

# 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 TUNES - ACCOUNT

**Account Holder:** Kasasa Account Holder

**Account Opening Date:** 08-22-2016

**Account Ownership:** Individual

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

**Limitations:** You must deposit \$50.00 to open this account.

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

- **Have at least 10 debit card purchases post and settle**
- **Receive and review monthly E-Statement**

**Sign Up Bonus:** When you open and fund your Kasasa Tunes account, you will be refunded up to an aggregate total of \$25 (which includes any applicable taxes) for iTunes, Amazon.com, Google Play purchases made with your Kasasa Tunes debit card that post and settle to your account during the first 60 calendar days after your account is opened. This refund will be credited to your account on the last day of the current statement cycle in which your aggregate iTunes, Amazon.com, Google Play purchase posts and settles to your account. Any portion of the Sign Up Bonus that is not used within the stated time period will be forfeited. \$50 minimum deposit is required to open the account. No minimum balance is required to obtain this bonus.

**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 Kasasa Tunes qualifications are met during a Monthly Qualification Cycle: you will earn up to an aggregate total of \$5 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com, Google Play purchases. In order to be refunded, iTunes, Amazon.com, Google Play purchases must be made with your Kasasa Tunes debit card and must post and settle to your account no more than 30 days after the Monthly Qualification Cycle in which you qualified ends. In addition, 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 Tunes qualifications are not met, iTunes, Amazon.com, Google Play purchases and ATM fees are not refunded. iTunes, Amazon.com, Google Play refunds and ATM fee reimbursements will be credited to your account on the last day of the current statement cycle in which these purchases post and settle to your account and the ATM fees were incurred. 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 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. iTunes is a registered trademark of Apple, Inc. Amazon.com is a registered trademark of Amazon.com Inc.. Google Play is a registered trademark of Google, Inc. Apple Inc., Amazon.com Inc. and Google, Inc. are not participants in or sponsors of this program. Kasasa and Kasasa Tunes 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.

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