

Kasasa Cash

This disclosure contains the rules that govern your deposit account as of August 1, 2016

Account Description	
Kasasa Cash®:	A free, variable rate share draft account with no minimum balance that rewards accountholders with dividends and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycles.
NorthRidge Community Credit Union's Expectations	
Purpose & Expected Use:	<p>This account is intended to be the accountholder's primary share draft account in which payroll transactions and <u>day-to-day</u> spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.</p> <p>Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle <u>are not</u> considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and <u>will not</u> count toward earning the account's rewards.</p> <p>NorthRidge Community Credit Union (NRCCU) reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different share draft account or closed altogether. We also reserve the right to convert the account to a different share draft account if the account does not have consistent active use over 3 consecutive Statement Cycles.</p> <p>We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A NRCCU check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash account, any optional add-on products / services associated with this account will also be terminated at the same time.</p>
Interest / Dividend Rate & Annual Percentage Yield	
Compounding & Crediting:	Dividends will be compounded on a daily basis. Dividends will be credited to your account on the last day of the current Statement Cycle. If you close your account before the dividends are credited, you will not receive the accrued dividends. Dividends begin(s) to accrue on the Business Day you deposit noncash items (for example, checks). "Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the

Balance Computation Method:	<p>last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.</p> <p>We use the average daily balance method to calculate the dividends on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the Statement Cycle.</p>
Dividend Rate & Annual Percentage Yield:	<p>When your Kasasa Cash account qualifications <u>are met</u> during a Monthly Qualification Cycle, Tier 1: A dividend rate of [1.9819%] will be paid on the portion of your daily balance that is less than or equal to \$10,000. The annual percentage yield for this tier is [2.00%]. Tier 2: A dividend rate of [0.2477%] will be paid on the portion of your daily balance that is greater than \$10,000. The annual percentage yield for this tier will range from [2.00%] to [0.41%], depending on the balance in the account. When your Kasasa Cash account qualifications <u>are not met</u>, the dividend rate paid on the entire balance will be [0.03%] with an annual percentage yield of [0.03%].</p>

Account Qualifications

Qualifications:	<p>To earn your rewards just do the following transactions and activities in your Kasasa Cash account during each Monthly Qualification Cycle:</p> <ul style="list-style-type: none"> • Have at least 12 debit card purchases post and settle • Be enrolled in and agree to receive e-Statements • Be enrolled in and log into online banking <p>Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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. "Statement Cycle" means the period of time for which NRCCU provides a summary of the financial activities and transactions that post and settle to the accountholder's account.</p>
------------------------	---

Account Rewards

Rewards	If Qualifications Are Met During Monthly Qualification Cycle	If Qualification Are <u>NOT</u> Met During Monthly Qualification Cycle
Interest / Dividends:	(1) a dividend rate of [1.9818%] will be paid on the portion of your daily balance	All balances earn an dividend rate of [0.03%] with an annual percentage yield of [0.03%] and

<p>ATM Fee Refunds:</p>	<p>that is less than or equal to \$10,000 and the annual percentage yield for this tier is [2.00]%. An dividend rate of [0.2477]% will be paid on the portion of your daily balance that is greater than \$10,000 resulting in annual percentage yield for this tier ranging from [2.00%] to [0.41%], depending on the account's balance and</p> <p>(2) you will receive reimbursements up to an aggregate total of \$25.00 (max. \$4.99 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified.</p>	<p>Nationwide ATM fees are not reimbursed.</p>
<p>APY:</p> <p>Reward Distribution:</p>	<p>APY = Annual Percentage Yield. Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. APY calculations are based on an assumed total account balance of [\$110,000]</p> <p>Dividends and ATM fee reimbursements will be credited to the account on the last day of the current Statement Cycle. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.</p>	
<p>Additional Information</p>		
<p>Deposits:</p> <p>Conditions of the Account:</p> <p>Fees:</p> <p>Questions:</p> <p>Deposit Insurance:</p> <p>Trademark(s) / Credit Lines:</p>	<p>No minimum deposit is required to open the account.</p> <p>This account is not to be used for commercial purposes and there is a limit of 1 account(s) per social security number. Enrollment in electronic services (e.g. online banking, electronic statements) may be required to meet some of this account's qualifications.</p> <p>There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. See accompanying schedule of Fees for fees that may apply to this account.</p> <p>Contact a NRCCU service representative for additional information, details and enrollment instructions.</p> <p>Federally insured by NCUA.</p> <p>Kasasa Cash is a trademark of Kasasa, Ltd., registered in the U.S.A.</p>	

