

SAFE HARBOR CREDIT UNION

5511 W US Highway 10
PO Box 980
Ludington, MI 49431
231-843-2323

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.

"Monthly Qualification Cycle" means the current statement cycle.

Reward Information:

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, average daily balances up to and including \$15,000 in your Kasasa Cash account earn a dividend rate of 4.88895% resulting in an APY of 5.00%; and average daily balances over \$15,000 earn a dividend rate of 0.39927% on the portion of the average daily balance over \$15,000 resulting in a range from 1.00% to 5.00% APY depending on the account's average daily balance.

You will receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Cash account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal 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 your Kasasa Cash qualifications are not met, the dividend rate earned on the account's entire daily balance will be 0.05% resulting in an annual percentage yield of 0.05% and ATM withdrawal fees are not refunded.

Dividends will be credited to your Kasasa Cash account on the first processing day of the following statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the first processing day of the following statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of March 1, 2023.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.

Additional Information:

Membership restrictions may apply.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

A \$25 minimum deposit is required to open the account.

There are no recurring monthly maintenance charges or fees to open or close this account.

Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA

Trademarks:

Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.