



Kasasa Cash with SAVER® Agreement

Member Name: _____ **Account #:** _____

Joint Member Name: _____ **Date Opened:** _____

Raritan Bay Federal Credit Union's Kasasa Cash® account is a FREE checking account which pays a high rate of interest. To enjoy Kasasa Cash with SAVER®, simply meet the requirements listed below:

1. **Rewards Earned:** **Mbr Initial:** _____ **Jt Mbr Initial:** _____
 - a) No minimum balance (Note: \$25.00 minimum to open)
 - b) No monthly service fee
 - c) Unlimited check writing
 - d) Convenient electronic delivery of Statements and Notices
 - e) FREE Nationwide ATM fee refunds up to \$4.99 per item and up to \$7.50 per Qualification Cycle (checking only) when completed with your RBFCU debit card. Individual ATM Fees of \$5.00 and higher will only be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches within 30 days. Fee Refunds will post to Kasasa Cash® qualified accounts on the last business day of the month.
 - f) No fees from Raritan Bay FCU's ATMs
 - g) Kasasa Cash® Rates

2. **Requirements: (Must be met each Qualification Cycle)** **Mbr Initial:** _____ **Jt Mbr Initial:** _____
 - a) Have at least ten (10) signature-based RBFCU debit card transactions post and clear
 - b) Have at least one (1) Automatic Payment or Direct Deposit post and clear
 - c) Receive Electronic Statements and Notices. **eMail Address:** _____
 - d) Establish and maintain Online Banking

3. **Kasasa Cash with SAVER®:** **Mbr Initial:** _____ **Jt Mbr Initial:** _____
 - a) If qualified, Nationwide ATM Fee Refunds will post to Kasasa SAVER® on the last business day of the month.
 - b) Kasasa Cash® with Kasasa SAVER's® dividend will transfer to Kasasa SAVER® account on the business day following the end of the statement cycle.
 - c) \$25.00 minimum to open Kasasa SAVER®
 - d) Kasasa SAVER® Rates

4. **Account Information:** **Mbr Initial:** _____ **Jt Mbr Initial:** _____
 - a) Truth In Savings Disclosure
 - b) Fee Schedule
 - c) Electronic Funds Transfer Disclosure
 - d) Rates and terms may change after the account is opened.

If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. Note: ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account.

By signing below, you understand and agree to the terms and conditions of this Kasasa Cash® account.

Member Signature

Joint Member Signature

RBFCU Use Only

Employee Signature

Member's Phone # Circle: Home Cell Work

Date of One Week Follow Up:

Date of Second Week Follow Up: