
KASASA CASH TRUTH IN SAVINGS DISCLOSURE

First Savings Bank Jeffersonville IN

Account Overview - Kasasa Cash: A variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Purpose and 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 the spending activities identified above, we expect the account's debit card to be used frequently throughout 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 period would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards. First 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 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. A 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 Cash account, any optional add-on products / services associated with this account will also be terminated at the same time.

Interest Rate & Annual Percentage Yield (APY) - Compounding & Crediting: Interest begin(s) to accrue on the day you deposit noncash items (for example, checks). Interest will be compounded on a monthly basis. Interest will be credited to your Kasasa Cash account on the last day of the current statement cycle. If you close your account before the interest is credited, you will not receive the accrued interest. "Statement Cycle" means the period of time for which First Savings Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Contact one of our branch service representatives for specific Statement Cycle dates. The interest rate and APY may change. At our discretion, we may change the interest rate on the account at any time without prior notice. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year.

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 Cash account during each Monthly Qualification Cycle:

- At least 12 debit card purchases
- Be enrolled in and log into online banking or mobile banking at least once
- Be enrolled in and have agreed to receive e-statements rather than paper statements

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; 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.

Contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any 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 or for processing.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, June 19, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, June 19, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"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. Contact one of our branch service representatives for specific Statement Cycle dates.

Reward Information:

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$25,000.00 in your Kasasa Cash account earn an interest rate of 1.736% resulting in an APY of 1.75% and daily balances over \$25,000.00 earn an interest rate of 0.25% on the portion of the daily balance over \$25,000.00, resulting in a range from 1.75% APY to 0.55% 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 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. Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle. When your Kasasa Cash qualifications are not met, the interest rate earned on the account's entire daily balance will be 0.05% resulting in an annual percentage yield of 0.05% and ATM withdrawal fees are not refunded.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change 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. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. A \$50.00 minimum deposit is required to open this account. See accompanying schedule of Miscellaneous Fees and Charges for fees that may apply to this account. Enrollment

KASASA CASH TRUTH IN SAVINGS DISCLOSURE (cont)

in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications. Limit of one (1) Kasasa Cash account per primary account holder. There are no recurring monthly maintenance charges or fees to open or close 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. Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

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SAVER FOR KASASA CASH TRUTH IN SAVINGS DISCLOSURE

First Savings Bank Jeffersonville IN

Account Overview

Kasasa Cash: A variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Kasasa Saver is a variable rate deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Kasasa Cash checking account during each Monthly Qualification Cycle.

Purpose and 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 the spending activities identified above, we expect the account's debit card to be used frequently throughout 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 period would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards. First 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 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. A 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 Cash with Kasasa Saver account, any optional add-on products / services associated with this account will also be terminated at the same time. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to a standalone Kasasa Cash account and only the Kasasa Cash terms and conditions articulated within this disclosure will apply.

Interest Rate & Annual Percentage Yield (APY)

Compounding & Crediting

Interest begin(s) to accrue on the day you deposit noncash items (for example, checks). Interest on the Kasasa Cash portion of the account is not compounded. Interest on the Kasasa Saver portion of the account is compounded on a monthly basis. Interest will be credited to your Kasasa Cash portion of the account on the last day of the current statement cycle and automatically transferred to the Kasasa Saver portion of the account within one (1) day. If you close your account before the interest is credited, you will not receive the accrued interest.

"Statement Cycle" means the period of time for which First Savings Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Contact one of our branch service representatives for specific Statement Cycle dates.

Balance Computation Method

Kasasa Cash: We use the daily balance method to calculate the interest in your Kasasa Cash account. This method applies a daily periodic rate to the principal in the account each day in the Statement Cycle. We will use an interest accrual basis of 365 for each day in the year.

Kasasa Saver: We use the daily balance method to calculate the interest in your Kasasa Saver account. This method applies a daily periodic rate to the principal in the account each day in the Statement Cycle. We will use an interest accrual basis of 365 for each day in the year.

Interest Rate & Annual Percentage Yield

Both the Kasasa Cash and Kasasa Saver portions of the account are variable rate accounts. The interest rate and annual percentage yield may change. The interest rate is determined at our discretion and we may change the interest rate on your account at any time, without any limitations, and without notice to you.

