

**MINIMUM BALANCE REQUIREMENTS.** A service charge of \$9.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$500.00.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$10.00 per month will be charged after 12 months of inactivity.

**OVERDRAFT PRIVILEGE.** Service Description

It is the policy of KANZA Bank (heretofore also referred to as "the Bank," "we," "our" or "us") to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards.

Our normal insufficient funds or overdraft charge of \$35\* will apply to each item's presentation that would create an overdraft on your account. We may charge you non-sufficient funds fees for each resubmission of a debit or re-presentation of an item, which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time. The categories of transactions for which overdrafts and resulting overdraft fees may be imposed include checks; in-person withdrawals; ATM withdrawals, debit card transactions, preauthorized automatic debits, electronic checks, telephone-initiated transfers, or other electronic transfers; payments authorized by you; the return, unpaid, of items deposited by you; the imposition of bank service charges; or the deposit of items which according to our Funds Availability Policy, are treated as not yet "available" or finally paid. Our insufficient funds and overdraft charges are per presentation of item. Therefore, more than one insufficient or overdraft fee could be charged against the account per day. We are not promising to pay your overdrafts, not all accounts are eligible, and some restrictions do apply.

We are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds. Rather than automatically returning any unpaid or any insufficient funds items that you may have, if your eligible account (primarily used for personal and household purposes) is maintained in good standing, which includes at least: (A) Continuing to make deposits consistent with your past practices, (B) You are not in default on any loan obligation to KANZA Bank, (C) You bring your account to a positive balance (not overdrawn) at least once every thirty-five (35) calendar days, and (D) Your account is not the subject of any legal or administrative order or levy, we will consider – as a discretionary courtesy or service\*\* and not a right of yours nor an obligation on our part – approving your reasonable overdrafts. This discretionary service\*\* will generally be limited to a \$400 overdraft (negative) balance for Access Checking and Venture Student Checking, a \$1,000 overdraft (negative) balance for Thrive Checking and High Interest Checking accounts, \$800 overdraft (negative) balance for Venture Checking and Venture 65+ Checking. Deposit accounts mentioned above will be given an initial overdraft limit of \$200 for the first 30 days after opening. At day 31 after opening date, if account is still in good standing the full overdraft amount defined by account type will be granted automatically. Of course, fees charged for covering overdrafts, as well as the amount of the overdraft item, will be subtracted from any Overdraft Privilege limit disclosed.

We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. You will be notified by mail of any insufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. KANZA Bank reserves the right to demand immediate payment of any overdrafts plus our insufficient funds and/or overdraft charge(s) that you owe us. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts plus our insufficient funds and/or overdraft charge(s).

Overdraft Privilege is one way KANZA Bank works for you and a great reason for banking with us. You have the option of declining this program. If you have any questions or wish to decline this service, please call 1.888.532.5821.

**LIMITATIONS:** Available only to eligible personal checking accounts primarily used for personal and household purposes (Business accounts and Money Market accounts are not eligible) and we may limit the number of accounts eligible for the Overdraft Privilege service\*\* to one account per household.

\*This fee may change. Daily overdraft fee of \$5 per business day after three (3) consecutive business days overdrawn also applies.

\*\*The Overdraft Privilege Service does not constitute an actual or implied agreement between you and the Bank, nor does it constitute an actual or implied obligation of or by the Bank. This service represents a purely discretionary courtesy or privilege that the Bank may provide to you from time to time and which may be withdrawn or withheld by the Bank at any time without prior notice or reason or cause. At any time, you may request that this service be removed from your account.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** The following additional terms apply to this account: To receive the reward cash back and ATM refunds, you must perform the following qualifications per qualification cycle:

1. 15 debit card purchases must post and clear your account.
2. At least one ACH debit or credit must post to your account.
3. Enroll and receive e-statements.

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If qualifications are not met, no rewards will be paid - cash back or ATM refunds. Fees may reduce earnings. Qualifying transactions must post and settle to the account during monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post and settle to the account.

Cash Back Checking account type is available for personal accounts ONLY.

**Foreign ATM Refunds**

If qualifications are met each monthly qualification cycle we will refund domestic ATM fees of \$4.99 or less, up to an aggregate amount of \$20.00. Refunds are issued at statement cycle if account has met the qualifications.

**FEES AND CHARGES.** Please refer to the separate Other Account Services - Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Other Account Services - Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Cash Back Checking has a monthly maintenance fee of \$9.00. Customers may offset the fee by meeting requirements to earn rebates.

**Monthly Rebates by Activity**

- \$3 for completing 15 or more debit card transactions
- \$3 for receiving e-statements
- \$3 for receiving one or more ACH debit or credit
- \$9 for maintaining an average daily balance of \$500

Rebates are applied at statement cycle.

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