

Kasasa Cash

This disclosure contains the rules that govern your deposit account as of May 15, 2020

Account Description	
Kasasa Cash®:	A free, variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycles.
Iowa State Bank's Expectations	
Purpose & Expected Use:	<p>This account is intended to be the accountholder's primary checking 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>Iowa State Bank & Trust Company of Fairfield, Iowa (hereafter referred to as Iowa State Bank) 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 checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over six (6) 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. An Iowa State Bank 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 & Annual Percentage Yield	
Compounding & Crediting:	<p>Interest will be compounded on a monthly basis. Interest will be credited to your account on the last day of the current Statement Cycle. If you close your account before the interest is credited, you will not receive the accrued interest. Interest 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 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>
Balance Computation Method:	<p>We use the daily ledger balance method to calculate the interest on your account. This method applies a periodic rate to the daily ledger balance in the account. The daily ledger balance is the ledger balance in the account at the end of the business day.</p>
Interest Rate & Annual Percentage Yield:	<p>When your Kasasa Cash account qualifications <u>are met</u> during a Monthly Qualification Cycle, Tier 1: An interest rate of 2.95 % will be paid on the portion of your daily ledger balance that is less than or equal to \$15,000. The annual percentage yield for this tier is 3.00%. Tier 2: An interest rate of 0.20% will be paid on the portion of your daily ledger balance that is greater than \$15,000. The annual percentage yield for this tier will range from 03.00 % to 0.57%,</p>

	<p>depending on the balance in the account. When your Kasasa Cash account qualifications <u>are not met</u>, the interest rate paid on the entire balance will be 0.05% with an annual percentage yield of 0.05%.</p>	
Account Qualifications		
<p>Qualifications:</p>	<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 1 direct deposit / ACH transaction post and settle • Have at least 12 PIN-based or signature-based debit card purchases <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 bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our 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. "Statement Cycle" means the period of time for which Iowa State Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.</p>	
Account Rewards		
<p>Rewards</p>	<p>If Qualifications Are Met During Monthly Qualification Cycle</p>	<p>If Qualification Are <u>NOT</u> Met During Monthly Qualification Cycle</p>
<p>Interest:</p> <p>ATM Fee Refunds:</p>	<p>(1) An interest rate of 2.95 % will be paid on the portion of your daily ledger balance that is less than or equal to \$15,000 and the annual percentage yield for this tier is 3.00 %. An interest rate of 0.20% will be paid on the portion of your daily ledger balance that is greater than \$15,000 resulting in annual percentage yield for this tier ranging from 3.00 to 0.57%, depending on the account's balance and</p> <p>(2) you will receive reimbursements up to an aggregate total of \$25 (max. \$5.00 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. 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.</p>	<p>All balances earn an interest rate of 0.05% with an annual percentage yield of 0.05% and</p> <p>Nationwide ATM fees are not reimbursed.</p>

APY:	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 \$15,000 plus \$100,000 to be shown as a single figure (i.e. \$115,000).
Reward Distribution:	Interest 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.

Additional Information

Deposits:	\$100 minimum deposit is required to open the account.
Conditions of the Account:	E-statement is a condition(s) of having this 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 Limits and Fees Disclosure for fees that may apply to this account.
Questions:	Contact an Iowa State Bank service representative for additional information, details and enrollment instructions.
Deposit Insurance:	Member FDIC .
Trademark(s) / Credit Lines:	Kasasa Cash is a trademark of Kasasa, Ltd., registered in the U.S.A.

Please Note: [Trademark\(s\) / Credit Lines](#): The sentence "Kasasa Cash 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.

Cash with Saver

This disclosure contains the rules that govern your deposit account as of December 15, 2017

Account Description	
Kasasa Cash®:	A free, variable rate checking account with no minimum balance that rewards accountholders with interest 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 interest when they meet the minimum qualifications associated with their linked Kasasa Cash checking account during each Monthly Qualification Cycle.
Iowa State Bank'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 checking account in which payroll transactions and day-to-day 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>Iowa State Bank & Trust Company of Fairfield, Iowa (hereafter referred to as Iowa State Bank) 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 checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over six (6) 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. An Iowa State Bank 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 & Annual Percentage Yield	
Compounding & Crediting:	Interest will be compounded on a monthly basis. Interest will be credited to your account on the last day of the current Statement Cycle . If you close your account before the interest is credited, you will not receive the accrued interest. Interest 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.
Balance Computation Method:	We use the daily ledger balance method to calculate the interest on your account. This method applies a periodic rate to the daily ledger balance in the account. The daily ledger balance is the ledger balance in the account at the end of the business day.
Interest Rate & Annual	When Kasasa Cash qualifications <u>are met</u> during a Monthly Qualification Cycle,

Percentage Yield:	<ul style="list-style-type: none"> Kasasa Cash: An interest rate of 2.95% will be paid on the portion of your daily ledger balance that is less than or equal to \$25,000 and the non-compounding annual percentage yield* for this tier is 3.00%. An interest rate of 0.20% will be paid on the portion of your daily ledger balance that is greater than \$25,000 resulting in non-compounding annual percentage yield for this tier ranging from 3.00% to 0.45%, depending on the account's balance. Kasasa Saver: An interest rate of 0.995% will be paid on the portion of your daily ledger balance that is less than or equal to \$25,000 and the annual percentage yield for this tier is 1.00%. An interest rate of 0.20% will be paid on the portion of your daily ledger balance that is greater than \$25,000 resulting in annual percentage yield for this tier ranging from 1.00% to 0.36%, 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 interest rate paid on the entire balance will be 0.05% with a non-compounding annual percentage yield of 0.05%. Kasasa Saver: the interest rate paid on the entire balance will be 0.05% with an annual percentage yield of 0.05%. <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>
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Account Qualifications

Qualifications:	<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 1 direct deposit or ACH credit transactions post and settle Have at least 12 debit card purchases <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 bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our 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. "Statement Cycle" means the period of time for which Iowa State Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.</p>
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Account Rewards

Rewards	If Qualifications Are Met During Monthly Qualification Cycle	If Qualification Are <u>NOT</u> Met During Monthly Qualification Cycle
Interest:	<ul style="list-style-type: none"> <u>Kasasa Cash</u>: (1) an interest rate of 2.95% will be paid on the portion of your daily ledger balance that is less than or equal to \$25,000 and the non-compounding annual percentage yield* for this tier is 3.00%. An interest rate of 0.20% will be paid on the portion of your daily ledger balance that is greater than \$25,000 resulting in non-compounding annual percentage yield for this tier ranging from 3.00% to 0.45%, depending on the account's balance and 	<p>All balances in your Kasasa Cash account earn an interest rate of 0.05% with a non-compounding annual percentage yield of 0.05% and</p>

<p>ATM Fee Refunds:</p>	<ul style="list-style-type: none"> • Kasasa Saver: (2) an interest rate of 0.995% will be paid on the portion of your daily ledger balance that is less than or equal to \$25,000 and the annual percentage yield for this tier is 1.00%. An interest rate of 0.20% will be paid on the portion of your daily ledger balance that is greater than \$25,000 resulting in annual percentage yield for this tier ranging from 1.00% to 0.36%, depending on the account's balance and <p>(3) you will receive reimbursements up to an aggregate total of \$25 (max. \$5.00 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. 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.</p>	<p>All balances in your Kasasa Saver earn an interest rate of 0.05% with an annual percentage yield of 0.05% and</p> <p>Nationwide ATM fees are not reimbursed.</p>
<p>Reward Distribution:</p>	<p>APY = Annual Percentage Yield. APY calculations are based on an assumed total account balance of \$25,000 plus \$100,000 to be shown as a single figure (i.e. \$125,000). Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. Interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver account within one day.</p> <p>Interest and ATM fee reimbursements will be credited to the appropriate account on the last day of current 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>	
<p>Additional Information</p>		
<p>Deposits:</p> <p>Conditions of the Account:</p>	<p>\$100 minimum deposit is required to open the account.</p> <p>E-statement enrollment is a condition(s) of having your Kasasa Cash account. 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><i>If Saver Is Established As A Savings Account:</i> Transfers or withdrawals from a Kasasa Saver account to (a) another account of the same depositor at our institution or to (b) a third party or an account of the same depositor at another bank, if made by preauthorized transfer, automatic transfer, telephone, fax or internet banking service and (c) transfers or withdrawals to a third party or to an account of the depositor to another account at another bank made by check, draft, debit card are limited to an aggregate total of six (6) per calendar month. There is no limit to the number of transfers or withdrawals from your Kasasa Saver account to repay loans at our institution or are made in person, by mail, by messenger or at an ATM. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated</p>	

