SAVE-UP PROGRAM
Enrollment, Authorization & Disclosure

The Save-Up Program ("Program") is an optional service offered by KS Bank, Inc. (the "Bank") that allows you to automatically save money by rounding up eligible debit card purchases and transferring the accumulated round-up amount from your designated checking account to your designated savings or checking account. Participation in the Save-Up Program is voluntary and is not required to open or maintain an account or obtain any other product or service from KS Bank, Inc.

How the Program Works

When you enroll in the Program, the Bank will round up each eligible debit card purchase to the next whole U.S. dollar. The difference between the purchase amount and the next whole dollar will be accumulated and transferred from your designated checking account ("Source Account") to your designated savings or checking account ("Destination Account").

For example, if you make an eligible debit card purchase for $12.36, the round-up amount will be $0.64.

Round-up amounts from eligible transactions will be accumulated, and the Bank will make a single transfer representing the total accumulated round-up amount for the applicable processing day on the following business day.

You may establish a monthly maximum amount for Save-Up transfers from your Source Account. Once your selected monthly limit is reached, additional Save-Up transfer will be suspended for the remainder of the calendar month and will resume the following calendar month, provided you remain enrolled in the Program.

Eligible Transactions

The Program applies to any Point-of-Sale debit card purchase transactions associated with your Source Account, including purchases using a Personal Identification Number (PIN) or Signature/Credit purchase.

The Program does not apply to ATM transactions, cash withdrawals, credits, refunds, reversals, fees, adjustments, or other transactions that are not eligible debit card purchases.

Debit card purchases made in an exact whole-dollar amounts will not generate a round-up transfer.

Timing of Transfers

Round-up amounts are determined based upon eligible debit card transactions processed by the Bank. Because the amount or timing of a transaction may change between authorization and final posting, the timing of a round-up may not correspond to the date on which you made the underlying purchase.

The accumulated round-up amount will be transferred to your Destination Account according to the Bank's normal Program processing schedule.

Insufficient Available Funds

A Save-Up transfer will be made only when sufficient available funds are present in your Source Account during the round up calculation process. The Bank will not overdraft your Source Account solely to complete a Save-Up transfer. If sufficient available funds are not present, the Save-Up transfer will be cancelled. No fee will be charged for the cancelled transfer. A cancelled Save-Up transfer will not be made up.

Fees

There is no fee to enroll in or use the Save-Up Program.

Other fees applicable to your accounts or debit card transactions remain subject to the terms of your applicable account agreement, fee schedule, and other disclosures.

Returns, Refunds and Reversals

If an eligible debit card transaction is subsequently returned, refunded, reversed, disputed, or otherwise adjusted after the related round-up amount has been transferred, the Bank will not automatically reverse or transfer back the related Save-Up amount.

Your Authorization

By enrolling in the Save-Up Program, you authorize KS Bank, Inc. to:

1. Calculate round-up amounts associated with eligible debit card transactions on your designated Source Account;
2. Accumulate those amounts according to KS Bank's Program processing procedures; and
3. Initiate recurring electronic fund transfers of the accumulated round-up amounts from your Source Account to your designated Destination Account.

You understand that the amount of each transfer will vary depending upon the number and amount of eligible debit card transactions. This authorization will remain in effect until enrollment is revoked or terminated.

Cancellation

You may cancel your participation in the Save-Up Program at any time by contacting your local branch or unenrolling through Online/Mobile Banking. Cancellation will become effective after the Bank has had a reasonable opportunity to process your request. Transactions already processed or pending when your cancellation request is received may still result in a Save-Up transfer.

Electronic Fund Transfer Rights

The Save-Up Program is subject to the terms and conditions of your applicable deposit account agreements and disclosures. Your underlying debit card transactions remain subject to applicable provisions of the Electronic Fund Transfer Act and Regulation E.

Changes or Termination of the Program

KS Bank, Inc. reserves the right to cancel or modify the Save-Up Program, or terminate the customer's eligibility, at any time with or without prior notice.