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle:

Kasasa Cash: daily balances up to and including \$25,000.00 in your Kasasa Cash account earn an interest rate of

SAVER FOR KASASA CASH TRUTH IN SAVINGS DISCLOSURE (cont)

1.736.% resulting in a non-compounded rate* of 1.75%; and daily balances over \$25,000.00 earn an interest rate of 0.25% on the portion of the daily balance over \$25,000.00.

Kasasa Saver: daily balances up to and including \$100,000.00 in your Kasasa Saver account earn an interest rate of .747% resulting in an APY of .75%; and daily balances over \$100,000.00 earn an interest rate of 0.25% on the portion of the daily balance over \$100,000.00, resulting in a range from .75% APY to 0.50% APY depending on the account's daily balance.

When your Kasasa Cash account qualifications are not met during a Monthly Qualification Cycle:

Kasasa Cash: ATM withdrawal fees are not refunded and the entire daily balance in the account earns an interest rate of 0.05% resulting in a non-compounded rate* of 0.05%.

Kasasa Saver: the entire daily balance in the Kasasa Saver account earns an interest rate of 0.05% resulting in an annual percentage yield of 0.05%.

* Interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver account within one day. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.

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 Cash account during each Monthly Qualification Cycle:

At least 12 debit card purchases.

Be enrolled in and log into online banking or mobile banking at least once.

Be enrolled in and have agreed to receive e-statements rather than paper statements.

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; 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.

Contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any 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 or for processing.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, June 19, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, June 19, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"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. Contact one of our branch service representatives for specific Statement Cycle dates.

Reward Information

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$25,000.00 in your Kasasa Cash account earn an interest rate of 1.736% resulting in a non-compounded rate* of 1.75%; and daily balances over \$25,000.00 earn an interest rate of 0.25% on the portion of the daily balance over \$25,000.00, resulting in a non-compound rate* of 1.736%.

In addition, daily balances up to and including \$100,000.00 in your Kasasa Saver account earn an interest rate of .747% resulting in an APY of .75%; and daily balances over \$100,000.00 earn an interest rate of 0.25% on the portion of the daily balance over \$100,000.00, resulting in a range from .75% to 0.50% APY depending on the Kasasa Saver account's daily balance.

You will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal 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

SAVER FOR KASASA CASH TRUTH IN SAVINGS DISCLOSURE (cont)

within sixty (60) calendar days of the withdrawal transaction. **NOTE: ATM fee reimbursements only apply to Kasasa Cash transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.**

When your Kasasa Cash qualifications are not met, the interest rate earned on the account's entire daily balance will be 0.05% resulting in a non-compounding annual percentage yield of 0.05% and ATM withdrawal fees are not refunded. In addition, the entire daily balance in the Kasasa Saver account earns an interest rate of 0.05% resulting in an annual percentage yield of 0.05%.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change 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. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. A \$50.00 minimum deposit is required to open the Kasasa Cash portion of the account. A \$50.00 minimum deposit is required to open the Kasasa Saver portion of the account. See accompanying schedule of Miscellaneous Fees and Charges for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications. Limit of one (1) Kasasa Cash with Saver account per primary account holder. There are no recurring monthly maintenance charges or fees to open or close 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. A Kasasa Cash 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 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.

Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa, Kasasa Cash and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

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KASASA CASH BACK TRUTH IN SAVINGS DISCLOSURE

First Savings Bank Jeffersonville IN

Account Overview

Kasasa Cash Back: A variable reward checking account with no minimum balance that rewards accountholders with cash back on their debit card purchases and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Purpose and 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 the spending activities identified above, we expect the account's debit card to be used frequently throughout 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 period would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards. First 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 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. A 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 Cash Back account, any optional add-on products / services associated with this account will also be terminated at the same time.

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 Cash Back account during each Monthly Qualification Cycle:

At least 12 debit card purchases

Be enrolled in and log into online banking or mobile banking at least once

Be enrolled in and have agreed to receive e-statements rather than paper statements

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; 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.

Contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any 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 or for processing.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, June 19, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, June 19, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"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. Contact one of our branch service representatives for specific Statement Cycle dates.

