



ORONO

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Orono, ME 04473
(207) 889-8600

139 Rangeley Rd.
University of Maine
Orono, ME 04469
(207) 889-8500

ORONO

Memorial Union, UMaine
Mail: 139 Rangeley Rd.
University of Maine
Orono, ME 04469
(207) 889-8500

BANGOR

977 Union St.
Bangor, ME 04401
(207) 992-2900

FARMINGTON

154 High St.
Farmington, ME 04938
(207) 778-4011

GORHAM

Brooks Student Center,
University of Southern Maine
Mail: 391 Forest Ave.
Portland, ME 04101
(207) 772-1906

PORTLAND

391 Forest Ave.
Portland, ME 04101
(207) 772-1906

PRESQUE ISLE

181 Main St.
University of Maine at
Presque Isle
Presque Isle, ME 04769
(207) 768-9624

LOAN OPERATIONS

23 Spring St., Suite A
Scarborough, ME 04074
(207)553-1930

KASASA® CASH & KASASA® SAVER TRUTH-IN-SAVINGS

	Your Kasasa Cash Account			Your Kasasa Saver Account				
	With an average daily balance of:	What you get:			With an average daily balance of:	What you get:		
Dividend Rate		APY**	ATM Fee Refunds***	Dividend Rate		APY**	ATM Fee Refunds***	
If qualifications are not met*	All balances	0.05%	0.05%	None	All balances	0.05%	0.05%	None
If qualifications are met* (with your Kasasa Cash account) <input checked="" type="checkbox"/> Have at least 12 point-of-sale transactions post and clear <input checked="" type="checkbox"/> Receive and review your monthly statement electronically <input checked="" type="checkbox"/> Have at least 1 ACH transaction or 1 direct deposit post and clear <input checked="" type="checkbox"/> Access Home Banking at least once	Portion up to \$10,000	2.97%	3.01%	Up to \$25	Portion up to \$15,000	1.005%	1.01%	None
	Portion over \$10,000	0.25%	0.25%		Portion over \$15,000	0.25%	0.25%	None
Your rewards					All rewards from Kasasa Cash are transferred into Kasasa Saver after your monthly qualification cycle.			



No monthly maintenance fee and no minimum balance requirement to earn rewards. Available on personal accounts, used for personal, family or household purposes only. Limit one Kasasa checking account per prime member and per primary account. When the Kasasa Cash qualifications are met, the interest rate on your account and corresponding annual percentage yield will be tiered. If your average daily balance in your Kasasa Cash account is \$10,000.00 or less, the interest rate paid on the entire balance will be 2.97% with an annual percentage yield of 3.01%. An interest rate of 0.25% with an annual percentage yield of 0.25% will be paid only for that portion of your average daily balance that is greater than \$10,000.00. If your average daily balance in your Kasasa Saver account is \$15,000.00 or less, the interest rate paid on the entire balance will be 1.005% with an annual percentage yield of 1.01%. An interest rate of 0.25% with an annual percentage yield of 0.25% will be paid only for that portion of your average daily balance that is greater than \$15,000.00. The annual percentage yield for these tiers will range from 3.01% to 0.5% for Kasasa Cash and from 1.01% to 0.35% for Kasasa Saver, depending on the balance in the account.

*Your qualifications must be met during the qualification cycle. Transactions may take one or more business days to post and clear to an account from the date the transaction is made. Intra-bank transfers do not count as qualifying Direct Deposit or Automatic Payment.

** The Annual Percentage Yield (APY) is in effect as of December 1, 2014. Rates may change without notice after account is opened. Fees may reduce earnings.

*** We make our best effort to identify those domestic ATM fees eligible for reimbursement, based on information we receive from card networks and ATM operators. In the event that you have not received a reimbursement for a fee that you believe is eligible, please call a UCU Representative for assistance. Domestic ATM Fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 and higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. The collective total of all ATM fees that will be reimbursed for a qualification cycle will not exceed the \$25.00 limit established for each qualification cycle. ATM fee reimbursements will be credited to your account on the last day of your statement cycle. Note: ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account.

DIVIDEND CALCULATION, COMPOUNDING AND CREDITING:

- We use the average daily balance method to calculate the dividends on your account. This method applies a periodic rate to the average daily balance in the account for the earnings period and is calculated by adding the principal in the account for each day of the earnings period and dividing that figure by the number of days in the earnings period.
- The Annual Percentage Yield (APY) disclosed on the Kasasa Cash account assumes that dividends earned in Kasasa Cash compound. However, by choosing to have Kasasa Saver linked to Kasasa Cash, you understand that the dividends earned in your Kasasa Cash account are automatically transferred into your Kasasa Saver account at the end of the statement cycle and therefore do not remain in your Kasasa Cash account and do not compound. Additionally, you understand that the dividend amount earned in the Kasasa Saver account may be less than the dividend amount earned in the Kasasa Cash account.
- Dividends are credited on the first business day of the following earnings period.
- Accrual of dividends on non-cash deposits - Dividends begin to accrue on the first business day after the banking day you deposit non-cash items (for example, checks).
- If you close your account before dividends are credited, you will forfeit the dividends.

ADDITIONAL KASASA SAVER RESTRICTIONS:

The number of withdrawals or transfers from Kasasa Saver that you make in-person, by mail or at an ATM are unlimited. During your statement cycle, you may also make up to six transfers or payments in the aggregate, via pre-authorized withdrawals, telephone banking service, automatic transfers or at point of sale terminals using your ATM or debit card.

QUALIFICATION CYCLE:

“Qualification cycle” means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the last business day of the month. Mondays through Saturdays are considered business days as it relates to processing and UCU is generally closed for business on all Federal Holidays. See Membership Agreement for details and additional disclosures. Please refer to the Qualification Cycle Calendar below for guidance.

2018 Qualification Cycle Calendar			
September: Aug. 31 – Sep. 28	October: Sep. 29 – Oct. 30	November: Oct. 31 – Nov. 29	December: Nov. 30 – Dec. 30
2019 Qualification Cycle Calendar			
January: Dec. 31 – Jan. 30	February: Jan. 31 – Feb. 27	March: Feb. 28 – Mar. 29	April: Mar. 30 – Apr. 29
May: Apr. 30 – May 30	June: May 31 – Jun. 28	July: Jun. 29 – Jul. 30	August: Jul. 31 – Aug. 30
September: Aug. 31 – Sep. 29	October: Sep. 30 – Oct. 30	November: Oct. 31 – Nov. 29	December: Nov. 30 – Dec. 30

The initial Qualification cycle begins on the day a **Kasasa Cash** checking account is opened or converted from an existing checking account. All new **Kasasa Cash** account holders will receive the benefit of the high rate through the end of that month.

Member Signature _____ Date _____ Initial _____
 (Initial stating you received and understand all appropriate disclosures)

Printed Name _____ Account Number _____

Joint Member Signature _____ Date _____ Initial _____
 (Initial stating you received and understand all appropriate disclosures)

Printed Name _____ Account Number _____