

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Anahuac National Bank
801 S Ross Sterling
Anahuac, TX 77514
(409)267-3106

KASASA CASH BACK WITH SAVER

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - An interest rate of 0.499% will be paid only for that portion of your average daily balance that is \$25,000.01 or more. The annual percentage yield (APY) for this tier will range from 1.00% to 0.60%, depending on the balance in the account. **Tier 2** - An interest rate of 0.995% will be paid on the entire portion of your average daily balance that is less than \$25,000.01. The annual percentage yield (APY) for this tier is 1.00%.

The interest rate(s) and annual percentage yield(s) are accurate as of January 2, 2024. If you would like more current rate and yield information, please call us at (409)267-3106. The interest rates and annual percentage yields may change at any time.

Additional Rate Information - 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 average daily balance in the Kasasa Saver account earns an interest rate of 0.05% resulting in an APY of 0.05%.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Average daily balance computation method - Interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$50.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Additional Terms - The following additional terms apply to this account:

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

Kasasa Cash Back: When qualifications are met during a Monthly Qualification Cycle, you will receive 3.00% cash back on up to a total of \$200 PIN-based or signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$6 cash back payments may be earned per Monthly Qualification Cycle.

To earn your rewards, the following transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:

- At least 1 direct deposit or ACH credit transaction
- At least 20 PIN-based or signature-based debit card purchases, each greater than \$5.

You will receive reimbursements up to an aggregate total of \$25 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.

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, PIN-based or signature based debit card purchases less than \$5, 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 other than a Saturday or a Sunday and all 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.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$25,000 + \$100,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days. Balance computation methodology varies by account's qualifying status. 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. 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.

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. 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. The 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 if the account does not have consistent active use over three 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. If the account is closed, you will forfeit any rewards that have not been credited to your account. No deposits will be accepted and no checks will be paid after the account is closed. An official 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 Cash Back with Saver account, any optional add-on products/services associated with this account will also be terminated at the same time. 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 a standalone Kasasa Cash Back account and only the Kasasa Cash Back terms and conditions articulated within this disclosure will apply. A linked Kasasa Saver account is required for automatic savings.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. eStatement is a condition of the Cash Back account. See accompanying schedule of Limits and Fees Disclosure 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 account per social security number. 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.

Contact one of our bank service representatives for additional information. Member FDIC. Kasasa, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.