



September 1, 2020

Dear Customer,

This is to share with you some exciting new improvements to Fahey's technology and products that we are sure you will like. As we upgrade these features, some Fahey accounts, including existing Kasasa accounts, will be replaced by accounts with new improvements. You will have the same account number, and can continue to use the same checks and debit card. Only the features will be updated.

#### **New Features and Services**

**Fahey Fast Pay.** Get paid up to 2 days early! Direct deposit your paycheck to your Fahey account and get paid up to 2 days faster than at other banks – totally free.<sup>1</sup> And we do the same for Social Security, unemployment compensation, and tax refunds. You already earned your money. Why should you have to wait for it?

**Mobile wallets will be available soon**. Keep your favorite cards on your phone to make contactless, secure payments in-person, in-app, or online. No more digging through your wallet for a plastic card. Check out faster with the device that's already in your hand with Apple Pay®, Google Pay®, and Samsung Pay®

**Even more improvements coming soon**. Stay tuned as we roll out even more improved technology and services for you. More announcements coming soon!

#### **Updated Account Types**

Your final Kasasa Reward payout will be on your October cycle. Your Kasasa checking account will be updated to either Relationship Checking or Fahey Free Checking depending on which one appears to be best for you based on your recent use of the account. Simply Checking accounts will be updated to Relationship Checking. Please speak with a Customer Service Representative about any questions you may have about what is best for you.

**Relationship Checking**. There are more ways to qualifying for free checking, including having direct deposit and e-statements, or by maintaining specified balances. You also receive free online banking, free mobile banking, and a free debit card. Free Fahey Bank ATMs, and with specified debit card use

<sup>&</sup>lt;sup>1</sup> How early you may access the funds depends on when the payer submits the digital ACH instructions. We generally post such deposits after receiving such digital instructions which may be up to 2 days earlier than the payer's scheduled payment date.

you may also qualify for ATM fee refunds around the world. Eligible for *Fahey Fast Pay* – Get paid up to 2 days early!

**Fahey Free**. No monthly fee with convenient e-statements. Free online banking. Free mobile banking. Free debit card. Free Fahey Bank ATMs. Eligible for *Fahey Fast Pay* – Get paid up to 2 days early!

**Fahey Savings**. Kasasa Savings will be transitioned into regular savings with interest. Free Fahey Bank ATMs. Eligible for *Fahey Fast Pay* – Get paid up to 2 days early! If you are looking for an even higher yield over time, speak to a Customer Service Representative about a Certificate of Deposit (CD).

#### **Bank on your phone**

Ask a Customer Service Representative about our mobile app – your bank branch on your phone. Securely deposit checks with the snap of a picture. Transfer funds. Set up alerts on your account. Meet your savings goals with automatic savings. Freeze your debit card. Stop payment on a check. All in the palm of your hand any time of day or night. And totally free.

Please speak with any Customer Service Representative about any questions, and review the account agreements and disclosures for all details.

Thanks for banking with Fahey!

Martin J. Heigher

Sincerely,

Martin J. Hughes

Terms following a $\square$ apply only if checked.	
Acct: Fahey Free Checking	
Acct #:	Frequency of rate change
Date:	We may change the interest rate on your account
$\square$ The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at	☐ Your initial interest rate will not change
This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the	We may change the interest rate on your account at that time and thereafter.
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The period we use is	☐ The minimum amount you may withdraw is
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percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the priod and dividing that figure by the number of days in the period.	draft, debit card or similar order to a third party.  X Per Issued Debit Card:
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Compounding and Crediting	\$1,000 on Point of Sale transactions and \$500 on
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	threshold please contact our institution to request a
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Terms following a $\square$ apply only if checked.	
Acct: Next Generation Checking	
Acct #:	Frequency of rate change
Date:	☐ We may change the interest rate on your account
☐ The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at	☐ Your initial interest rate will not change
This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.	We may change the interest rate on your account at that time and thereafter.  Limitations on rate changes
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<ul> <li>The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.</li> <li>The period we use is</li> <li>To obtain the annual percentage yield disclosed.</li> <li>You must maintain a minimum balance of</li> </ul>	Transaction Limitations  ☐ The minimum amount you may deposit is  \$  ☐ The minimum amount you may withdraw is  \$  ☐ During any,
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you deposit noncash items (for example, checks).  Bonuses  X You will Recieve\$25.00  as a bonus deposit to your Next Generation Checking  You must maintain a minimum  of \$  to obtain the bonus.  X To earn the bonus, You must open your account with a minimum of \$100.00.	

