

RATE AND FEE SCHEDULE (INCLUDING TIS DISCLOSURES)

Account Holders: Kasasa Account Holder

Financial Institution: ESB FINANCIAL
ESB Financial - Emporia
801 Merchant St
P.O. Box 807
Emporia, KS 66801

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 - ACCOUNT

Account Holder: Kasasa Account Holder

Account Opening Date: 08-22-2016

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 Rate Information – 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

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: 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. APYs accurate as of 06/22/2016. 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. The following fees apply to this account: Stop Payments: \$25.00 per item; Returned Deposited Item Fee: \$5.00 per item; Closing Fee: \$30.00 if closed within 60 days after date opened; Dormant Fees: \$10.00 per month if no activity for 365 days; OD Fee-paid items: \$27 per item; OD Fee-returned items: \$32 per item; Account Re-Opening Fee: \$5; Recurring ACH - per transfer fee: \$2; Recurring ACH - set-up fee: \$5; and Maximum Daily Overdraft Fee: \$250 per day.

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(Continued)**

MISCELLANEOUS FEES AND CHARGES

Official Checks

Cashier's Checks: \$5.00

ATM Fees

Card Replacement : \$10.00
PIN number by phone:

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

Miscellaneous Fees

Collection Fee: \$25.00 pass through
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
Telephone Transfers : \$1 via the switchboard
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
Counter Checks: \$2 for 5 checks
Cheque Guard Transfers: \$15.00
Mobile Capture Deposit: 0.00 per deposit
Pop Money Fee: \$.50 per transaction

Statement Fees

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