

RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)

Account Holders: Kasasa Account Holder

Financial Institution: ESB FINANCIAL
PO Box 807 / 801 Merchant Street
Emporia, KS 66801-0807

We appreciate your decision to open a deposit account with us. This schedule sets forth certain conditions, rates, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Deposit Account Rate and Fee Schedule, and acknowledges that it is a part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the rates, fees and charges contained in this schedule from time to time.

KASASA CASH - KASASA ACCOUNT

Account Holder: Kasasa Account Holder

Account Opening Date: 06-06-2019

Account Ownership: Individual

Account Purpose: Consumer (Personal, Family, Household Purpose)

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$10,000.01, the interest rate paid on that portion of the balance will be 1.99%. The annual percentage yield for this tier will be 2.01%. If the daily balance is more than \$10,000.00 the interest rate paid on that portion of the balance will be 0.15%. The annual percentage yield for this tier will range from 2.01% to 0.16%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time.

Kasasa Cash APY tiers are as follows:

Balance Tier	Qualifying APY	Non-qualifying APY
\$.01 - \$10,000	2.01	.05
Over \$10,000	.16-2.01	.05

See below for Qualification Information. Interest begins to accrue no later than the business day we receive credit for the deposit of 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. We will use an interest accrual basis of 365 for each day in the year.

Limitations: You must deposit \$50.00 to open this account. We reserve the right to require seven days notice before any withdrawal can be made from an interest-bearing account.

Account Fees: To earn your rewards, simply do the following activities in your Kasasa Cash account each monthly qualification cycle:

- Have at least 10 debit card purchases post and settle
- Receive and review monthly E-Statement
- Have at least 1 electronic deposit or withdrawal post and clear

Qualification Information: Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. 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, 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) 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: When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, (1) balances up to \$10,000 receive APY of 2.01%; and balances over \$10,000 earn 0.15% interest rate on the portion of balance over \$10,000, resulting in a range from 0.15% to 2.01% APY depending on the account's balance and (2) you will receive reimbursements up to an aggregate total of \$20 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$5.00 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM 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 Kasasa Cash qualifications are not met, all balances in the account earn 0.05% APY and ATM withdrawal fees are not refunded. Interest and ATM withdrawal fee reimbursements will be credited to your Kasasa Cash account on the last day of the current statement cycle. APY = Annual Percentage Yield. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.

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 Withdrawal and receipt of electronic statements are conditions of these accounts. Limit 1 account per social security number. Early closing fee of \$30 if account is closed within 60 days after date opened. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A

Overdraft Terms & Conditions: An Overdraft Fee may be assessed on any withdrawal created by check, in-person withdrawal, ATM withdrawal, ACH, Point-of-Sale, or other electronic means, that will overdraw the available balance, regardless of whether we pay or dishonor (return) the item. Circumstances under which we will not pay an overdraft include:

- Checks drawn on accounts that are not eligible for the Overdraft Privilege Program
- Checks drawn on account balances over the Overdraft Privilege Program
- Checks drawn on accounts in which Overdraft Privilege have been revoked

Transactions may not be processed in the order in which they occurred and that the order in which transactions are received and processed may impact the total amount of fees incurred.

A deposit must be made to bring your account to a positive balances as soon as possible, or within thirty (30) days after your account balance first became negative.

**RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)
(Continued)**

MISCELLANEOUS FEES AND CHARGES

Account Fees

Dormant Fees: \$10.00 per month if no activity for 365 days and the balance is less than \$1,000.00
Stop Payments: \$25.00 per item
Closing Fee: \$30 if closed within 60 days after date opened
Account Re-Opening Fee: \$5.00

Overdraft Fees

OD Fee-returned items: \$32.00 per item
OD Fee-paid items: \$27.00 per item
Maximum Daily Overdraft Fee: \$250 per day
Collection Fee: \$25.00 pass through

Debit Card Fees

Card Replacement : \$10.00

Statement Fees

Undeliverable Statement: \$2.00
Image Statement Request: \$3.00

Transaction Fees

Cheque Guard Transfers: \$15.00
Mobile Capture Deposit: 0.00 per deposit
Returned Deposited Item Fee: \$5.00 per item
Recurring ACH - Set-up Fee: \$5.00
Recurring ACH Transfer Fee: \$2.00 per transfer

Miscellaneous Fees

Cashier's Checks: \$5.00
Counter Checks: \$2 for 5 checks
Garnishment: \$10.00
Research Fees: \$20.00 per hour and \$1.00 per copy
Balance Account Fees: \$20.00 per hour
Notary Fees Non-Customer: \$5.00
Guarantee Signature Non-Customer: Not Available
Fax - Outgoing: \$5.00 first page & \$1.00 each additional page
Fax - Incoming: \$1.50 first page & \$0.50 each additional page
Bill Pay Fee: Free Bill Pay if you pay 3 or more bills per calendar month, otherwise, \$ 4.95 per calendar month
BillPay Payment Return - Check Free: \$27.00
Pop Money Fee: \$.50 per transaction

Wire Transfers

Outgoing wire fee - domestic: \$20.00
Incoming wire fee - domestic: \$10.00
Incoming wire fee - international: \$20.00
Outgoing wire fee - international: \$50.00