

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

Is my Kasasa account always free?

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

Monthly rewards *and* refunds on ATM withdrawal fees — how?

Yep! The simple things you do to earn your Kasasa rewards (we call them “qualifications”) actually help us save money every month. The rewards and refunds are our way of saying “thanks!”

What happens if I don't meet my qualifications?

You won't earn your rewards, but there's no penalty fee — you still have a free checking account. And you can get right back to earning your rewards the very next qualification cycle.

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!



Independence Branch
1111 E. 23rd St.
Independence, MO 64055

Raytown Branch
8730 E. 63rd St.
Raytown, MO 64133

St. Joseph Branch
724 North Belt Hwy.
St. Joseph, MO 64506

Olathe Branch
1105 W. Dennis Ave.
Olathe, KS 66061

Open your account online at
uccumo.com,
or call **816-325-6900.**

Free Kasasa® checking



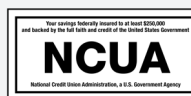
Ask for Kasasa

- Cash rewards, paid each month
- Free checking that pays
- Refunds on ATM withdrawal fees, nationwide*



Ask for **free K A S A S A® checking**

*Terms and conditions apply. Visit our website for complete details and qualification information. Kasasa, Kasasa Cash, Kasasa Cash Back, Kasasa Saver and Kasasa Protect are trademarks of Kasasa Ltd., registered in the USA.



Two free checking accounts. Your choice of rewards.

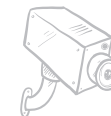


Here's how to earn your Kasasa® rewards ...

Take care of a few simple banking activities (we call them “qualifications”) in your Kasasa checking account. Enrollments must be in place, and all of the following transactions and activities must post and settle to your Kasasa Cash or Kasasa Cash Back checking account during each Monthly Qualification Cycle:

- At least one direct deposit, ACH credit or ACH payment transaction
- At least 12 debit card purchases
- Be enrolled in and agree to receive e-statements

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 savings, too!



Protect your personal info with **Kasasa Protect™**.

Add Kasasa Protect to your checking account for a low monthly fee — it includes 24/7 credit monitoring, identity restoration, lost wallet protection and more.*

- \$7.99 per month for Kasasa accountholder
- \$9.99 per month for non-Kasasa accountholder
- \$5.99 per month for joint accountholders

Kasasa Cash®

Kasasa Cash Back®

	Kasasa Cash®	Kasasa Cash Back®
Free checking	✓	✓
Monthly reward	High-yield APY* on balances up to \$20,000 0.15% APY* on balances over \$20,000, depending on balance in the account* 0.01% APY* if qualifications aren't met	4.00% cash back on debit card purchases up to \$200 — that's up to \$96 back per year (\$8 per month)* No category restrictions on purchases
Refunds on ATM withdrawal fees, nationwide*	Up to \$20 per month*	Up to \$20 per month*
No minimum balance to earn rewards	✓	✓
No monthly service fees	✓	✓
Free debit card & online banking	✓	✓
Unlimited checking	✓	✓
Kasasa Protect® available	✓	✓
Kasasa Saver® available	✓	✓
Minimum deposit to open	\$100	\$100



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 1.00% APY* – or a 0.01% APY*, even if you don't meet your qualifications for the month!