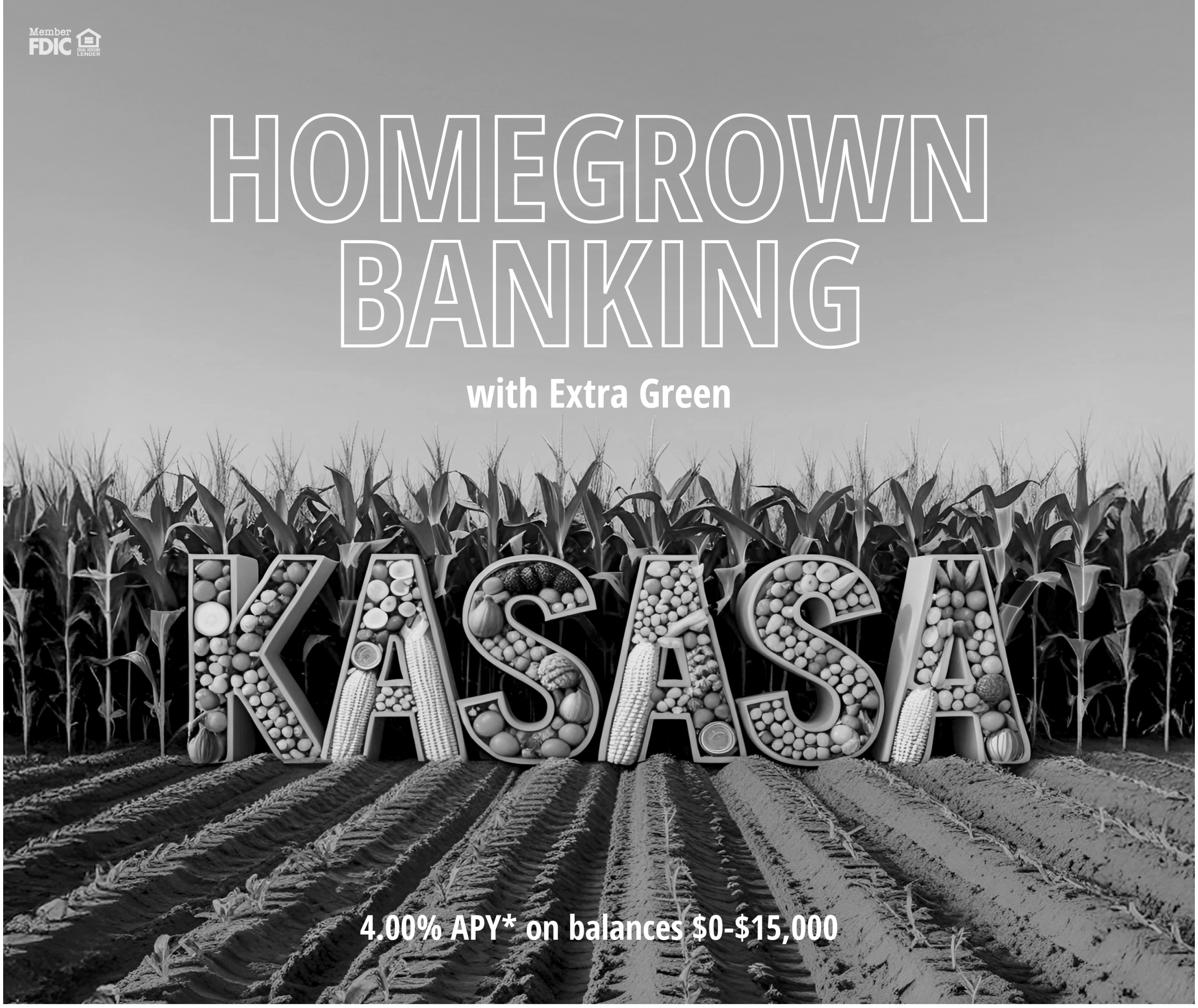

Earn more with a checking account rooted in community.
Our Kasasa checking account is high in yield and free from artificial fees.

FIRST CENTRAL
STATE BANK
An Ohnward Bancshares Bank

To earn your rewards, simply do the following activities and transactions in your Kasasa Cash account each monthly qualification cycle:

- Have 10 or more point of sale debit card purchases posted and settled in your account
- Have at least one direct deposit or ACH auto debit posted and settled in your account
- Receive your monthly statement electronically (eStatements)

Learn more at firstcentralsb.bank or stop in today!

Clinton 563-242-2265 | DeWitt 563-659-3141 | Eldridge 563-285-2033 | Goose Lake 563-577-2261 | LeClaire 563-289-2265

*Account transactions and activities may take one or more days to post and settle to the account and all must do so during the 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, and debit card purchases processed by merchants and received by the bank as ATM transactions. "Qualification cycle" means a period beginning one business day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. When your Kasasa Cash eligibility requirements are met during a qualification cycle, Kasasa Cash balances up to $15,000 receive an APY of 4.00%; and balances over $15,000 earn 0.15% interest rate on the portion of the balance over $15,000, resulting in a range from 4.00% to 0.73% APY depending on the account's balance (0.73% assumes a daily balance of $100,000). When your attached Kasasa Cash or Kasasa Cash Back eligibility requirements are met during a qualification cycle, Kasasa Saver balances up to $35,000 receive an APY of 0.50%; and balances over $35,000 earn 0.15% interest rate on the portion of the balance over $35,000, resulting in a range from 0.50% to 0.27% APY depending on the account's balance (0.27% assumes a daily balance of $100,000). When Kasasa Cash Back eligibility requirements are met during a qualification cycle, you will receive 3.00% cash back on debit card purchases that post and settle to the account during that cycle period. A maximum of $9.00 cash back may be earned per qualification cycle. You will receive reimbursements for nationwide ATM fees incurred on your Kasasa Cash or Kasasa Cash Back account during the qualification cycle in which you qualified. An ATM receipt must be presented within 30 calendar days of the statement cycle for reimbursements of individual ATM fees of $5.00 or higher. Interest, ATM fee reimbursements, and cash back will be credited to your Kasasa Cash or Kasasa Cash Back account on the last day of the statement cycle and then automatically transferred to your Kasasa Saver account on the following day. Consequently, when linked to the Kasasa Saver account, the interest earned within the Kasasa Cash account does not compound since it is automatically transferred to the Kasasa Saver account. When linked to Kasasa Saver, and your Kasasa Cash eligibility requirements are met, balances up to $15,000 in your Kasasa Cash account receive a non-compounding APY of 3.93%; and balances over $15,000 earn 0.15% interest rate on the portion of the balance over $15,000, resulting in a non-compounding range from 3.93% to 0.72% APY depending on the account's balance (0.72% assumes a daily balance of $100,000). When Kasasa Cash or Kasasa Cash Back eligibility requirements are not met ATM fees are not refunded, all balances in your Kasasa Cash account and in your Kasasa Saver account earn 0.05% APY and 0.05% APY respectively, and no Kasasa Cash Back payments are made. APY = Annual Percentage Yield. APYs accurate as of 7/18/2023. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Account approval, conditions, eligibility requirements, limits, timeframes, enrollments, and other requirements apply. If you do not opt in for online statements within 60 days of account opening, or if you opt out of online statements at any time, we reserve the right to reclassify your account to a non-Kasasa account. You must make a deposit to open a Kasasa Cash, Kasasa Cash Back, or Kasasa Saver account. We reserve the right to limit Kasasa Cash and Kasasa Cash Back accounts to two each per social security number and Kasasa Saver accounts to four 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 bank representative for additional information, details, restrictions, processing limitations and enrollment instructions.