	<p>This account is not to be used for commercial purposes and there is a limit of 1 account 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 Limits and Fee Disclosure for fees that may apply to this account.</p>
Questions:	<p>Contact an Iowa State Bank service representative for additional information, details and enrollment instructions.</p>
Deposit Insurance:	<p>Member FDIC</p>
Trademarks Credit Lines:	<p>Kasasa Cash and Kasasa Saver are trademarks of Kasasa®, Ltd., registered in the U.S.A.</p>

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.

Cash Back

This disclosure contains the rules that govern your deposit account as of [February, 7, 2017](#)

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
Iowa State Bank's Expectations	
Purpose & Expected Use:	<p>The Kasasa Cash Back account is intended to be the accountholder's primary checking 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>Iowa State Bank & Trust Company of Fairfield, Iowa (hereafter referred to as Iowa State Bank) 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 checking account or closed altogether We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over six (6) 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. An Iowa State Bank 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 1 direct deposit or ACH credit transactions post and settle • Have at least 12 debit card purchases <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 bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our 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. "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 Iowa State Bank 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
Cash Back:	(1) 3.00% 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 \$9.00 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. \$5.00 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. 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.	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 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>	
Additional Information		
Deposits:	\$100 minimum deposit is required to open the account.	
Conditions of the Account:	E-statement enrollment is a condition(s) of having this 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 Limits and Fees Disclosure for fees that may apply to this account. Account approval, qualifications, limits and other requirements apply.	
Questions:	Contact an Iowa State Bank service representative for additional information, details and enrollment instructions.	
Deposit Insurance:	Member FDIC	
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.

Cash Back with Saver

This disclosure contains the rules that govern your deposit account as of [February, 7, 2017](#)

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 interest when they meet the minimum qualifications associated with their linked Kasasa Cash checking account during each Monthly Qualification Cycle.
Iowa State Bank'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 checking 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 <i>are not</i> 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>Iowa State Bank & Trust Company of Fairfield, Iowa (hereafter referred to as Iowa State Bank) 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 checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over six (6) 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. An Iowa State Bank 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 & Annual Percentage Yield	
Compounding & Crediting:	Interest will be compounded on a monthly basis in your Kasasa Saver account. Interest will be credited to your Kasasa Saver account on the last day of the current Statement Cycle . If you close your Kasasa Saver account before the interest is credited, you will not receive the accrued interest . Interest 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 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 daily ledger balance method to calculate the interest on your account. This method applies a periodic rate to the daily ledger balance in the account. The daily ledger balance is the ledger balance in the account at the end of the business day.

Interest Rate & Annual Percentage Yield:	When your Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle, Tier 1: An interest rate of 0.995% will be paid on the portion of your daily ledger balance in your Kasasa Saver account that is less than or equal to \$25,000 . The annual percentage yield for this tier is 1.00% . Tier 2: An interest rate of 0.20% will be paid on the portion of your daily ledger balance in your Kasasa Saver account that is greater than \$25,000 . The annual percentage yield for this tier will range from 1.00% to 0.36% , depending on the balance in the account. When your Kasasa Cash Back account qualifications <u>are not met</u> , the interest rate paid on the entire balance in your Kasasa Saver account will be 0.05% with an annual percentage yield of 0.05% .
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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 1 direct deposit / ACH credit transactions post and settle • Have at least 12 debit card purchases <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 bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our 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. "Statement Cycle" means the period of time for which Iowa State Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.</p>
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Account Rewards

