

Kasasa Eats® Truth in Savings Disclosure

This disclosure along with the Deposit Account Agreement and other disclosures provided at the time you opened your account with us contain the rules that govern your deposit account. The terms of this disclosure shall control in the event of a conflict with the provisions of any other agreement or disclosure applicable to your account.

Kasasa Eats Account Description:

A non-interest bearing reward checking account with no minimum balance that rewards accountholders with nationwide ATM withdrawal fee refunds and cash back on debit card purchases made with specifically identified (a) national food delivery services; (b) national grocery store chains and (c) designated local stores when minimum qualifications during the account's Monthly Qualification Cycle are met. Please refer to <https://www.kasasa.com/eats-partners> or visit one of our locations for a current list of valid Kasasa Eats merchants.

Eastern CT Savings Bank's Purpose & Expected Use of Account:

This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting, and entertainment transactions are posted and settled.

Commensurate with these spending activities, we expect the account's debit card to be used frequently throughout the entirety of each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle *are not* considered normal, day-to-day spending behavior. For example, five debit card transactions, each for a dollar, conducted at a convenience store, two days before the end of the cycle would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions, and other activities that appear to be conducted with the sole purpose of qualifying for the account's rewards, will be deemed inappropriate transactions and will not count toward earning the account's rewards.

Eastern CT Savings Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a 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 different checking account or close the account if the account does not have consistent active use over three [3] consecutive Statement Cycles.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. An Eastern CT Savings Bank check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Eats account, any optional add-on products / services associated with this account will also be terminated at the same time.

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 Eats account during each Monthly Qualification Cycle:

- Have at least 12 qualifying debit card purchases post and settle (this happens when your account is debited for the transaction)
- Have one (1) or more ACH transactions post and settle: Direct Deposit or Automatic Debit. Intra-bank transfers do not count as qualifying transactions.
- Be enrolled in and agree to receive e-Statements through online banking

IT IS IMPORTANT TO REMEMBER THAT QUALIFYING DEBIT CARD PURCHASE TRANSACTIONS MAY TAKE ONE (1) OR MORE BUSINESS DAYS FROM THE DATE THE TRANSACTION OCCURRED TO POST AND SETTLE TO THE ACCOUNT. POSTING AND SETTLEMENT HAPPEN WHEN A QUALIFYING DEBIT CARD PURCHASE TRANSACTION IS DEBITED TO THE ACCOUNT. QUALIFYING DEBIT CARD PURCHASE TRANSACTIONS MUST POST AND SETTLE TO YOUR ACCOUNT DURING A MONTHLY QUALIFICATION CYCLE TO QUALIFY FOR THE ACCOUNT'S REWARDS FOR THAT CYCLE. USE ONLINE BANKING TO LOG IN TO YOUR ACCOUNT TO FIND OUT IN REAL TIME WHEN A QUALIFYING DEBIT CARD PURCHASE TRANSACTION HAS POSTED AND SETTLED TO YOUR ACCOUNT.

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 our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

In order to properly distribute the account's cash back payments; the description field, within the debit card transaction record we receive, must identify one of our current Kasasa Eats merchants. If you feel we have not properly identified a valid debit card transaction, please bring the transaction receipt to one of our locations, within sixty (60) days of purchase, so we can research and adjust your rewards, as necessary. Please refer to <https://www.kasasa.com/eats-partners> or visit one of our locations for a current list Kasasa Eats merchants.

“Business Day” means a calendar day other than a Saturday or a Sunday or a U.S. federal holiday.

“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.

“Statement Cycle” means the period of time for which Eastern CT Savings Bank provides a summary of the financial activities and transactions that post and settle to the accountholder’s account. A Statement Cycle begins on the first business day of a month and ends on the last business day of the month

Account Rewards:

If your Kasasa Eats qualifications are met during Monthly Qualification Cycle.

(1) You will receive 5% cash back on up to a total of \$300 in debit card purchases, made at grocery stores and food delivery services identified at <https://www.kasasa.com/eats-partners>, that post and settle to your account during that cycle period. A maximum of \$15 in cash back payments may be earned per Monthly Qualification Cycle. Your account's debit card may be used for any transaction but the account's cash back rewards are only valid at and only apply to debit card purchases made with one of our identified retailers. Please refer to <https://www.kasasa.com/eats-partners> or visit one of our locations for a current list Kasasa Eats merchants.

(2) You will receive reimbursements up to \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Eats account during the Monthly Qualification Cycle in which you qualified.

If qualifications are not met during Monthly Qualification Cycle: No cash back payments are made, and ATM withdrawal fees are not refunded.

Reward Distribution:

Rewards are variable and at our discretion may change at any time after account is opened without notice to you.

Cash back payments and ATM fee reimbursements will be credited to the account on the last day of the current Statement Cycle. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

Additional Information:

\$25.00 minimum deposit is required to open the account.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

This account is not to be used for commercial purposes and there is a limit of one (1) account per tax reporting owner. Enrollment in some electronic services (e.g. online banking, electronic statements) is required to meet some of this account's reward qualifications as referenced above.

There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. See accompanying Schedule of Fees for other fees that may apply to this account.

Contact an Eastern CT Savings Bank service representative for additional information, details and enrollment instructions and a current list of Kasasa Eats merchants.

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