Kasasa Cash w/ Saver

This disclosure contains the rules that govern your deposit account as of August 1, 2016

Account Description	
Kasasa Cash®:	A free, variable rate share draft account with no minimum balance that rewards accountholders with dividends and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycles.
Kasasa Saver®:	A free, variable rate, deposit account with no minimum balance that rewards accountholders with dividends when they meet the minimum qualifications associated with their linked Kasasa Cash checking account during each Monthly Qualification Cycle.
NorthRidge Community Credit Union's Expectations	
Purpose & Expected Use:	<p>The Kasasa Cash account that is linked to Kasasa Saver account is intended to be the accountholder's primary share draft account in which payroll transactions and <u>day-to-day</u> spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.</p> <p>Commensurate with the spending activities identified above, we expect the attached Kasasa Cash account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle <u>are not</u> considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and <u>will not</u> count toward earning the account's rewards.</p> <p>NRCCU reserves the right to determine if the attached Kasasa Cash account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different share draft account or closed altogether. We also reserve the right to convert the account to a different share draft account if the account does not have consistent active use over 3 consecutive Statement Cycles. The linked Kasasa Saver account will also be closed if the Kasasa Cash account is converted or closed.</p> <p>We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us, including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A NRCCU check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash or Kasasa Saver account, any optional add-on products / services associated with these accounts will also be terminated at the same time.</p>
Interest / Dividend Rate & Annual Percentage Yield	

<p>Compounding & Crediting:</p> <p>Balance Computation Method:</p> <p>Dividend Rate & Annual Percentage Yield:</p>	<p>Dividends will be compounded on a daily basis. Dividends will be credited to your account on the last day of the current Statement Cycle. If you close your account before the dividends are credited, you will not receive the accrued dividend. Dividends begins to accrue on the Business Day you deposit noncash items (for example, checks). "Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.</p> <p>We use the average daily balance method to calculate the dividends on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the Statement Cycle.</p> <p>When Kasasa Cash qualifications <u>are met</u> during a Monthly Qualification Cycle,</p> <ul style="list-style-type: none"> • Kasasa Cash: A dividend rate of [1.9818%] will be paid on the portion of your daily balance that is less than or equal to [\$10,000] and the non-compounding annual percentage yield* for this tier is [2.00%]. An dividend rate of [0.2477%] will be paid on the portion of your daily balance that is greater than [\$10,000] resulting in non-compounding annual percentage yield for this tier ranging from [2.00%] to [0.41%], depending on the account's balance and • Kasasa Saver: A dividend rate of [0.4989%] will be paid on the portion of your daily balance that is less than or equal to [\$10,000] and the annual percentage yield for this tier is [0.50%]. A dividend rate of [0.03%] will be paid on the portion of your daily balance that is greater than [\$10,000] resulting in annual percentage yield for this tier ranging from [0.50%] to [0.27%], depending on the account's balance and <p>When Kasasa Cash qualifications <u>are not met</u>,</p> <ul style="list-style-type: none"> • Kasasa Cash: the dividend rate paid on the entire balance will be [0.03%] with a non-compounding annual percentage yield of [0.03%]. • Kasasa Saver: the dividend rate paid on the entire balance will be [0.03%] with an annual percentage yield of [0.03%]. <p>* Interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver account. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.</p>
Account Qualifications	
<p>Qualifications:</p>	<p>To earn your rewards all of the following transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:</p> <ul style="list-style-type: none"> • Have at least 12 debit card purchases post and settle • Be enrolled in and agree to receive e-Statements • Be enrolled in and log into online banking

Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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. "Statement Cycle" means the period of time for which NRCCU provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Account Rewards

	If Qualifications Are Met During Monthly Qualification Cycle	If Qualification Are <u>NOT</u> Met During Monthly Qualification Cycle
--	--	--

