

PERSONAL CHECKING OPTIONS



Personal checking really is personal. That's why Community Spirit Bank offers a variety of convenient, but hardworking accounts, designed with the features that will help you succeed.

	Kasasa™ Cash	Kasasa™ Cash Back	Essential Checking	Prime Spirit Checking	Platinum MMDA ³	Heritage Checking	Check\$mart Student Checking
Description	A great way to earn interest on your balance by doing the things you do every day.	Easy reward checking with cash back to you on debit card purchases.	Our simplest account, designed for people who want economy and convenience.	A great option with higher earning power.	Maximize your hard-earned dollars.	A checking account with special benefits for those 62 and older.	A checking account with special benefits for students 24 and under.
Minimum to Open	\$50	\$50	\$50	\$10,000	\$1,000	\$100	\$1
Minimum to Avoid Fees	None	None	None	\$10,000	\$1,000	None	None
Monthly Service Charge	None	None	\$3.00	\$10 if balance falls below \$10,000	\$7 if balance falls below \$1,000	None	None
Transaction Fees	None	None	None	None	\$.50 for each debit transaction over six during a monthly cycle	None	None
Interest/Reward Information	2.25% APY on balances up to \$10,000* .05% APY on portion of balance over \$10,000* *When minimum reward qualifications are met. .01% APY base rate applied when reward qualifications are NOT met	2.25% cash back on up to \$400 in debit card purchases per qualification cycle* *When minimum reward qualifications are met. No reward is given if reward qualifications are NOT met. Kasasa Cash Back is not an interest bearing account.	N/A	Variable* *\$1,000 minimum daily balance to earn interest	Variable* *\$1,000 minimum daily balance to earn interest	N/A	N/A
Reward Qualification Criteria	1. At least 12 debit card purchases post & settle 2. Be enrolled in Online Banking and free monthly E-statements 3. One ACH transaction per month post & settle (Auto Debit, Direct Deposit, or Bill Pay.)	1. At least 12 debit card purchases post & settle 2. Be enrolled in Online Banking and free monthly E-statements 3. One ACH transaction per month post & settle (Auto Debit, Direct Deposit, or Bill Pay.)	N/A	N/A	N/A	N/A	N/A
Features	<ul style="list-style-type: none"> • Unlimited ATM Fee Refunds Nationwide* • Free Debit Card • Free Online Banking • Free Online Bill Pay • Free Mobile Banking¹ • Free Text Alerts¹ • Free Telephone Banking • CSB Visa® Credit Card Available² <p>*ATM refunds greater than \$4.99 require presentation of receipt. Must meet qualification criteria.</p>	<ul style="list-style-type: none"> • Unlimited ATM Fee Refunds Nationwide* • Free Debit Card • Free Online Banking • Free Online Bill Pay • Free Mobile Banking¹ • Free Text Alerts¹ • Free Telephone Banking • CSB Visa® Credit Card Available² <p>*ATM refunds greater than \$4.99 require presentation of receipt. Must meet qualification criteria.</p>	<ul style="list-style-type: none"> • Free Debit Card • Free Online Banking • Free Online Bill Pay • Free Mobile Banking¹ • Free Text Alerts¹ • Free Telephone Banking • CSB Visa® Credit Card Available² • Free E-statements 	<ul style="list-style-type: none"> • Free Debit Card • Free Online Banking • Free Online Bill Pay • Free Mobile Banking¹ • Free Text Alerts¹ • Free Telephone Banking • CSB Visa® Credit Card Available² • Free E-statements 	<ul style="list-style-type: none"> • Free Online Banking • Free Online Bill Pay • Free Mobile Banking¹ • Free Text Alerts¹ • Free Telephone Banking • CSB Visa® Credit Card Available² • Minimum withdrawal of \$100 	<ul style="list-style-type: none"> • Free Debit Card • Free Online Banking • Free Online Bill Pay • Free Mobile Banking¹ • Free Text Alerts¹ • Free Telephone Banking • CSB Visa® Credit Card Available² • Free E-statements 	<ul style="list-style-type: none"> • Free Debit Card • Free Online Banking • Free Mobile Banking¹ • Free Text Alerts¹ • Free Telephone Banking • Free E-statements

1) Third party fees may apply. (2) Subject to credit approval. Must be of legal age to contract. (3) You may make no more than 6 preauthorized withdrawals, automatic or telephone transfers, checks drafts, and debit card or other similar transactions from your MMDA account per month or statement cycle. *Qualification Information: Account transactions and activities may take one or more Business 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. "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. Reward Information: Rewards vary by account. Depending on what Kasasa account you open, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle: Kasasa Cash: Balances up to \$10,000 receive APY* of 2.25%; and balances over \$10,000 earn 0.05% interest rate on the portion of balance over \$10,000, resulting in a range from 2.25% to .05% APY* depending on the account's balance Kasasa Cash Back: 2.25% cash back on up to a total of \$400.00 in debit card purchases that post and settle to the account during that cycle period. A maximum of \$9.00 cash back may be earned per Monthly Qualification Cycle. ATM Fee Refunds: you will receive reimbursements, up to \$4.99 per single transaction, for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. ATM receipt must be presented within thirty (30) calendar days of transaction for reimbursements of individual ATM fees of \$5.00 or higher. When your Kasasa account qualifications are not met all balances in a Kasasa Cash account earn .01% APY*; and ATM fees are not reimbursed. Rewards and ATM fee reimbursements will be credited to the appropriate Kasasa account monthly. APY = Annual Percentage Yield. APYs accurate as of 11/23/2015. Rates and rewards are variable and may change after account is opened. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$50 minimum deposit is required to open the account. Monthly Direct Deposit/ACH credit/debit, enrollment in online banking, receipt of electronic statements may be conditions of these accounts. Enrollment in electronic services (e.g. online banking, electronic statements), and log-ons may be required to meet some of the account's qualifications. Limit [1] of each account type per social security number. There are no recurring monthly service charges or fees to open or close this account. We reserve the right to convert the account to a different checking account that may not be free if the account does not have consistent active use over six (6) consecutive statement cycles or the account is being maintained for a purpose other than day-to-day primary use. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. Kasasa Cash and Kasasa cash back are trademarks of BankVue, Ltd., registered in the U.S.A.