

**GET PAID.
BANK LOCAL.**
That's Kasasa.

Is my Kasasa account always free?

Yes. There's never a monthly service fee on any Kasasa account, even if you keep a low balance. Plus, there's no minimum balance required to earn your rewards.

Monthly rewards AND refunds on ATM fees, how?

The simple things you do to earn your Kasasa rewards ("qualifications") actually help us save money each month. The rewards and refunds are our way of saying "thanks."

What happens if I don't meet my "qualifications"?

Well, you won't earn your rewards. But there's no penalty fee. Ignore your qualifications altogether if you choose. Your Kasasa account will still work like a free checking account.

Why can't I get Kasasa at a megabank?

Because Kasasa is more than free checking and monthly rewards. It's a vote of confidence in your local community. So be proud, bank local, and get rewarded for it.



Community Owned. Community Focused.

HARTLAND OFFICE 507-845-2233

601 N. Broadway PO Box 128
Hartland, MN 56042

FREEBORN OFFICE 507-863-2371

214 5th Street PO Box 175
Freeborn, MN 56032

ALBERT LEA OFFICE 507-373-1945

1452 W. Main
Albert Lea, MN 56007

www.farmersstatebankmn.com
Member FDIC

Kasasa Cash

*Each cycle the minimum requirements are met, 1.00% Annual Percentage Yield (APY) will be paid on balances between \$0.01 and \$15,000.00 and for balances of \$15,000.01 or more, the APY will range from 1.00% to 0.25%. If the requirements are not met per monthly cycle, the account will function as a free checking account earning 0.01% APY; however, it will not receive ATM refunds for that qualification cycle. ATM transactions do not count towards qualifying debit card transactions. Qualifying transactions must post to and settle to the account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post and settle to the account. Rates as of January 1, 2016. We may change the interest rate and APY at any time after the account is opened. No minimum balance is required; however, a minimum deposit of \$25 is required to open this account. Any fees charged on this account will reduce earnings. Available to personal accounts only. No monthly service charge. Kasasa Cash earned interest will be credited to your account on the last day of the monthly statement cycle. **Domestic ATM refunds up to \$25 per cycle and \$4.99 per item if minimum requirements are met. Only Minnesota and Iowa residents are eligible to open a Kasasa Cash account.

Kasasa Cash Back

*Each cycle the minimum requirements are met, 1.00% cash back on debit card purchases up to \$500 during the monthly qualification cycle, up to a total cash back of \$5 per monthly qualification cycle. The Annual Percentage Yield (APY) on this account is 0%. If the requirements are not met per monthly cycle, the account will function as a free checking account; however, it will not receive ATM refunds for that qualification cycle. Qualifying transactions must post to and settle to the account during monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post and settle to the account. ATM transactions do not count towards qualifying debit card transactions. Rates as of January 1, 2016. We may change the cash back percentage rate at any time after the account is opened. No minimum balance is required; however, a minimum deposit of \$25 is required to open this account. Any fees charged on this account will reduce earnings. Available to personal accounts only. No monthly service charge. Kasasa Cash Back earned will be credited to your account on the last day of the monthly statement cycle. **Domestic ATM refunds up to \$25 per cycle and \$4.99 per item if minimum requirements are met. Only Minnesota and Iowa residents are eligible to open a Kasasa Cash Back account.

Kasasa Saver

*Each cycle the minimum requirements are met on the Kasasa Cash or Cash Back account, 0.50% Annual Percentage Yield (APY) will be paid on the Kasasa Saver account for balances between \$0.01 and \$15,000.00 and balances of \$15,000.01 or more the APY will range from 0.50% to 0.25%. If the minimum requirements are not met per cycle the saver account will earn 0.05% APY.

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



Free Kasasa® checking



It's how we
THANK YOU
for
BANKING
HERE.

Try free Kasasa checking.

- Cash rewards, paid each month*
- Free checking that's always free
- Plus, we'll refund your ATM fees, nationwide**



Ask for free Kasasa® checking

2 free checking accounts. Your choice of rewards.



Here's how to earn your **Kasasa® rewards** ...

Just do the following simple transactions & activities (we call them "qualifications") within your free Kasasa Cash or Kasasa Cash Back checking account during each monthly qualification cycle:

- Have at least 10 debit card Point of Sale purchases post and settle each qualification cycle
- Have at least 1 ACH debit or credit (Automatic Payment or Direct Deposit) transaction post and settle each qualification cycle
- Enroll in Online Statement delivery
- Access Internet Banking at least once per qualification cycle

Plus, there are no additional qualifications to earn a higher Kasasa Saver rate. Just meet your Kasasa Cash or Kasasa Cash Back qualifications and get a higher rate on your saver, too!



Kasasa Cash®

Kasasa Cash Back®

Free checking	✓	✓
Monthly reward	1.00% APY* paid on balances up to \$15,000 0.25% APY* paid on balances over \$15,000 0.01% APY* paid even when qualifications aren't met.	1.00% cash back on debit card purchases up to \$500 – that's up to \$5.00 each month.*
Refunds on ATM fees, nationwide *	Up to \$25.00 per month*	Up to \$25.00 per month*
No minimum balance to earn rewards	✓	✓
No monthly service fees	✓	✓
Free debit card & online banking	✓	✓
Unlimited checking	✓	✓
Kasasa Saver® available	✓	✓
Minimum deposit to open	\$25.00	\$25.00



Add **Kasasa Saver** – an automatic way to save!

Have your rewards transferred into a free Kasasa Saver account – where you can earn up to a 0.50% APY* on balances up to \$15,000, 0.25% APY* on balances over \$15,000, or a .05% APY*, even if you don't meet your qualifications for the month!