Dividends:	<ul style="list-style-type: none"> • <u>Kasasa Cash:</u> (1) A dividend rate of [1.9819%] will be paid on the portion of your daily balance that is less than or equal to [\$10,000] and the non-compounding annual percentage yield* for this tier is [2.00%]. A dividend rate of [0.2477%] will be paid on the portion of your daily balance that is greater than [\$10,000] resulting in non-compounding annual percentage yield for this tier ranging from [2.00%] to [0.41%], depending on the account's balance and • <u>Kasasa Saver:</u> (2) A dividend rate of [0.4989%] will be paid on the portion of your daily balance that is less than or equal to [\$10,000] and the annual percentage yield for this tier is [0.50%]. An dividend rate of [0.03%] will be paid on the portion of your daily balance that is greater than [\$10,000] resulting in annual percentage yield for this tier ranging from [0.50%] to [0.27%], depending on the account's balance and 	<p>All balances in your Kasasa Cash account earn an dividend rate of [0.03%] with a non-compounding annual percentage yield of [0.03%] and</p> <p>All balances in your Kasasa Saver earn an dividend rate of [0.03%] with an annual percentage yield of [0.03%] and</p>
ATM Fee Refunds:	(3) you will receive reimbursements up to an aggregate total of \$25 (max. \$4.99 per single transaction) for nationwide ATM withdrawal fees imposed by other	Nationwide ATM fees are not reimbursed.

Reward Distribution:	financial institutions and incurred during the Monthly Qualification Cycle in which you qualified.	
	<p>APY = Annual Percentage Yield. APY calculations are based on an assumed total account balance of [\$110,000]. Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. Dividends in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver account within one day.</p>	
	<p>Dividends and ATM fee reimbursements will be credited to the appropriate account on the first processing day of the following statement cycle and all Kasasa Cash rewards are automatically transferred to the linked Kasasa Saver account within one day. Note: This transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when the transfer occurs. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.</p>	
Additional Information		
Deposits:	No minimum deposit is required to open the account.	
Conditions of the Account:	<p>You must have a Kasasa Cash account in order to open a Kasasa Saver account, and the Kasasa Cash account must remain open throughout the period that you hold the Kasasa Saver account. In the event that you or we close your Kasasa Cash account, your Kasasa Saver account will be closed as well.</p> <p>This account is not to be used for commercial purposes and there is a limit of [1] account(s) per social security number. Enrollment in electronic services (e.g. online banking, electronic statements) may be required to meet some of this account's qualifications.</p>	
Fees:	There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. See accompanying Schedule of Fees for fees that may apply to this account.	
Questions:	Contact a NRCCU service representative for additional information, details and enrollment instructions.	
Deposit Insurance:	Federally insured by NCUA.	
Trademarks Credit Lines:	Kasasa Cash and Kasasa Saver are trademarks of Kasasa®, Ltd., registered in the U.S.A.	

Please Note:

The sentence "Kasasa Cash and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A." is a "credit line" for these trademarks and should be in the footer area of the TIS Disclosure page on which the trademarks are used.

Kasasa Cash Back

This disclosure contains the rules that govern your deposit account as of August 1, 2016

Account Description	
Kasasa Cash Back®	A free variable rewards checking account with no minimum balance that rewards accountholders with cash back on their debit card purchases and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle
NorthRidge Community Credit Union's Expectations	
Purpose & Expected Use:	<p>The Kasasa Cash Back account is intended to be the accountholder's primary share draft account in which payroll transactions and <u>day-to-day</u> spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.</p> <p>Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle <u>are not</u> considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and <u>will not</u> count toward earning the account's rewards.</p> <p>NRCCU reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different share draft account or closed altogether We also reserve the right to convert the account to a different share draft account if the account does not have consistent active use over [3] consecutive Statement Cycles.</p> <p>We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A NRCCU check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash Back account, any optional add-on products / services associated with this account will also be terminated at the same time</p>
Account Qualifications	
Qualifications:	<p>To earn your rewards just do the following transactions and activities in your Kasasa Cash Back account during each Monthly Qualification Cycle:</p> <ul style="list-style-type: none"> • Have at least 12 debit card purchases post and settle • Be enrolled in and agree to receive e-Statements • Be enrolled in and log into online banking <p>Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose</p>

of earning account rewards. "Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a business day. "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. "Statement Cycle" means the period of time for which NRCCU provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Account Rewards

