

Kasasa Builder – Cash

*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, debit card purchases processed by merchants and received by LCNB National Bank as ATM transactions, and purchases made with debit cards not issued by LCNB National 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 your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, (1) balances up to \$25,000 receive APY (Annual Percentage Yield) of 2.00%; and balances over \$25,000 earn 0.1498% interest rate on the portion of balance over \$25,000, resulting in a range from 0.52% to 2.00% APY depending on the account's balance and (2) you will receive reimbursements up to an aggregate total of \$25 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 \$6.00 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 Cash qualifications are not met, all balances in the account earn 0.05% APY and ATM withdrawal fees are not refunded. Interest and ATM withdrawal fee reimbursements will be credited to your Kasasa Cash account on the last day of the current statement cycle. APY = Annual Percentage Yield.

APYs accurate as of 01/01/2021. Rates and 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. A \$50 minimum deposit is required to open the account. Ongoing enrollment in online banking, receipt of eStatements and 12 POS (Point of Sale) transactions are conditions of this account. Enrollment in electronic services (e.g. online banking, electronic statements, and log-ons may be required to meet some of the account qualifications. Limit 2 accounts per primary account owner. There are no recurring monthly maintenance charges or fees to open. Contact one of our LCNB National Bank customer service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A. Mastercard® is a registered trademark of Mastercard International Incorporated.