

This is important information about your account with:

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

KASASA SAVER W CASH BACK

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 1.05% 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 1.06%.

An interest rate of 0.40% 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 1.06% to 0.40%, depending on the balance in the account.

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

Additional Rate Information. Accountholders earn interest when they meet the minimum qualifications associated with their linked Kasasa Cash or Kasasa Cash Back checking account during each Monthly Qualification Cycle. See your Kasasa Cash or Kasasa Cash Back Truth in Savings disclosure for details on the qualifications.

When your Kasasa Cash or Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle: The Kasasa Saver daily balances up to and including \$25,000 in your Kasasa Saver account earn a Kasasa Saver Bonus Rate; and daily balances over \$25,000 earn a Kasasa Saver Above Cap Rate on the portion of the daily balance over \$25,000 depending on the account's daily balance.

When your Kasasa Cash or Kasasa Cash Back account qualifications are not met during a Monthly Qualification Cycle: The entire daily balance in the Kasasa Saver account earns a Kasasa Saver Base Rate. Base rate will be 0.05% with an annual percentage yield of 0.05%.

Note: 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.

The Kasasa Saver APYs may be less than the Kasasa Cash APYs. APY calculations are based on an assumed balance of \$25,000 + \$100,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days.

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 \$50.00.

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

Qualification Information:

Qualifying for your Kasasa Cash or Kasasa Cash Back® rewards automatically qualifies you for the Bonus Kasasa Saver rate. Enrollments must be in place and all of the following transactions and activities must post and settle to your Kasasa Cash or 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). See your Kasasa Cash or Kasasa Cash Back Truth in Savings disclosure for details on the qualifications.

“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.

A Kasasa Cash Back account is required to have a Kasasa Saver account. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash Back account and that account’s terms and conditions articulated within their specific disclosure will apply. A linked Kasasa Saver account is required for automatic savings.

Reward Information:

When qualifications are met, interest and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash will be credited to your Kasasa Saver account on the last day of the current statement cycle. The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the last day of the current statement cycle.

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.

When Kasasa Cash Back qualifications are not met, ATM withdrawal fees are not refunded and cash back is not rewarded.

Rates and rewards are variable and may change after account is opened.

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.

If the account is closed, you will forfeit any rewards that have not been credited to your account.

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

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