Rewards	If Qualifications Are Met During Monthly Qualification Cycle	If Qualification Are <u>NOT</u> Met During Monthly Qualification Cycle
Cash Back:	(1) [2.50%] cash back on up to a total of [\$300.00] debit card purchases that post and settle to the account during that cycle period up to a maximum cash back earned of [\$7.50] per Monthly Qualification Cycle and	Cash back on debit card purchases is not paid and
ATM Fee Refunds:	(2) you will receive reimbursements up to an aggregate total of \$25 (max. \$4.99 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified.	Nationwide ATM fees are not reimbursed.
Reward Distribution:	<p>Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings</p> <p>Cash back payments and ATM refunds will be credited to the account on the first processing day of the following statement cycle. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.</p>	

Additional Information

Deposits:	No minimum deposit is required to open the account.
Conditions of the Account:	This account is not to be used for commercial purposes and there is a limit of [1] account(s) per Social security number. Enrollment in electronic services (e.g. online banking, electronic statements) may be required to meet some of this account's qualifications.
Fees:	There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. See accompanying schedule of Fees for fees that may apply to this account. Account approval, qualifications, limits and other requirements apply.
Questions:	Contact a NRCCU service representative for additional information, details and enrollment instructions.
Deposit Insurance:	Federally insured by NCUA.
Trademarks & Credit Lines:	Kasasa Cash Back is a trademark of Kasasa, Ltd., registered in the U.S.A.

Please Note:

The sentence "Kasasa Cash Back is a trademark of Kasasa, Ltd., registered in the U.S.A." is a "credit line" for these trademarks and should be in the footer area of the TIS Disclosure page on which the trademarks are used.

Kasasa Cash Back w/ Saver

This disclosure contains the rules that govern your deposit account as of August 1, 2016

Account Description	
Kasasa Cash Back®:	A free variable rewards checking account with no minimum balance that rewards accountholders with cash back on their debit card purchases and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.
Kasasa Saver®:	A free, variable rate, deposit account with no minimum balance that rewards accountholders with dividends when they meet the minimum qualifications associated with their linked Kasasa Cash checking account during each Monthly Qualification Cycle.
NorthRidge Community Credit Union's Expectations	
Purpose & Expected Use:	<p>The Kasasa Cash Back account that is linked to Kasasa Saver account is intended to be the accountholder's primary share draft account in which payroll transactions and <u>day-to-day</u> spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.</p> <p>Commensurate with the spending activities identified above, we expect the linked Kasasa Cash Back account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle <u>are not</u> considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and <u>will not</u> count toward earning the account's rewards.</p> <p>NRCCU reserves the right to determine if the linked Kasasa Cash Back account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different share draft account or closed altogether. We also reserve the right to convert the account to a different share draft account if the account does not have consistent active use over [3] consecutive Statement Cycles. The attached Kasasa Saver account will also be closed if the Kasasa Cash Back account is converted or closed.</p> <p>We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us, including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A NRCCU check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash Back or Kasasa Saver account, any optional add-on products / services associated with these accounts will also be terminated at the same time.</p>

Interest / Dividend Rate & Annual Percentage Yield	
Compounding & Crediting:	Dividends will be compounded on a daily basis in your Kasasa Saver account. Dividends will be credited to your Kasasa Saver account on the first processing day of the following statement cycle. If you close your Kasasa Saver account before the dividends are credited, you will not receive the accrued dividends. Dividends begin to accrue on the Business Day you deposit noncash items (for example, checks). "Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.
Balance Computation Method:	We use the average daily balance method to calculate the dividends on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the Statement Cycle.
Dividend Rate & Annual Percentage Yield:	When your Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle, Tier 1: A dividend rate of [0.4989%] will be paid on the portion of your daily balance in your Kasasa Saver account that is less than or equal to [\$10,000]. The annual percentage yield for this tier is [0.50%]. Tier 2: A dividend rate of [0.03%] will be paid on the portion of your daily balance in your Kasasa Saver account that is greater than [\$10,000]. The annual percentage yield for this tier will range from [0.03%] to [0.50%], depending on the balance in the account. When your Kasasa Cash Back account qualifications <u>are not met</u> , the dividend rate paid on the entire balance in your Kasasa Saver account will be [0.03%] with an annual percentage yield of [0.03%].
Account Qualifications	
Qualifications:	<p>To earn your Kasasa Cash Back and Kasasa Saver rewards just do the following transactions and activities in your Kasasa Cash Back account during each Monthly Qualification Cycle:</p> <ul style="list-style-type: none"> • Have at least [12] debit card purchases post and settle • Be enrolled in and agree to receive e-Statements • Be enrolled in and log into online banking <p>Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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. "Statement Cycle" means the period of time for which NRCCU provides a summary of the financial activities and transactions that post and settle to the accountholder's account.</p>

