Early closing fee of \$30 if account is closed within 60 days after date opened. 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

**Overdraft Terms & Conditions:** An Overdraft Fee may be assessed on any withdrawal created by check, in-person withdrawal, ATM withdrawal, ACH, Point-of-Sale, or other electronic means, that will overdraw the available balance, regardless of whether we pay or dishonor (return) the item. Circumstances under which we will not pay an overdraft include:

- Checks drawn on accounts that are not eligible for the Overdraft Privilege Program
- Checks drawn on account balances over the Overdraft Privilege Program
- Checks drawn on accounts in which Overdraft Privilege have been revoked

Transactions may not be processed in the order in which they occurred and that the order in which transactions are received and processed may impact the total amount of fees incurred.

A deposit must be made to bring your account to a positive balances as soon as possible, or within thirty (30) days after your account balance first became negative.

**RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)  
(Continued)**

**MISCELLANEOUS FEES AND CHARGES**

**Account Fees**

Dormant Fees: \$10.00 per month if no activity for 365 days and the balance is less than \$1,000.00  
Stop Payments: \$25.00 per item  
Closing Fee: \$30 if closed within 60 days after date opened  
Account Re-Opening Fee: \$5.00

**Overdraft Fees**

OD Fee-returned items: \$32.00 per item  
OD Fee-paid items: \$27.00 per item  
Maximum Daily Overdraft Fee: \$250 per day  
Collection Fee: \$25.00 pass through

**Debit Card Fees**

Card Replacement : \$10.00

**Statement Fees**

Undeliverable Statement: \$2.00  
Image Statement Request, if not a service of the account: \$3.00  
Paper Statement Request, if not a service of the account: \$3.00 or \$5.00 depending on account type

**Transaction Fees**

Cheque Guard Transfers: \$15.00  
Mobile Capture Deposit: 0.00 per deposit  
Returned Deposited Item Fee: \$5.00 per item  
Recurring ACH Set-up Fee: \$5.00  
Recurring ACH Transfer Fee: \$2.00 per transfer  
Recurring One-time ACH Transfer Fee: \$10.00

**Miscellaneous Fees**

Cashier's Checks: \$5.00  
Counter Checks: \$2 for 5 checks  
Garnishment: \$15.00  
Research Fees: \$20.00 per hour and \$1.00 per copy  
Balance Account Fees: \$20.00 per hour  
Notary Fees Non-Customer: \$5.00  
Guarantee Signature: Not Available  
Fax - Outgoing: \$5.00 first page & \$1.00 each additional page  
Fax - Incoming: \$1.50 first page & \$0.50 each additional page  
Bill Pay Fee: Free Bill Pay if you pay 3 or more bills per calendar month, otherwise, \$ 4.95 per calendar month  
BillPay Payment Return - Check Free: \$27.00  
Pop Money Fee: \$.50 per transaction

**Wire Transfers**

Outgoing wire fee - domestic: \$20.00  
Incoming wire fee - domestic: \$10.00  
Incoming wire fee - international: \$20.00  
Outgoing wire fee - international: \$50.00