



Dear Valued Member,

We are writing to inform you of important updates to your Kasasa Cash Checking, effective **February 1, 2025**.

Change in Terms

Kasasa Cash Checking Accounts

- The Cap will remain the same at \$25,000.
- The following Rate(s) will change.
 - Balances up to the Cap Rate will change from 4.50% to 3.50% APY
 - Balances over the Cap Rate will change from 0.75% to 0.50% APY
 - The Base Rate (non-qualifying) will remain the same at 0.05% APY

Consequently, when **Kasasa Cash Checking** Account qualifications are met during a Monthly Qualification Cycle, balances up to and including \$25,000 receive an APY of 3.50%, and balances over \$25,000 receive an APY of 0.50% on the portion of balances over \$25,000, resulting in a range from 3.50% to 1.10% APY depending on the balance. When **Kasasa Cash Checking** Account qualifications are not met during a Monthly Qualification Cycle, all balances earn 0.05%.

All other criteria outlined in your Truth in Savings disclosure agreement for these accounts continue to apply.

If you have any questions, please visit any of our branch locations or call (940) 720-8000. Thank you for choosing Union Square Credit Union and allowing us to serve you.

APY = Annual Percentage Yield