

Kasasa CASH: Limit one account per social security number. Overdraft fees and non-sufficient funds fees apply to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means. A \$25 fee will be charged if account is closed within 6 months of opening. Fees may reduce earnings. No minimum balance required to earn or receive account's rewards. Rewards less than a penny cannot be distributed. Kasasa Cash is a trademark of BancVue Ltd. Kasasa Cash may not be used for commercial purposes. Debit cards are free. WHEN Kasasa Cash qualifications are met, an Annual Percentage Yield (APY) of 2.75% will be paid on portion of daily balance of \$15,000 or less. Portion of daily balance \$15,000.01 and above earn interest rate of .35%, resulting in an APY of 2.75% to .35%, depending on the balance. QUALIFICATIONS NOT MET: entire balance will earn .05% APY; ATM fees will not be refunded. QUALIFICATIONS: To qualify for the higher rates and receive unlimited nationwide ATM refunds (up to \$5 per transaction) each month, the following transactions must post and clear your account during the monthly qualification cycle 1. At least 12 debit card purchases (ATM transactions not included) 2. 1 BillPay or 1 ACH transaction 3. Log on to online banking 4. Receive statements. QUALIFICATION CYCLE: A period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. Interest earned will post the last business day of the month. ATM fee reimbursements will be credited to your account the last business day of the month. If you believe you have not received ATM fee refunds, please bring your receipts to any GNB location.

Kasasa Cash with Saver: Limit one account per social security number. Overdraft fees and non-sufficient funds fee apply to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means. A \$25 fee is charged if account is closed within 6 months of opening. Fees may reduce earnings. No minimum balance required to earn or receive account's rewards. Rewards less than a penny cannot be distributed. Automatic transfers to Kasasa Cash Saver may cause overdrafts. Kasasa Cash with Saver is a trademark of BancVue Ltd. Kasasa Cash with Saver may not be used for commercial purposes. Debit cards are free. WHEN Kasasa Cash with Saver qualifications are met, a non-compounding Annual Percentage Yield (APY) of 2.75% will be paid on the portion of your daily balance that is \$15,000 or less. Portion of daily balance \$15,000.01 and above earn interest rate of .35%, resulting in interest rate of 2.75% to .35%, depending on the balance. QUALIFICATIONS NOT MET: entire balance will earn an interest rate of .05%; ATM fees will not be refunded. QUALIFICATIONS: To qualify for the higher rates and receive unlimited nationwide ATM refunds (up to \$5 per transaction) each month, the following transactions must post and clear your account during the monthly qualification cycle 1. At least 12 debit card purchases (ATM transactions not included) 2. 1 BillPay or 1 ACH transaction 3. Log on to online banking 4. Receive statements. QUALIFICATION CYCLE: A period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. Interest will be transferred to your Kasasa Saver on the first business day of the month. ATM fee reimbursements will be credited to your account the last business day of the month. If you believe you have not received ATM fee refunds, please bring your receipts to any GNB location.

Kasasa CASH BACK: Limit one account per social security number. Overdraft fees and non-sufficient funds fees apply to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means. A \$25 fee will be charged if account is closed within 6 months of opening. Fees may reduce earnings. No minimum balance required to earn or receive account's rewards. Rewards less than a penny cannot be distributed. Kasasa Cash Back is a trademark of BancVue Ltd. Kasasa Cash Back may

not be used for commercial purposes. Debit cards are free. WHEN Kasasa Cash Back qualifications are met, you will receive 3% cash back on debit card purchases that post and settle to the account during that cycle period, up to a maximum of \$6. QUALIFICATIONS NOT MET: Cash Back will not be received, ATM fees will not be refunded. QUALIFICATIONS: To qualify for the 3% Cash Back on debit card purchases and receive unlimited nationwide ATM fee reimbursements each month, the following transactions must post and clear your account during the monthly qualification cycle 1. At least 12 debit card purchases (ATM transactions not included) 2. 1 BillPay or 1 ACH transaction 3. Log on to online banking 4. Receive statements. QUALIFICATION CYCLE: A period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. Cash Back rewards will be credited to your account the last business day of the month. If you believe you have not received ATM fee refunds, please bring your receipts to any GNB location.

Kasasa Cash Back with Saver: Limit one account per social security number. Overdraft fees and non-sufficient funds fee apply to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means. A \$25 fee is charged if account is closed within 6 months of opening. Fees may reduce earnings. No minimum balance required to earn or receive account's rewards. Rewards less than a penny cannot be distributed. Automatic transfers to Kasasa Cash Back Saver may cause overdrafts. Kasasa Cash Back with Saver is a trademark of BancVue Ltd. Kasasa Cash Back with Saver may not be used for commercial purposes. Debit cards are free. WHEN Kasasa Cash Back with Saver qualifications are met, you will receive 3% cash back on debit card purchases that post and settle to the account during that cycle period, up to a maximum of \$6. QUALIFICATIONS NOT MET: Will not receive cash back, ATM fees will not be refunded. QUALIFICATIONS: To qualify for the 3% Cash Back on debit card purchases and receive unlimited nationwide ATM fee refunds, the following transactions must post and clear your account during the monthly qualification cycle 1. At least 12 debit card purchases (ATM transactions not included) 2. 1 BillPay or 1 ACH transaction 3. Log on to online banking 4. Receive statements. QUALIFICATION CYCLE: A period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. Cash Back rewards will be credited to your Kasasa Cash Back Saver account on the first business day of the month. If you believe you have not received ATM fee refunds, please bring your receipts to any GNB location.

Kasasa Saver with Cash: You must have Kasasa Cash checking in order to open Kasasa Saver/Cash. Kasasa Cash must remain open throughout the period Kasasa Saver is open. If you close Kasasa Cash, we reserve the right to close your Kasasa Saver. When the linked Kasasa Cash qualifications are met during the monthly qualification cycle, an Annual Percentage Yield (APY) of .50% will be paid on the portion of your Kasasa Saver/Cash balance that is \$35,000 or less. The portion of your daily balance that is greater than \$35,000.01 will receive an interest rate of .35% resulting in an APY for this tier ranging from .50% to .39%, depending on the account's balance. QUALIFICATIONS NOT MET: All balances in Kasasa Saver/Cash will earn .05% APY; ATM fees will not be refunded. Please refer to Kasasa Cash checking Truth in Savings disclosure for specific checking account qualification information. Kasasa is a trademark of BancVue Ltd. The account may not be used for commercial purposes.

Kasasa Saver with Cash Back: You must have Kasasa Cash Back checking in order to open Kasasa Saver/Cash Back. Kasasa Cash Back must remain open throughout the period Kasasa Saver /Cash Back is open. If you close Kasasa Cash Back, we reserve the right to close your Kasasa Saver/Cash Back. When the linked Kasasa Cash Back qualifications are met during the monthly qualification cycle, an Annual

Percentage Yield (APY) of .50% will be paid on the portion of your Kasasa Saver/Cash Back balance that is \$35,000 or less. The portion of your daily balance that is greater than \$35,000.01 will receive an interest rate of .35% resulting in an APY for this tier ranging from .50% to .39%, depending on the account's balance. QUALIFICATIONS NOT MET: All balances in Kasasa Saver/Cash Back will earn .05% APY; ATM fees will not be refunded. Please refer to Kasasa Cash Back checking Truth in Savings disclosure for specific checking account qualification information. Kasasa is a trademark of BancVue Ltd. The account may not be used for commercial purposes.