

ACCOUNT TYPE*	KASASA CASH CHECKING	KASASA CASH BACK CHECKING	NEW JERSEY CONSUMER CHECKING
MINIMUM TO OPEN	\$100	\$100	\$50
CHECKS	Charge	Charge	Charge
INTEREST	Tiered Interest Rates	None	None
MONTHLY SERVICE CHARGE	None	None	\$3
TRANSACTION LIMITS	Unlimited	Unlimited	No Charge Up to 8 Checks More Than 8 Checks Will Incur a \$0.50 Charge Per Check
VALUE ADDED BENEFITS	Free Spencer Online Free Bill Pay Free ATM/Visa® Debit Card ATM Rebates (Monthly Limit of \$25) eStatements Premium APY on Balances up to \$25,000	Free Spencer Online Free Bill Pay Free ATM/Visa® Debit Card ATM Rebates (Monthly Limit of \$25) eStatements Cash Back on Debit Card Purchases (Monthly Limit of \$10)	Free Spencer Online Free Bill Pay Free ATM/Visa® Debit Card eStatements

*Specific Account Details: APY = Annual Percentage Yield. Kasasa Cash Back Monthly Qualification Cycle Requirements: ATM fee refunds are limited to \$25 per month from non-Spencer ATM machines. To earn cash back and ATM fee refunds, per statement cycle you must: Conduct 12 debit card transactions, have one direct deposit or one automatic ACH debit, establish and maintain a Spencer Online Banking relationship and elect to receive your monthly account statement electronically via Online Banking. Kasasa Cash Monthly Qualification Cycle Requirements: ATM fee refunds are limited to \$25 per month from non-Spencer ATM machines. To earn high yield interest rate and ATM fee refunds, per statement cycle you must: Conduct at least 12 debit card purchases which post and clear your account within one statement cycle, have one direct deposit or one automatic ACH debit, establish and maintain a Spencer Online Banking relationship and elect to receive your monthly account statements electronically via Online Banking. Kasasa Cash and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A. ATM rebates, discounts and Premium APYs must be initiated by customer. Premium APYs are not available on promotional CDs, IRAs or variable rate products. Available to individuals living in New Jersey.