

## **Ka-Ching! Savings Account Program Addendum**

Our Ka-Ching! Savings Account Program requires an Ion Bank Personal Checking Account<sup>1</sup> and an Ion Bank Debit MasterCard<sup>®</sup>. Online enrollment authorizes the Bank to open a Ka-Ching! Savings Account with the same owners as the checking account.

Ion Bank will deposit the amount of cents from each non-PIN transaction of more than \$50 completed using your enrolled Ion Bank Debit MasterCard into your Ka-Ching! Savings Account. Eligible deposits will be made within 5 (five) business days from the date the transaction is deducted from your checking account.

Debit MasterCard refund transactions may result in the reversal of the related Ka-Ching! Savings Account deposit.

Ion Bank deposits into the Ka-Ching! Savings Account may be reported to the IRS on Form 1099 MISC.

Debit MasterCard transactions from gaming locations are not eligible. Ion Bank reserves the right to disqualify customers from the program for any reason, including, but not limited to, inactivity, or actual or suspected abuse of the program.

For Debit MasterCard Applicants: I understand the Ion Bank Debit MasterCard is not a credit card and that the dollar amount of purchases made with this card will be deducted from the checking account I specified on this application. I authorize Ion Bank to verify the information provided on this application and to request a credit report if necessary. The Ion Bank Debit MasterCard is available to qualified customers only. Other requirements apply. If I am not approved for a Debit MasterCard, I will be issued an ATM card if I do not already have one.

This Addendum amends and is part of your Consumer Deposit Account Disclosures.

<sup>1</sup>Personal accounts only. Health Savings Accounts, Money Market Accounts or Business Accounts are not eligible.