

# Kasasa Cash Account Disclosure

We appreciate your decision to open a deposit account with us. This schedule sets forth certain conditions, rates, fees, and charges that are specific to your account. Each account holder agrees to the terms set forth on this deposit account rate and fee schedule, and acknowledges that it is a part of the account agreement. Subject to applicable law and the terms of the account agreement, we may amend the rates, fees, and charges contained in this schedule from time to time.

**Kasasa Cash Qualification Information:** 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 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. "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. "Banking Day" means any business day on which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions. "Business Day" means a calendar day in which the Bank is open for normal business, Monday – Friday excluding Federal Holidays. "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.

**Kasasa Cash Reward Information:** \*When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$10,000.00 in your Kasasa Cash account earn an interest rate of 1.982% resulting in an APY of 2.00%; and daily balances over \$10,000.00 earn an interest rate of .25% on the portion of the daily balance over \$10,000.00 resulting in a range from 2.00% to 0.41% APY depending on the account's daily balance. \*You will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees (excluding International fees) incurred within your Kasasa Cash account during that Monthly Qualification Cycle. 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 sixty (60) calendar days of the withdrawal transaction. When your Kasasa Cash qualifications are not met, the interest rate earned on the account's entire daily balance will be .05% resulting in an annual percentage yield of .05% and ATM withdrawal fees are not refunded. Interest will be credited to your Kasasa Cash account on the last day of the current statement cycle. Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle. APY = Annual Percentage Yield. APYs accurate as of 03/01/2023 APY calculations are based on an assumed balance of \$10,000 + \$100,000 in your Kasasa Cash account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened 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. Fees may reduce earnings. If the account is closed before rewards are credited, you will forfeit the rewards.

**Additional Information:** Account approval, conditions, qualifications, limits, and other requirements may apply. No minimum deposit is required to open the account, however the account has to have at least \$1 to stay open. Monthly ACH credit or debit, be enrolled to receive e-Statements, and have 12 POS debit card transactions settle and post to the account during a qualification cycle. Limit of 1 account(s) per person. There are no recurring monthly maintenance charges or fees to open. There will be a \$30 fee if the account is closed within the first 90 days. This account is not to be used for commercial purposes. Contact one of our bank service representatives for additional information.

**Trademarks:** Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

## CONTACT US

**Address**  
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**Online**  
[www.bocrawlins.com](http://www.bocrawlins.com)  
[support@bocrawlins.com](mailto:support@bocrawlins.com)

**Phone**  
307-324-2265(BANK)  
Toll Free: 800-934-4507  
**Fax**  
307-324-3634  
**Telephone Banking**  
307-324-4510  
Toll Free 800-934-4634

## VISIT US

**Hours of Operation**  
**Lobby Hours**  
Monday - Friday  
8:30 am - 5:00 pm  
(Except Federal Holidays)

**Drive-Up Hours**  
Monday - Friday  
8:00 am - 5:00 pm  
(Except Federal Holidays)

*ATM Located in the BOC drive-up*

# Schedule of Fees & Services

The following fees may be assessed against your account and the following transaction limitations, if any, may apply.

## Stop Payments, Overdraft & Non-sufficient Funds

Fee \$25.00

*Overdraft and non-sufficient fee may be assessed on items paid or returned if the amount of money available in your account is not sufficient at time of presentment or re-presentment of an item previously returned to merchant. The fee applies to overdrafts created by check, in-person withdrawal, or other electronic means.*

Closing a New Account within 90 days \$30

*Inactive Account Service Fee: Any account inactive for (6) six months with a balance of \$10 OR less will be service charged to close the account.*

Escheat fee (after 5 years dormant) \$20

Garnishments/Levies \$50

## ATM & Debit Cards

Bank of Commerce ATM card set-up fee \$12

Business Debit card set-up fee \$12

Additional BOC Debit card for Businesses \$6

Replace lost or damaged ATM or Debit card \$6

## Bookkeeping Assistance

Reprint Statement Fee \$3 per statement

Account balancing assistance (\$10.00 Minimum) \$25 per hour

Account history printout \$1 per page

Account research (\$10.00 minimum) \$25 per hour

Reverse check deposited (in-person or mobile) \$2 per item

Return check fee \$5 per item

Cashier's Check \$3

Money Order \$2

Check printing (fees depend on style of checks)

## Collections

Incoming or outgoing (customer) \$10

Incoming or outgoing (non-customer) 2% or \$25 minimum

Foreign currency exchange \$25

Foreign collection fee \$15

## Wire Transfers

Incoming (for deposit) FREE

Outgoing \$20

Outgoing Foreign \$20 +any correspondent charges

## Fax Machine & Photocopies

Incoming \$1

Outgoing \$2

Scan and email documents (customer) \$5

Ready Reserve (overdraft protection): With application/approval.

*Automatically advances into your checking account, when you need it. Interest is charged only on the amount used.*

## Notary Service

Customer FREE

Non-customer \$2

## Safe Deposit Boxes

3 X 5 \$15 per year

3 X 10 \$30 per year

5 X 10 \$45 per year

10 X 10 \$75 per year

Lost Key (one) \$15

Drill Box \$125

Late Fee \$5 per month after 30 days