



**Kasasa Saver Truth in Savings**  
Effective: February 1, 2026

## **Kasasa Saver - Truth in Savings Disclosure**

This disclosure contains the rules that govern your Kasasa Saver deposit account as of February 1, 2026 when it is linked to either a Kasasa Cash or Kasasa Cash Back account. Please refer to both this AND the corresponding Kasasa Cash or Kasasa Cash Back Truth in Savings disclosure to ensure you have all of the information that is associated with your accounts.

### **Account Overview:**

Kasasa Saver: Linked with a Kasasa Cash or Kasasa Cash Back account, this is a free, variable rate deposit account with no minimum balance that rewards accountholders with dividends when they meet the minimum qualifications associated with their linked account during that account's Monthly Qualification Cycle. In addition, the (a) dividends, (b) cash back dollars, (c) the nationwide ATM withdrawal fee refunds earned through the linked checking account are transferred into the Kasasa Saver account at the end of the cycle period to help the consumer save.

### **Dividend Rate & Annual Percentage Yield (APY)**

#### **– Compounding & Crediting:**

Dividends will be compounded on a daily basis. Dividends will be credited to your Kasasa Saver account on the first business day of the next statement cycle. If you close your account before the dividends are credited, you will not receive the accrued dividends. Dividends begin(s) to accrue on the day you deposit noncash items (for example, checks).

"Statement Cycle" means the period of time for which NW Plus CU provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Contact one of our branch service representatives for specific Statement Cycle dates.

#### **– Balance Computation Method:**

We use the daily balance method to calculate the dividends in your Kasasa Saver account. This method applies a periodic rate to the principal in the account each day for the period. The period we use is the Statement Cycle.

– **Dividend Rate & Annual Percentage Yield:**

The dividend rate and Annual Percentage Yield (APY) associated with your Kasasa Saver account when linked to either a Kasasa Cash or Kasasa Cash Back account is documented below. Please refer to the appropriate Kasasa Cash or Kasasa Cash Back Truth In Savings Disclosure for specific account qualification information.

When your linked Kasasa Cash or Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle:

Kasasa Saver: daily balances up to and including \$100,000 in your Kasasa Saver account earn a dividend rate of 2.00% resulting in an APY of 2.02% and daily balances over \$100,000 earn a dividend rate of 1.00% on the portion of the daily balance over \$100,000, resulting in a range from 2.02% to 1.51% APY depending on the Kasasa Saver account's daily balance.

When your linked Kasasa Cash or Kasasa Cash Back qualifications are not met during a Monthly Qualification Cycle: the entire daily balance in the Kasasa Saver account earns 0.03% APY.

Dividends will be credited to your Kasasa Saver account on the first business day of the next statement cycle..

**Kasasa Cash When Linked To Kasasa Saver:** When linked to Kasasa Saver and your Kasasa Cash account's qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$15,000 in your Kasasa Cash account earn a dividend rate of 5.00% resulting in a non-compounding APY\* of 5.00%; and daily balances over \$15,000 earn a dividend rate of 0.25% on the portion of the daily balance over \$15,000, resulting in a non-compounding range from 5.12% to 0.88% APY depending on the account's daily balance.

When your linked Kasasa Cash account's qualifications are not met during a Monthly Qualification Cycle: ATM withdrawal fees are not refunded and the entire daily balance in the account earns a dividend rate of 0.03% resulting in a non-compounding APY of 0.03%. Dividends will be credited to your Kasasa Cash account on the last day of the current statement cycle.

\* Dividends in Kasasa Cash do not compound because it is automatically transferred to the Kasasa Saver account on the second business day following dividend posting. 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.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$15,000 + \$100,000 in your Kasasa Cash account and \$100,000 + \$100,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days. 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. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

#### **Reward Distribution:**

**Kasasa Cash Back When Linked to Kasasa Saver:** The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the first business day of the next statement cycle.

#### **Additional Information:**

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Qualifications and rewards may vary by account. No minimum deposit is required to open the account. Monthly enrollment and login to online banking, eStatements and a valid email address on file are conditions of Monthly Kasasa Saver's linked Kasasa Cash or Kasasa Cash Back accounts. See accompanying Fee Schedule for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of Kasasa Saver's linked Kasasa Cash or Kasasa Cash Back accounts. Limit of one account(s) per member. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash or Kasasa Cash Back account and that account's terms and conditions articulated within their specific disclosure will apply.

**Linked Accounts:** You must have a linked Kasasa Cash or a linked Kasasa Cash Back account in order to open a Kasasa Saver account, and the linked Kasasa Cash or Kasasa Cash Back account must remain open throughout the period that you hold the Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings.

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. Your Savings Insured to \$250,000. Kasasa, Kasasa Cash, Kasasa Cash Back, and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

**Cycle Date Information:**

Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your account's rewards, all of the transactions and activities identified within the above Qualification Information section must post and settle to your Kasasa Cash Back account with these Monthly Qualification Cycle dates. The current year cycle information is provided as an addendum to the Truth in Savings and can be found on our website, [nwpluscu.com](http://nwpluscu.com) and is updated annually. Current year cycle calendar can be mailed upon request by contacting the credit union at (425) 297-1000.

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 institution. 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.

**Right to Convert**

We also reserve the right to convert the account to a different share draft product if the account does not meet monthly qualification requirements over 3 consecutive Qualification Cycles.