Reward Information

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2.25% cash back on up to a total of \$400.00 debit card purchases that post and settle to the account during that cycle period. A maximum of \$9.00 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back 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 Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded.

Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change 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. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. A \$50.00 minimum deposit is required to open the account. See accompanying schedule of Miscellaneous Fees and Charges for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications. Limit of one (1) Kasasa Cash Back account per primary accountholder. There are no recurring monthly maintenance charges or fees to open or close 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

KASASA CASH BACK TRUTH IN SAVINGS DISCLOSURE (cont)

to your account. Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

SAVER FOR KASASA CASH BACK TRUTH IN SAVINGS DISCLOSURE

First Savings Bank Jeffersonville IN

Account Overview

Kasasa Cash Back: A variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Kasasa Saver is a variable rate deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Kasasa Cash Back checking account during each Monthly Qualification Cycle.

Purpose and 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 the spending activities identified above, we expect the account's debit card to be used frequently throughout 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 period would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards. First 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 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. A 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 Cash Back with Kasasa Saver account, any optional add-on products / services associated with this account will also be terminated at the same time. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to a standalone Kasasa Cash Back account and only the Kasasa Cash Back terms and conditions articulated within this disclosure will apply.

Interest Rate & Annual Percentage Yield (APY)

Compounding & Crediting

Interest begin(s) to accrue on the day you deposit noncash items (for example, checks). Interest will compound on a monthly basis. Interest will be credited to your Kasasa Saver account on the last day of the current statement cycle. If you close your account before the interest is credited, you will not receive the accrued interest.

"Statement Cycle" means the period of time for which First Savings Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Contact one of our branch service representatives for specific Statement Cycle dates.

Balance Computation Method

Kasasa Saver: We use the daily balance method to calculate the interest in your Kasasa Saver account. This method applies a daily periodic rate to the principal in the account each day day in the Statement Cycle. We will use an interest accrual basis of 365 for each day in the year.

Interest Rate & Annual Percentage Yield

The Kasasa Saver is a variable rate account. The interest rate and annual percentage yield may change. The interest rate is determined at our discretion and we may change the interest rate on your account at any time, without any limitations, and without notice to you.

When your Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle:

Kasasa Saver: daily balances up to and including \$100,000.00 in your Kasasa Saver account earn an interest rate of .747% resulting in an APY of .75%; and daily balances over \$100,000.00 earn an interest rate of 0.25% on the portion of the daily balance over \$100,000.00, resulting in a range from 0.75 APY to 0.50% APY depending on the account's daily balance.

When your Kasasa Cash Back account qualifications are not met during a Monthly Qualification Cycle:

Kasasa Saver: the entire daily balance in the Kasasa Saver account earns an interest rate of 0.05% resulting in an annual percentage yield of 0.05%.

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 Cash Back account during each Monthly Qualification Cycle:

At least 12 debit card purchases.

Be enrolled in and log into online banking or mobile banking at least once.

Be enrolled in and have agreed to receive e-statements rather than paper statements.

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; 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.

SAVER FOR KASASA CASH BACK TRUTH IN SAVINGS DISCLOSURE (cont)

Contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any 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 or for processing.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, June 19, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November,

or December 25. If January 1, June 19, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"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. Contact one of our branch service representatives for specific Statement Cycle dates.

Reward Information

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2.25% cash back on up to a total of \$400.00 debit card purchases that post and settle to the account during the cycle period. A maximum of \$9.00 cash back payments may be earned per Monthly Qualification Cycle.

In addition, daily balances up to and including \$100,000.00 in your Kasasa Saver account earn an interest rate of .747% resulting in an APY of .75%; and daily balances over \$100,000.00 earn an interest rate of 0.25% on the portion of the daily balance over \$100,000.00, resulting in a range from .75% to 0.50% 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 incurred within your Kasasa Cash Back 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. **NOTE: ATM fee reimbursements only apply to Kasasa Cash Back transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.**

When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded. In addition, the entire daily balance in the Kasasa Saver account earns an interest rate of 0.05% resulting in an annual percentage yield of 0.05%.

