

This is important information about your account with:

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

KASASA CASH BACK

## Truth-In-Savings Disclosures

---

**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 Back 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](http://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](http://first1bank.com) or contact one of our customer service representatives for specific Statement Cycle dates.

**Reward Information:**

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, 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 may be earned per Monthly Qualification Cycle. You will also receive reimbursements up to \$25.00 for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified.

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.

Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle.

When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded.

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.