Rewards	If Qualifications Are Met During Monthly Qualification Cycle	If Qualification Are <u>NOT</u> Met During Monthly Qualification Cycle
Interest:	<ul style="list-style-type: none"> • <u><i>Kasasa Cash Back:</i></u> (1) You will receive 3.00% 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 \$9.00 per Monthly Qualification Cycle. • <u><i>Kasasa Saver:</i></u> An interest rate of 0.995% will be paid on the portion of your daily ledger balance in your Kasasa Saver account that is less than or equal to \$25,000. The annual percentage yield for this tier is 1.00%. Tier 2: An interest rate of 0.20% will be paid on the portion of your daily ledger balance in your Kasasa Saver account that is greater than \$25,000. The annual percentage yield for this tier will range from 1.00% to 0.36%, 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 0.05% APY* and</p> <p>All balances in your Kasasa Saver account earn an interest rate of 0.05% with an annual percentage yield of 0.05% and</p>
ATM Fee Refunds:	(3) you will receive reimbursements up to an aggregate total of \$25 (max. \$5.00 per single transaction) for nationwide ATM withdrawal fees imposed by other	Nationwide ATM fees are not reimbursed.

	<p>financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. 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.</p>	
<p>Reward Distribution:</p>	<p>*APY = Annual Percentage Yield. APY calculations are based on an assumed total account balance of \$25,000 plus \$100,000 to be shown as a single figures (i.e. \$125,000). 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>Interest, cash back and ATM fee reimbursements will be credited to your Kasasa Saver 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>	
Additional Information		
<p>Deposits:</p> <p>Conditions of the Account:</p> <p>Fees:</p> <p>Questions:</p> <p>Deposit Insurance:</p> <p>Trademarks & Credit Lines:</p>	<p>\$100 minimum deposit is required to open the account.</p> <p>E-statement enrollment is a condition(s) of having your Kasasa Cash Back 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 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><i><u>If Saver Is Established As A Savings Account:</u></i> Transfers or withdrawals from a Kasasa Saver account to (a) another account of the same depositor at our institution or to (b) a third party or an account of the same depositor at another bank, if made by preauthorized transfer, automatic transfer, telephone, fax or internet banking service and (c) transfers or withdrawals to a third party or to an account of the depositor to another account at another bank made by check, draft, debit card are limited to an aggregate total of six (6) per calendar month. There is no limit to the number of transfers or withdrawals from your Kasasa Saver account to repay loans at our institution or are made in person, by mail, by messenger or at an ATM. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated</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 Limits and Fees Disclosure for fees that may apply to this account.</p> <p>Contact an Iowa State Bank service representative for additional information, details and enrollment instructions.</p> <p>Member FDIC.</p> <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.

InControl

This disclosure contains the rules that govern your deposit account as of [February, 7, 2017](#)

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.
Iowa State Bank's Expectations	
Purpose & Expected Use:	<p>This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day 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 <i>are not</i> 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>Iowa State Bank & Trust Company of Fairfield, Iowa (hereafter referred to as Iowa State Bank) 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 checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over six (6) 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. An Iowa State Bank 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 8 PIN-based or signature-based 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 bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our 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. "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</p>

Cycle. "Statement Cycle" means the period of time for which [Iowa State Bank](#) 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
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If <u>either</u> Qualification is met:	(1) The accounts monthly fee of \$6.00 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. \$5.00 per single transaction) for nationwide ATM fees incurred during that Monthly Qualification Cycle. If you believe you have not been reimbursed the correct amount of ATM fees you must contact us within sixty (60) calendar days after the Statement Cycle where the reimbursement was applicable in order to receive a refund.	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 last day of the current Statement Cycle.</p>	

Additional Information

Deposits:	\$100 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 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 is a recurring monthly service charge of \$6.00 associated with this account. This account's monthly service fee will be charged to the account on the last day of the current Statement Cycle . When you close this account, you will not be charged the monthly service fee for that Statement Cycle. See accompanying schedule of Limits and Fees Disclosure for fees that may apply to this account.
Questions:	Contact an Iowa State Bank service representative for additional information, details and enrollment instructions.
Deposit Insurance:	Member FDIC .
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.

