

Rewards

- Earn 3.00% cash back on debit card purchases*
 - No category restrictions on purchases
 - Cash back earned on up to \$300 in purchases monthly
 - Earn up to \$108 cash back per year, \$9 per month
- Refunds on ATM fees nationwide (unlimited)*

Monthly Service Fee

\$0

Free ATMs?

Unlimited refunds a month

Free online banking with bill pay?

Yes

Free debit card

Yes

Minimum Opening Deposit

\$100

Kasasa Cash: *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 and credit card purchases processed by merchants and received by Newton Federal Bank as ATM or PIN-based, signature based transactions and purchases made with non-Newton Federal Bank issued debit or credit 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. When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, Balances up to \$25,000 receive APY of 2.25%; and balances over \$25,000 earn .25% interest rate on the portion of balance over \$25,000, resulting in a range from 2.25% to .65% APY depending on the account's balance (assuming an average balance of \$125,000) You will receive reimbursements for domestic ATM fees incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented within 30 days of transaction for reimbursements of individual ATM fees of \$5.00 or higher. When Kasasa Cash qualifications are not met, all balances in the account earn .03% APY and ATM fees are not refunded. Interest and ATM fee reimbursements will be credited to your Kasasa Cash account on the last day of statement cycle. APY = Annual Percentage Yield. APYs accurate as of 09/30/2016. Rates and rewards are variable and may change after account is opened. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$100 minimum deposit is required to open the account. Monthly access of online banking account, enrollment in online banking, receipt of electronic statements is a condition of this account. At least 12 debit card transactions, enrollment in electronic services (e.g. online banking, electronic statements) and

log-ons are required to meet some of the account's qualifications. Limit one account per Social Security Number. There are no recurring monthly service charges or fees to open or close this account. Contact a Newton Federal Bank service representative for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC.

Kasasa Cash Back: *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 and credit card purchases processed by merchants and received by Newton Federal Bank as ATM or PIN-based, signature based transactions and purchases made with non-Newton Federal Bank issued debit or credit 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. When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive (1) 3.00% cash back on up to a total of \$300.00 PIN-based/signature-based debit and credit card purchases that post and settle to the account during that cycle period. A maximum of \$9.00 cash back may be earned per Monthly Qualification Cycle. When Kasasa Cash Back qualifications are not met no cash back payments are made and ATM fees are not refunded. You will receive reimbursements for domestic ATM fees incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented within 30 days of transaction for reimbursements of individual ATM fees of \$5.00 or higher. Kasasa Cash Back payments will be credited to your Kasasa Cash Back account on the last day of Statement Cycle. Rates and rewards are variable and may change after account is opened. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$100.00 minimum deposit is required to open the account. Monthly access of online banking account, enrollment in online banking, receipt of electronic statements is a condition of this account. At least 12 debit card transactions, enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account's qualifications. Limit one account per primary social security number. There are no recurring monthly service charges or fees to open or close this account. Contact a Newton Federal Bank customer service representative for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC.

With a valid promotion code, our bank will provide a \$50-200 account opening bonus to people 18+ years of age who open and fund a new Kasasa Cash, Cash Back, Saver account during the timeframe beginning 11/18/16 through 1/13/17. This bonus will be deposited into your new Kasasa account within 3 days after account qualifications are met by customer at the end of the second monthly qualifications cycle, and will be treated as interest for IRS (Form 1099-INT) reporting purposes. This bonus cannot be used towards your opening deposit. No minimum balance and \$100 minimum deposit is required to open the account. Limit 1 account per social security number and one account opening bonus per account per calendar year. Account opening bonus will not be paid if accountholder switches into one Kasasa account from another Kasasa account that offered an account opening incentive to open the initial Kasasa account.

Account approval, qualifications and rules apply. Contact institution for details. Member FDIC.

[View All Checking Accounts](#)

© 2016 Newton Federal Bank | Portions Copyright © Kasasa Ltd. All rights reserved.

