

This is important information about your account with:

First Bank
P.O. Box 1237
Clewiston, FL 33440
866-319-4093

KASASA CASH

Truth-In-Savings Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The initial rate(s) for your account are:

A(n) interest rate of 5.00% will be paid on the portion of your daily balance that is less than or equal to \$25,000.00. The annual percentage yield for this tier will be 5.13%.

An interest rate of 0.75% will be paid only for that portion of your daily balance that is \$25,000.01 or more. The annual percentage yield for this tier will range from 5.12% to 0.75%, depending on the balance in the account.

The interest rate(s) and annual percentage yield(s) may change at any time.

Additional Rate Information. When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$25,000.00 in your Kasasa Cash account earn a Bonus Rate. Daily balances over \$25,000.00 earn an interest rate of an Above Cap Rate on the portion of the daily balance over \$25,000.00 depending on the account's balance.

When Kasasa Cash qualifications are not met, the interest rate earned on the entire daily balance in the account will be the Base Rate. Base rate will be 0.05% with an annual percentage yield of 0.05%

When linked to the Kasasa Saver account, the interest earned within the Kasasa Cash account does not compound since it is automatically transferred to the Kasasa Saver account the day after being credited to your Kasasa Cash account. Consequently, when linked to Kasasa Saver, and your Kasasa Cash qualifications are met, balances up to \$25,000 in your Kasasa Cash account receive a non-compounding Bonus Rate; and balances over \$25,000 earn an Above Cap Rate on the portion of the balance over \$25,000, resulting in a non-compounding range depending on the account's balance.

Interest will be credited to your Kasasa Cash account on the last day of the current statement cycle.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Additional Terms. The following additional terms apply to this account:

Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- At least 1 direct deposit, ACH payment, or bill pay transaction
- At least 12 debit card purchases

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 First Bank as ATM transactions, and purchases made with debit cards not issued by First Bank. Transactions bundled together by merchants and received by First Bank 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) 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. See our website first1bank.com or contact one of our customer service representatives for specific Monthly Qualification Cycle dates. “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 accountholder's account. See our website first1bank.com or contact one of our customer service representatives for specific Statement Cycle dates.

Reward Information:

When Kasasa Cash qualifications are not met, ATM withdrawal fees are not refunded and the interest rate earned on the entire daily balance in the account will be the Base Rate.

You will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within thirty (30) calendar days of the withdrawal transaction for reimbursements of individual ATM fees of \$5.00 or higher. NOTE: ATM fee reimbursements only apply to Kasasa Cash or Kasasa Cash Back transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle. 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.

You will automatically qualify for the account's rewards during your account's first statement cycle.

If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Monthly Direct Deposit/ACH credit, Bill Pay or ACH debit, and receipt of electronic statements are condition of these accounts. Enrollment in electronic services (e.g. digital banking, electronic statements) and log-ons may be required to meet some of the account's qualifications.

Limit 1 account per social security number as the primary account holder.

There are no recurring monthly service charges on this account.

This account is not to be used for commercial purposes.

Please refer to our separate Limits and Fee schedule for additional information about charges.

Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.