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percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period	draft, debit card or similar order to a third party.
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	During any calendar day you may not make more then
The period we use is	15 debit card transactions. Also, you are limited to
Compounding and Crediting	\$1,000 on Point of Sale transactions and \$500 on
☐ Frequency - Interest be	ATM withdrawals.
compounded	
Interest will be	For a point of sale transaction that exceeds the \$1000
	threshold please contact our institution to request a
$\square$ Effect of closing an account - If you close your account	temporary increase.
before interest is credited, you receive the accrued interest.	
Balance Computation Method	
Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.	You may only makedeposits into your account each statement cycle.
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and dividing that figure by the number of days in the period.	your account each statement cycle. Additional Terms
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Bonuses	
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per statement cycle.	
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☐ You must maintain a minimum	
of \$	
to obtain the bonus.	
X To earn the bonus, you must have 16 POS swipes per	
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The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.  Determination of rate  At our discretion, we may change the interest rate on your account.  The interest rate for your account	The interest rate for your account is % with	any day of the
The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.  Determination of rate  At our discretion, we may change the interest rate on your account.  The interest rate for your account	an annual percentage yield of %. Your interest	A service fee of \$ 5.00
The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.  Determination of rate  At our discretion, we may change the interest rate on your account.  The interest rate for your account	rate and annual percentage yield may change.	will be imposed every month
account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.  Determination of rate  At our discretion, we may change the interest rate on your account.  The interest rate for your account	☐ The interest rate and annual percentage yield for your	
Determination of rate  ☐ At our discretion, we may change the interest rate on your account.  ☐ The interest rate for your account	account depend upon the applicable rate tier. The interest	
Determination of rate  ☐ At our discretion, we may change the interest rate on your account.  ☐ The interest rate for your account	rate and annual percentage yield for these tiers may change.	average daily balance is calculated by adding the principal in
At our discretion, we may change the interest rate on your account.  The interest rate for your account	Determination of rate	
To avoid the imposition of the		, ,
□ The interest rate for your account must meet		
□ A	The interest rate for your consuma	
will be imposed for	ine interest rate for your account	
transaction (withdrawal, check paid, automatic transfer of payment out of your account) if the balance in the account payment out of your account) if the balance in the account falls below \$ any day of the any day of the transaction (withdrawal, check paid, automatic transfer of \$ will be imposed for transaction (withdrawal, check paid, automatic transfer of \$ will be imposed for transaction (withdrawal, check paid, automatic transfer of \$ will be imposed for transaction (withdrawal, check paid, automatic transfer of \$ will be imposed for transaction (withdrawal, check paid, automatic transfer of payment out of your account) if the balance in the account in the account payment out of your account in the account in the account payment out of your account in the account in t		· · · · · · · · · · · · · · · · · · ·
□ The fixed initial rate is not determined by this rule. □ The initial interest rate on your account		will be imposed for
The initial interest rate on your account  falls below \$ any day of the  A of \$  will be imposed for  transaction (withdrawal, check paid, automatic transfer o payment out of your account) if the average daily balance fo the falls below	<del></del> .	
□ A of \$	•	
will be imposed for	☐ The initial interest rate on your account	falls below \$ any day of the
will be imposed for		
will be imposed for		☐ A of \$
Subsequent rates payment out of your account) if the average daily balance fo the falls below		
the falls below		transaction (withdrawal, check paid, automatic transfer o
the falls below	Subsequent rates	payment out of your account) if the average daily balance fo

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\$ The average daily balance is calculated	Transaction Limitations
by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.	☐ The minimum amount you may deposit is \$
The period we use is	The minimum amount you may withdraw is
To obtain the annual percentage yield disclosed.	\$
You must maintain a minimum balance of	During any calendar month
\$ 100.00 in the account each day to obtain the disclosed annual percentage yield.	you may not make more than <u>6</u>
the disclosed annual percentage yield.	withdrawals or transfers to another account of yours or to a
☐ You must maintain a minimum average daily balance of	third party by means of a preauthorized or automatic transfer or
\$ to obtain the disclosed annual percentage yield. The average daily balance is calculated by	telephone order or instruction, computer transfer, or by check,
adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.	draft, debit card or similar order to a third party.  An excessive withdrawal fee of \$15.00 per item will be charged if you exceed 6 withdrawals during any
The period we use is	month.
Compounding and Crediting	
Frequency - Interest will be be	
compounded daily .	
Interest will be paid monthly	Per issued debit card: During any calendar day you ma
	not make more then 15 debit card transactions. Also,
Effect of closing an account - If you close your account	you are limited to \$1000 on point of sale transactions
before interest is credited, you will	and \$500 on ATM withdrawals.
receive the accrued interest.	
Balance Computation Method	
☐ Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.	☐ You may only makedeposits into your account each statement cycle.
Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.	☐ You may only make ATM
The period we use is	
Accrual of interest on noncash deposits	
Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).	
Interest begins to accrue	
you deposit noncash items (for example, checks).	
Bonuses	
You will	
as a bonus .	
You must maintain a minimum	
of \$	
to obtain the bonus.	
To earn the bonus,	