Account Rewards		
Rewards	If Qualifications Are Met During Monthly Qualification Cycle	If Qualification Are <u>NOT</u> Met During Monthly Qualification Cycle
Interest / Dividends:	<ul style="list-style-type: none"> <i>Kasasa Cash Back:</i> (1) You will receive [2.50%] cash back on up to a total of [\$300.00] debit card purchases that post and settle to the account during that cycle period up to a maximum cash back earned of [\$7.50] per Monthly Qualification Cycle. <i>Kasasa Saver:</i> A dividend rate of [0.4989%] will be paid on the portion of your daily balance in your Kasasa Saver account that is less than or equal to [\$10,000]. The annual percentage yield for this tier is [0.50%]. Tier 2: A dividend rate of [0.03%] will be paid on the portion of your daily balance in your Kasasa Saver account that is greater than [\$10,000]. The annual percentage yield for this tier will range from [0.50%] to [0.27%], depending on the balance in the account. 	<p>Cash back on debit card purchases is not paid and all balances in your Kasasa Saver account earn [0.03%] APY* and</p> <p>All balances in your Kasasa Saver account earn a [dividend rate of [0.03%] with an annual percentage yield of [0.03%] and</p>
ATM Fee Refunds:	(3) you will receive reimbursements up to an aggregate total of [\$25] (max. \$4.99 per single transaction] for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified.	Nationwide ATM fees are not reimbursed.
Reward Distribution:	<p>*APY = Annual Percentage Yield. APY calculations are based on an assumed total account balance of [\$110,000]. Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings.</p> <p>Dividends, cash back and ATM fee reimbursements will be credited to your Kasasa Saver on the first processing day of the following statement cycle. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.</p>	
Additional Information		
Deposits:	No minimum deposit is required to open the account.	
Conditions of the Account:	You must have a Kasasa Cash Back account in order to open a Kasasa Saver account, and the Kasasa Cash Back account must remain open throughout the period that you	

	<p>hold the Kasasa Saver account. In the event that you or we close your Kasasa Cash Back account, your Kasasa Saver account will be closed as well.</p> <p>This account is not to be used for commercial purposes and there is a limit of [1] account(s) per social security number. Enrollment in electronic services (e.g. online banking, electronic statements) may be required to meet some of this account's qualifications.</p>
Fees:	<p>There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. See accompanying schedule of Fees for fees that may apply to this account.</p>
Questions:	<p>Contact a NRCCU service representative for additional information, details and enrollment instructions.</p>
Deposit Insurance:	<p>Federally insured by NCUA.</p>
Trademarks & Credit Lines:	<p>Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.</p>

Please Note: The sentence "Kasasa, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A." is a "credit line" for these trademarks and should be in the footer area of the TIS Disclosure page on which the trademarks are used.

