

This is important information about your account with:

First State Bank of Bigfork
400 Main Ave
PO Box 257
Bigfork, MN 56628
218-743-3145

KASASA CASH BACK

Truth-In-Savings Disclosures

Minimum Balance to Open. The minimum balance required to open this account is \$25.00.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Additional Terms. The following additional terms apply to this account: See Addendum to Truth in Savings for additional terms and bonus information. KASASA CASH BACK ACCOUNT Addendum to Truth In Savings REWARDS: If QUALIFYING conditions are met; 3% cash back paid on Point of Sale Debit Card Purchases up to \$300.00, for an effective cash back cap of \$9.00 per statement cycle. ATM fees, up to \$10.00 per statement cycle, are refunded if the qualifying conditions are met. (\$4.99 maximum per ATM transaction fee refund.) An ATM receipt must be presented within sixty (60) calendar days of transaction for reimbursements of individual ATM fees of \$5.00 or higher. Rewards paid to your checking account may be automatically transferred into your Kasasa Saver account. Additional Terms the following additional terms apply to this account: Cash Back and ATM Rewards are based on meeting the following QUALIFYING CONDITIONS: Twelve (12) Debit Card purchases that post and settle per statement cycle, One (1) ACH (Auto Clearing House) debit or credit posted per statement cycle, Receive Electronic Statements, Access Online Banking each month. STATEMENT CYCLE Statements are printed on the 3rd Wednesday of each month. First State Bank of Bigfork reserves the right to determine if the account is being maintained for a purpose other than day-today, primary use. Accountholders who persist in making debit card transactions in calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether. We also reserve the right to convert the account to a Kasasa In Control if the accounts fails to qualify for 6 consecutive statement cycles.