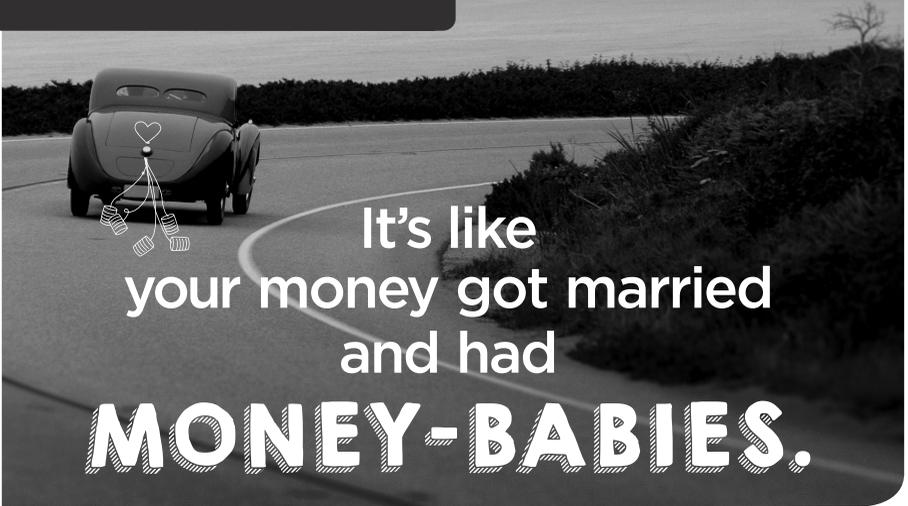


What's Kasasa®?



It's like
your money got married
and had
MONEY-BABIES.

Pair a free Kasasa checking account with Kasasa Saver® – an automatic way to set aside cash each month.* So your money can pretty much just multiply on its own.



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*Qualifications vary by account. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. 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 Northwoods Credit Union as ATM transactions and purchases made with non-Northwoods Credit Union issued debit cards. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first day of the current Statement Cycle through one (1) day prior to the close of the current Statement Cycle. Rewards vary by account. When Kasasa Cash or Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle, dividends, cash back and ATM fee reimbursements that were credited to the associated Kasasa Cash or Kasasa Cash Back account are automatically transferred into the linked Kasasa Saver account within one day. When qualifications are not met only the non-qualifying dividends from the Kasasa Cash account are transferred. Dividends, cash back payments and ATM fee reimbursements are credited to the appropriate account on the last day of the statement cycle. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$25 minimum deposit is required to open the account. Monthly enrollment in online banking and receipt of electronic statements are conditions of these accounts. Enrollment in electronic services (e.g. online banking, electronic statements, Kasasa 360 and log-ons may be required to meet some of the account's qualifications. Limit 1 account per social security number. There are no recurring monthly service charges or fees to open or close this account. A Kasasa Cash or Kasasa Cash Back account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. Contact a Northwoods Credit Union service representative for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA.

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