

RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)

Account Holders: Kasasa Account Holder

Financial Institution: ESB FINANCIAL
ESB Financial - Emporia
801 Merchant St
PO Box 807
Emporia, KS 66801

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 PLAY

Account Holder: Kasasa Account Holder

Account Opening Date:

Account Ownership: Individual

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

Limitations: You must deposit \$50.00 to open this account.

Account Fees: To earn your rewards, simply do the following activities in your Kasasa Play 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 Kasasa Play qualifications are met during a Monthly Qualification Cycle, you will earn refunds, up to a combined, aggregate maximum of \$12 on debit card purchases, made with music, video, gaming and other digital streaming services identified at <https://www.kasasa.com/play-partners>, that post and settle to the account during that cycle period. Your account's debit card may be used for any transaction, but the account's streaming services' refunds are only valid at and will only be applied to debit card purchases made with one of our identified retailers. Refer to <https://www.kasasa.com/play-partners> or visit one of our locations for a current list Kasasa Play merchants. You will also 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 Play qualifications are not met, debit card purchases, and ATM fees are not refunded. Debit card refunds and ATM fee reimbursements will be credited to your Kasasa Play account on the last day of current statement cycle. Rates and rewards are variable and may change after account is opened.

Cycle Date Information: Future Monthly Qualification Cycle and Statement Cycle dates for ESB's Kasasa accounts are available at www.esbfinancial.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 Play 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

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

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