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

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change 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. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. A \$50.00 minimum deposit is required to open the Kasasa Cash Back account. A \$50.00 minimum deposit is required to open the Kasasa Saver account. See accompanying schedule of Miscellaneous Consumer Fees and Charges for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications. Limit of one (1) Kasasa Cash Back with Saver account per primary account holder. There are no recurring monthly maintenance charges or fees to open or close 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. 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.

Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

KASASA TUNES TRUTH IN SAVINGS DISCLOSURE

First Savings Bank Jeffersonville IN

Bonus Information

As a bonus to individuals who open and fund a new Kasasa Tunes account, our bank will refund up to an aggregate total of \$20.00 (which includes any applicable taxes) for any iTunes, [Amazon.com](https://www.amazon.com) or Google Play purchases made with your Kasasa Tunes debit card that post and settle to the account within the first 60 calendar days after your account is opened. This refund will be credited to your account on the last day of the current statement cycle in which your aggregate iTunes, [Amazon.com](https://www.amazon.com), Google Play purchase threshold of \$20.00 posts and settles to your account.

Any portion of this bonus that is not used within the stated time period will be forfeited. No minimum balance is required to obtain this bonus. Limit one (1) Kasasa Tunes account per primary account holder and one account opening bonus per account per calendar year. If your Kasasa Tunes account is closed within six (6) months of account opening, we may deduct the value of your account opening bonus at closing. Account opening bonus will not be paid if accountholder switches into a Kasasa Tunes account from another account that offered an account opening incentive to open the initial account.

Account Overview

Kasasa Tunes: A variable reward checking account with no minimum balance that rewards accountholders with reimbursements on iTunes, [Amazon.com](https://www.amazon.com) and Google Play purchases as well as nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Purpose and 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 the spending activities identified above, we expect the account's debit card to be used frequently throughout 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 period would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards. First 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 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. A check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records.

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 Tunes account during each Monthly Qualification Cycle:

- At least 12 debit card purchases
- Be enrolled in and log into online banking or mobile banking at least once
- Be enrolled in and have agreed to receive e-statements rather than paper statements

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; 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.

Contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any 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 or for processing.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, June 19, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, June 19, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"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. Contact one of our branch service representatives for specific Statement Cycle dates.

Reward Information

When your Kasasa Tunes account qualifications are met during a Monthly Qualification Cycle, you will receive up to an aggregate total of \$10.00 (which includes any applicable taxes) in refunds for any iTunes, [Amazon.com](https://www.amazon.com) or Google Play purchases. In order to be refunded, iTunes, [Amazon.com](https://www.amazon.com), Google Play purchases must be made with your Kasasa Tunes debit card and must post and settle to your account no more than 30 days after the Monthly Qualification Cycle in which you qualified ends.

You will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Tunes 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.

KASASA TUNES TRUTH IN SAVINGS DISCLOSURE (cont)

When your Kasasa Tunes account qualifications are not met, iTunes, [Amazon.com](#) and Google Play purchases and ATM withdrawal fees are not refunded. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change 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. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Reward Administration

iTunes, [Amazon.com](#) and Google Play purchases are refunded via a "grant" and "credit" process. On the last day of each Statement Cycle in which you qualify, we establish a refund "grant" of up to and including \$10.00 for your account. Each "grant" is valid for up to and including 30 calendar days. All iTunes, [Amazon.com](#) and Google Play refunds are "credited" against your account's oldest active "grant". If the account is closed, you will forfeit any refunds grants that have not been credited to your account. Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

Additional Information

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. A \$50.00 minimum deposit is required to open the account. See accompanying schedule of Miscellaneous Fees and Charges for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications. Limit of one (1) Kasasa Tunes account per primary accountholder. There are no recurring monthly maintenance charges or fees to open or close 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. Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. iTunes is a registered trademark of Apple, [Inc. Amazon.com](#) is a registered trademark of [Amazon.com](#). Google Play is a registered trademark of Google, Inc. Apple Inc., [Amazon.com](#) and Google, Inc. are not participants in or sponsors of this program. Kasasa and Kasasa Tunes are trademarks of Kasasa, Ltd., registered in the U.S.A.

