

**ALDEN STATE BANK
TRUTH IN SAVINGS DISCLOSURE STATEMENT
KASASA CASH BACK® CHECKING ACCOUNT**

MINIMUM BALANCE REQUIREMENTS

You must deposit at least \$25 in your account to open it.

TRANSACTION LIMITATIONS

Consult the Mastercard® Debit Card Agreement and accompanying schedule for information concerning limitations that apply to your account for deposits in your account and withdrawals from your account made by using a debit card.

If you have enrolled in the Mobile Deposit Service consult the Mobile Deposit Terms and Conditions for information concerning additional limitations that apply to deposits made to your account using the Mobile Deposit Service.

ORDER OF PAYMENT OF ITEMS

Each day that we pay items drawn on your account, we will pay the items in the following order:

1. ATM withdrawals and debit card transactions from largest to smallest;
2. Checks from largest to smallest; and
3. Automated clearinghouse transactions (ACH) debits from largest to smallest.

CASH BACK REWARDS AND REFUND OF ATM FEES

For each monthly statement period for your account in which (1) 12 or more debit card purchase transactions are posted to and clear your account during the period which includes the last day of the previous monthly statement period and all but the last day of the current monthly statement period (“the qualification cycle”), (2) at least one direct deposit or automated clearinghouse debit transaction is posted to and clears your account during the qualification cycle, (3) you are enrolled in and log on to Online Banking on at least one occasion during the qualification cycle and (4) your account is enrolled in electronic statement delivery during the qualification cycle, (a) you will earn 1% cash back on debit card purchase transactions that post to and clear the account during the qualification cycle up to a total cash back of \$10 and (b) fees you incur for the use of ATM machines that are not owned by us or which do not offer surcharge free access that post to and clear the account during the qualification cycle will be refunded to you up to \$4.99 for each fee and up to a total of \$10 for each qualification cycle. Cash back rewards and ATM fee refunds will be credited to your account on the last day of your monthly statement period.

If you have a Kasasa Saver® account linked to your account, your cash back rewards will be directly credited to your Kasasa Saver account on the last day of your monthly statement period.

EFFECT OF CLOSING YOUR ACCOUNT

If you close your account before the end of any monthly statement period for your account, you will not receive any cash back rewards or ATM fee refunds for that statement period.

FEES

Consult the accompanying schedule for information concerning fees that may be imposed in connection with your account.