

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

MINIMUM BALANCE REQUIREMENTS

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

BONUS

We will reimburse online purchases made during the first 60 days after you open the account at any of the iTunes® store, Amazon.com, or Google Play™ store up to a maximum of \$10.00 (which includes any applicable sales tax). Purchases must be completed using your Alden State Bank debit card and must post and settle to your account within the 60 day period in order to be reimbursed. The reimbursement will be credited to your account on the last day of the statement cycle in which your purchases posted to your account. Purchases that post and settle to your account on the last day of your statement cycle will be reimbursed on the last day of the following statement cycle.

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.

MONTHLY REWARDS AND REFUND OF ATM FEES

Qualification requirements. To qualify for Kasasa Tunes checking reimbursements you must perform the following 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”): (1) have at least 12 debit card purchase transactions post to and clear your account, (2) have at least one direct deposit or automated clearing house debit transaction post to and clear your account, (3) be enrolled in and log on to Online Banking on at least one occasion and (4) be enrolled in electronic statement delivery.

Online purchase rewards. If you have met the qualification requirements during a qualification cycle we will reimburse you for online purchases made at any of the iTunes® store, Amazon.com, or Google Play™ store during the following qualification cycle up to a maximum of \$10 (which includes any applicable sales tax). Purchases must be completed using your Alden State Bank debit card and must post and settle to your account during the qualification cycle following the qualification cycle in which you met the qualification requirements. The reimbursement amount will be credited to your account on the banking day after the end of the qualification cycle in which the iTunes® store, Amazon.com, or Google Play™ store purchases posted to your account.

Refund of ATM fees. If you have met the qualification requirements during a qualification cycle, fees that you incur for the use of ATM machines that are not owned by us or which do not offer surcharge free access that post 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. ATM fee refunds will be credited to your account on the last day of your monthly statement period.

FEES

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

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 iTunes® store, Amazon.com, or Google Play™ store credit or ATM fee refunds for that statement period.