Kasasa Tunes

This disclosure contains the rules that govern your deposit account as of August 1, 2016

Account Opening Bonus	
Sign Up Bonus:	As an Sign Up Bonus to individuals at least 18 years of age who open and fund a new Kasasa Tunes account, our credit union will refund up to an aggregate total of [\$15.00] (which includes any applicable taxes) for any iTunes, Amazon.com or Google Play purchases made with your Kasasa Tunes debit card that post and settle to the account within the first [60] calendar days after your account is opened. This refund will be credited to your account on the first processing day of the following statement cycle after your aggregate iTunes, Amazon.com, Google Play purchase threshold of [\$7.50] posts and settles to your account. This bonus will be treated as dividends for IRS (Form 1099 INT) reporting purposes. Any portion of the Sign Up Bonus that is not used within the stated time period will be forfeited. No minimum balance is required to obtain this bonus. No minimum deposit is required to open the account. Limit [1] account(s) per social security number and one Sign Up Bonus per account per calendar year. If your Kasasa Tunes account is closed within [3] months of account opening, we will deduct the Sign Up Bonus at closing. Sign Up Bonus will not be paid if accountholder switches into Kasasa Tunes from another Kasasa account that offered an account opening incentive to open the initial account.
Account Description	
Kasasa Tunes®:	A free variable rewards checking account with no minimum balance that rewards accountholders with reimbursements on iTunes, Amazon.com and Google Play purchases and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.
NorthRidge Community Credit Union's Expectations	
Purpose & Expected Use:	<p>This account is intended to be the accountholder's primary share draft account in which <u>day-to-day</u> spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.</p> <p>Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle <u>are not</u> considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and <u>will not</u> count toward earning the account's rewards.</p> <p>NRCCU reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different share draft account or closed altogether. We also reserve the right to convert the account to a different share draft account if the account does not have consistent active use over [3] consecutive Statement Cycles.</p>

	<p>We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A NRCCU check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Tunes account, any optional add-on products / services associated with this account will also be terminated at the same time.</p>
--	--

Account Qualifications	
-------------------------------	--

Qualifications:	<p>To earn your account rewards just do the following transactions and activities in your Kasasa Tunes account during each Monthly Qualification Cycle:</p> <ul style="list-style-type: none"> • Have at least 12 debit card purchases post and settle • Be enrolled in and agree to receive e-Statements • Be enrolled in and log into online banking <p>Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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. "Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a business day. "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. "Statement Cycle" means the period of time for which NRCCU provides a summary of the financial activities and transactions that post and settle to the accountholder's account.</p>
------------------------	--

Account Rewards		
Rewards	If Qualifications Are Met During Monthly Qualification Cycle	If Qualification Are <u>NOT</u> Met During Monthly Qualification Cycle

iTunes & Amazon.com Refunds:	<p>(1) You will earn up to an aggregate of [\$7.50] [which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchases. In order to be refunded, iTunes, Amazon.com and Google Play purchases must be made with your NRCCU Kasasa Tunes debit card and must post and settle to your account no</p>	<p>(1) No iTunes, Amazon.com, Google Play purchases are reimbursed and</p>
---	--	--

<p>ATM Fee Refunds:</p>	<p>more than [30] days after the Monthly Qualification Cycle in which you qualified ends and</p> <p>(2) you will receive reimbursements up to an aggregate total of [\$25] (max. \$4.99 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified.</p>	<p>(2) Nationwide ATM fees are not reimbursed.</p>
<p>Reward Administration:</p> <p>Reward Distribution:</p>	<p>iTunes, Amazon.com and Google Play purchases are refunded via a “grant” and “credit” process. On the last day of each Statement Cycle in which you qualify, we establish a refund “grant” of up to and including [\$7.50] for your account. Each “grant” is valid for up to and including [30] calendar days. All iTunes, Amazon.com and Google Play refunds are “credited” against your account’s oldest active “grant.” If the account is closed, you will forfeit any refunds grants that have not been credited to your account. Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings.</p> <p>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. No minimum balance is required to earn or to receive the account’s rewards. Rewards less than a penny cannot be distributed.</p>	

Additional Information

<p>Deposits:</p>	<p>No minimum deposit is required to open the account.</p>	
<p>Conditions of the Account:</p>	<p>This account is not to be used for commercial purposes and there is a limit of [1] account(s) per social security number. Enrollment in electronic services (e.g. electronic statements) may be required to meet some of this account’s qualifications.</p>	
<p>Fees:</p>	<p>There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. See accompanying schedule of Fees for fees that may apply to this account.</p>	
<p>Questions:</p>	<p>Contact a NRCCU service representative for additional information, details and enrollment instructions.</p>	
<p>Deposit Insurance:</p>	<p>Federally insured by NCUA.</p>	
<p>Trademarks & Credit Lines:</p>	<p>Kasasa Tunes is a trademark of Kasasa, Ltd., registered in the U.S.A. iTunes is a registered trademark of Apple, Inc. Amazon.com is a registered trademark of Amazon.com. Google Play is a registered trademark of Google, Inc. Apple Inc., Amazon.com and Google, Inc. are not participants in or sponsors of this program.</p>	

Please Note: The sentence “Kasasa and Kasasa Tunes are trademarks of Kasasa, Ltd., registered in the U.S.A.” is a “credit line” for these trademarks and should be in the footer area of the TIS Disclosure page on which the trademarks are used.

