

SMART CHOICE REWARDS CHECKING

March 14, 2022

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

SMART CHOICE REWARDS CHECKING

SMART CHOICE REWARDS CHECKING is a free, variable rewards checking account with no minimum balance that rewards accountholders with cash back on debit card purchases and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Limitations: You must deposit \$100.00 to open this account.

When your SMART CHOICE REWARDS CHECKING account qualifications are met during a Monthly Qualification Cycle, you will receive

(1) 2.50% cash back on up to a total of \$400.00 debit card purchases that post and settle to the account during that cycle period up to a maximum cash back earned of \$10.00 per Monthly Qualification Cycle, as well as

(2) reimbursements up to \$25.00 (\$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. If you believe you have not been reimbursed the correct amount of ATM fees, we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared in order to receive a refund.

No minimum balance is required to obtain the rewards. Cash Back Rewards and ATM fee reimbursements will be credited to your SMART CHOICE REWARDS CHECKING account on the last day of current Statement Cycle.

When SMART CHOICE REWARDS CHECKING qualifications are not met, you will not receive cash back on debit card purchases and nationwide ATM fees are not refunded.

To earn your rewards you must complete the following activities and transactions in your SMART CHOICE REWARDS CHECKING account during each Monthly Qualification Cycle:

- Have at least 12 debit card purchases post and settle (signed or PIN transactions);
- Be enrolled in online banking; (Sign up at WWW.KCBKS.BANK); At a minimum one logon to online banking;
- Be enrolled in and agree to receive e-Statements. (Log on to online banking; Select ACCOUNTS; VIEW STATEMENTS.)

Account transactions and activities may take one or more Business 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, non-retail payment transactions, and purchases made with non-KCB issued debit cards.

There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. Fees may reduce earnings. You may request a Schedule of Miscellaneous Fees and Charges for fees that may apply to this account. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ins and other requirements apply. This account is not to be used for commercial purposes and there is a limit of one (1) account per social security number. Contact a service representative for additional information, details and enrollment instructions.

If your account is inactive for six (6) calendar months or more, your account may be converted to a Choice Checking Account which is a fee account. Disclosures will be provided at the time of conversion and any time upon request.

"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. "Business Day" means a calendar day other than a Saturday, Sunday or legal holiday. "Statement Cycle" means the period of time for which the bank provides a summary of the financial activities and transactions that post and settle to the account holder account.

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