EVERYDAY CHECKING TRUTH IN SAVINGS DISCLOSURE

First Savings Bank
Jeffersonville IN

Open an Everyday Checking account and keep it simple. No monthly service charge with a \$500.00 average monthly balance or a monthly ACH direct deposit of at least \$100.00. Otherwise a \$5.00 monthly service charge applies. A \$3.00 paper statement fee is waived with e-statements.

Limitations: You must deposit \$50.00 to open this account.

Account Fees: A service charge of \$5.00 will be imposed every month unless an average monthly balance of \$500.00 or more is maintained or a monthly ACH direct deposit of \$100.00 or more is posted to the account within 60 days of account opening. The average monthly balance is calculated by adding the balance in the account each day of the month and dividing the sum by the number of days in the month. A \$3.00 paper statement fee is imposed for printed paper statements, but can be waived with e-Statements.

The qualifying period begins the first day of the month following the month in which the account is opened. The qualifying period for determining if a service charge is applicable is based on a calendar month (first day through last day). If the account does not meet the requirements to avoid a service charge during the month, the service charge will be assessed on the last day of the following month. For example, if during the month of July (qualifying period of July 1 – July 31), you did not maintain an average monthly balance of \$500.00 or have a monthly ACH direct deposit of at least \$100 or more, you will receive a service charge on your August statement, which would be delivered to you in September

SENIOR ADVANTAGE CHECKING TRUTH IN SAVINGS DISCLOSURE

First Savings Bank
Jeffersonville IN

This account is designed for the person who wants to earn interest. Avoid a \$10.00 monthly service charge by maintaining a combined average monthly balance of \$10,000.00 in all related deposit accounts with like ownership. Combined balances include checking, savings, certificate of deposits and IRA accounts. This account comes with two boxes of basic personalized checks each calendar year. Cashier's checks and a 3"x5" safe deposit box, where available, will be provided at no charge. The monthly service charge is waived if the primary or joint account owner is age 50 or over.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.01% with an annual percentage yield of 0.01%. If the daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.15% with an annual percentage yield of 0.15%. If the daily balance is more than \$49,999.99 the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time, without prior notice. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$50.00 to open this account.

Account Fees: A combined average monthly balance of \$10,000.00 or more in qualifying personal deposit accounts is required to avoid a monthly service charge of \$10.00. Qualifying personal deposit accounts include this checking account, and any other checking, savings, certificate of deposit and IRA accounts. The combined average monthly balance is determined by adding the ending balance in the combined accounts each day of the month and dividing the sum by the number of days in the month. The monthly service charge is waived if the primary or joint account owner is age 50 or over.

The qualifying period begins the first day of the month following the month in which the account is opened. The qualifying period for determining if a service charge is applicable is based on a calendar month (first day through last day). If the account does not meet the requirements to avoid a service charge during the month, the service charge will be assessed on the last day of the following month. For example, if during the month of July (qualifying period of July 1 — July 31), you did not maintain a combined average monthly balance of \$10,000.00 or are not age 50 or older, you will receive a service charge on your August statement, which would be delivered to you in September.

STATEMENT SAVINGS TRUTH IN SAVINGS DISCLOSURE

First Savings Bank Jeffersonville IN

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.01% with an annual percentage yield of 0.01%. If the daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.05% with an annual percentage yield of 0.05%. If the daily balance is more than \$49,999.99 the interest rate paid on the entire balance in the account will be 0.07% with an annual percentage yield of 0.07%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time, without prior notice. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year. You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: A service charge of \$1.00 will be imposed every month if the balance in the account falls below \$50.00 any business day of the month. A \$5 service charge will be assessed for each limited transaction over 6 per month. A 1.00 service charge will be assessed for each teller assisted withdrawal exceeding 4 per month. The following fee applies to this account: Savings - Limited transactions over 6 per statement cycle: \$5.00 for each debit over 6.

HELOC SWEEP TRUTH IN SAVINGS DISCLOSURE

First Savings Bank Jeffersonville IN

Limitations: Funds will be swept between Home Equity Line of Credit and this checking account. Checking account balance will remain at 0.00 unless Home Equity Line of Credit is paid to 0.00 Current Balance. The Sweep will be discontinued at the end of the draw period. Please refer to your Home Equity Line of Credit Agreement and Disclosure Statement for information regarding the draw period.

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