

HAVE A **BALL** ALL YEAR LONG...



Kasasa Cash

3.05%
APY*

on your checking
balance*

Kasasa Cash Back

3%

cash back on
your everyday
purchases**

Kasasa Tunes

\$10

in refunds on
music + more
every month***

with these great

Rewards

RECEIVING CASH REWARDS EVERY MONTH IS A BALL!

KASASA
BENEFITS

3.05%
APY*
on your checking
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Kasasa Cash

3%
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\$10
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Kasasa Tunes

*Kasasa Cash: *APY=Annual Percentage Yield. APY accurate as of 6/01/2016. Rates are subject to change. Minimum amount to open an account is \$50. If qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$20 (up to \$4.99 per single transaction). ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher; (2) balances up to \$20,000 receive APY of 3.05%; and (3) balances over \$20,000 earn 0.25% interest rate on the portion of balance over \$20,000 resulting in 3.05% - 0.72% APY depending on the balance (calculation based on \$120,000 balance). If qualifications are not met, all balances earn 0.05% APY. The advertised Cash APY is based on compounding interest. Interest will be credited to your account monthly on the last calendar day of the statement cycle. To qualify each monthly qualification cycle, you must (1) have at least 12 debit card transactions that post and settle; (2) have at least one automatic payment (ACH) or direct deposit post and settle; (3) be enrolled and receive e-statement.

**Kasasa Cash Back: Minimum amount to open account is \$50. When qualifications are met each monthly qualification cycle: (1) receive 3% cash back on debit card purchases that post to and settle to your account during the monthly qualification cycle up to a total cash back of \$9 per monthly qualification cycle; (2) Domestic ATM fees incurred during the qualification cycle will be reimbursed up to \$20 (\$4.99 per single transaction). ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher. Cash back rewards and ATM fee refunds will be credited on the last business day of your statement cycle. To qualify each monthly qualification cycle, you must (1) have at least 12 debit card transactions that post and settle; (2) have at least one automatic payment (ACH) or direct deposit post and settle; (3) be enrolled and receive e-statement.

***Kasasa Tunes: Minimum amount to open account is \$50. When qualifications are met each monthly qualification cycle: (1) you will earn up to an aggregate total of \$10.00 (which includes any applicable sales tax) in refunds for any iTunes®, Google Play or Amazon.com® purchases made using your Frontier Bank debit card during the previous month's qualification cycle. This reimbursement will be credited on the last day of the current statement cycle in which the iTunes®, Google Play® or Amazon.com® purchases post to and settle the Kasasa Tunes account. If unused, the bonus will expire 30 days following the monthly qualification cycle in which the rewards were earned. (2) Domestic ATM fees incurred during the qualification cycle will be reimbursed up to \$20 (\$4.99 per single transaction). ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher. To qualify each monthly qualification cycle, you must (1) have at least 12 debit card transactions that post and settle; (2) be enrolled and receive e-statement. iTunes is a registered trademark of Apple, Inc. Amazon.com is a registered trademark of Amazon.com Inc. Google Play is a registered trademark of Google, Inc. Apple Inc., Google, Inc. and Amazon.com Inc. are not participants in or sponsors of this program.

All Accounts: Qualifying transactions must post to and settle to the account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post to and settle to the account. ATM-processed transactions, transfers between accounts and debit card purchases processed by merchants and received by our bank as ATM transactions do not count as qualifying debit card transactions. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Limit one account per social security number. Account approval requirements apply. Contact a Frontier Bank customer service representative for additional information.



frontierbk.com/personal/checking

IOWA BRANCH LOCATIONS:

301 1st Avenue | Rock Rapids, IA | 712.472.2537
323 Main Street | Little Rock, IA | 712.479.2286
210 E Dakota Avenue | George, IA | 712.475.3000

TWO SIOUX FALLS LOCATIONS:

101 S Phillips Avenue | Sioux Falls, SD | 605.332.3832
3501 W 57th Street | Sioux Falls, SD | 605.331.2889