The sentences "iTunes is a registered trademark of Apple, Inc. Amazon.com is a registered trademark of Amazon.com. Google Play is a registered trademark of Google, Inc." and "Apple, Amazon.com and Google, Inc. are not participants or sponsors of this program." are "credit lines" and should be in the footer area of the TIS Disclosure page on which the trademarks are used.

InControl

This disclosure contains the rules that govern your deposit account as of August 1, 2016

Account Description	
InControl™	Is a variable fee-based checking account with no minimum balance that rewards accountholders with the ability to (a) eliminate the account's monthly service fee and (b) receive nationwide ATM fee refunds by adopting specific banking and spending behaviors during the account's Monthly Qualification Cycle.
NorthRidge Community Credit Union's Expectations	
Purpose & Expected Use:	<p>This account is intended to be the accountholder's primary share draft account in which payroll transactions and <u>day-to-day</u> spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.</p> <p>Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle <u>are not</u> considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and <u>will not</u> count toward earning the account's rewards.</p> <p>NRCCU reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different share draft account or closed altogether. We also reserve the right to convert the account to a different share draft account if the account does not have consistent active use over [3] consecutive Statement Cycles.</p> <p>We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A NRCCU check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your InControl account, any optional add-on products / services associated with this account will also be terminated at the same time.</p>
Account Qualifications	
Qualifications:	<p>To earn your rewards all of the following transactions and activities must post and settle to your InControl account during each Monthly Qualification Cycle:</p> <ul style="list-style-type: none">• Have at least [6] debit card purchases post & settle• Be enrolled in and agree to receive e-Statements

	<p>Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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. "Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a business day. "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. "Statement Cycle" means the period of time for which NRCCU provides a summary of the financial activities and transactions that post and settle to the accountholder's account.</p>	
Account Rewards		
Rewards	If Qualifications Are Met During Monthly Qualification Cycle	If Qualification Are <u>NOT</u> Met During Monthly Qualification Cycle
If <u>either</u> Qualification is met:	(1) The accounts monthly fee of \$3.00] will be eliminated for that corresponding Statement Cycle	Monthly fee is not waived
If <u>both</u> Qualifications are met:	(2) you will also receive reimbursement up to an aggregate total of \$25 (max. \$4.99 per single transaction) for nationwide ATM fees incurred during that Monthly Qualification Cycle.	Not Applicable
Reward Distribution:	<p>Fees and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.</p> <p>ATM fee reimbursements will be credited to InControl account on the first processing day of the following statement cycle.</p>	
Additional Information		
Deposits:	No minimum deposit is required to open the account.	
Conditions of the Account:	Monthly direct deposit or ACH credit is a condition(s) of having this account. This account is not to be used for commercial purposes. Enrollment in electronic services (e.g. online banking, electronic statements) may be required to meet some of this account's qualifications.	

Fees:	There are no fees to open or close this account. There is a recurring monthly service charge of [\$3.00] associated with this account. This account's monthly service fee will be charged to the account on the first processing day of the following Statement Cycle. When you close this account, you will not be charged the monthly service fee for that Statement Cycle. See accompanying schedule of Fees for fees that may apply to this account.
Questions:	Contact a NRCCU service representative for additional information, details and enrollment instructions.
Deposit Insurance:	Federally insured by NCUA.
Trademarks & Credit Lines:	InControl is a trademark of Kasasa, Ltd., registered in the U.S.A.

Please Note: The sentence "InControl is a trademark of Kasasa, Ltd., registered in the U.S.A." is a "credit line" for the trademark and should be in the footer area of the TIS Disclosure page on which the trademark is used.