*Account transactions and activities may take one or more days to post and settle to the account and all must do so during the 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, and debit card purchases processed by merchants and received by the bank as ATM transactions. "Qualification cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. When Kasasa Cash Back eligibility requirements are met during a qualification cycle, you will receive 3.00% cash back on debit card purchases that post and settle to the account during that cycle period. A maximum of $9.00 cash back may be earned per qualification cycle. You will also receive reimbursements for nationwide third-party ATM fees incurred during the qualification cycle in which you qualified. An ATM receipt must be presented within 30 calendar days of the statement cycle for reimbursements of individual ATM fees of $5.00 or higher. We will refund a maximum total of $30 in ATM fees per qualification cycle. When Kasasa Cash Back eligibility requirements are not met, no cash back payments are made and ATM fees are not refunded. Cash back payments and ATM fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the statement cycle. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Account approval, conditions, qualifications, limits, timeframes, enrollments, and other requirements apply. If you do not opt in for online statements within 60 days of account opening, or if you opt out of online statements at any time, we reserve the right to reclassify your account to a non-Kasasa account. You must make a deposit to open the account. We reserve the right to limit Kasasa Cash Back accounts to two per social security number. There are no recurring monthly service charges or fees to open or close this account. If you have an attached Kasasa Saver account, cash back and ATM fee reimbursements from your Kasasa Cash Back account will be transferred to your Kasasa Saver account automatically on the business day following the day they were credited to your Kasasa Cash Back account. Contact a bank representative for additional information, details, restrictions, processing limitations and enrollment instructions.