



# Free Kasasa<sup>®</sup> Checking Accounts & Rewards FAQ's

## **What is Kasasa?**

Kasasa is a company that partners with financial institutions to offer awesome rewards based on checking accounts for you as our member at UnitedOne Credit Union.

## **What do I need to do to qualify?**

You need to have 12 debit card transactions post and settle to your account per Monthly Qualification Cycle, have 1 ACH debit or credit, 1 Bill Pay transaction, and enroll in e-statements to qualify for the account's rewards.

## **If it's a joint account, do we both have to perform the 12 debit card transactions?**

No, both the primary and joint members debit card transactions count towards the 12 debit card transactions.

## **What if I don't qualify?**

If you don't qualify, the account is still free, and you can try again next month.

## **What if I don't want to enroll in e-Statements?**

A Kasasa checking account might not be the best fit for you if you don't want to enroll in e-statements. E-statements are a requirement to earn rewards. If you never enroll in e-statements, you will never earn the rewards, and be charged a paper statement fee.

## **When are rewards posted?**

Rewards are posted on the last day of the month.

## **Where do the rewards get posted?**

If you have a Kasasa Cash<sup>®</sup> checking or Kasasa Cash Back<sup>®</sup> checking paired with Kasasa Saver<sup>®</sup>, the rewards will be posted to the checking account and then swept to the Kasasa Saver. If you have a Kasasa Cash or Kasasa Cash Back checking but no Kasasa Saver, the rewards will be posted to your checking account. Kasasa Tunes<sup>®</sup> checking rewards are posted directly to the Tunes checking, as Kasasa Tunes cannot be paired with Kasasa Saver.

## **Are the Kasasa Tunes checking rewards deposited into my account to use?**

No, Kasasa Tunes rewards are reimbursements for purchases made.

## **Can I have more than one Kasasa account?**

You are allowed one Kasasa account per Social Security Number. If you are primary on two accounts, you can only have one Kasasa rewards account. However, if you are primary on one account, and joint on another, you could be joint on the additional Kasasa account.

**What is a Monthly Qualification Cycle?**

The qualification cycle is the timeframe in which you must complete your 12 debit card transactions, 1 ACH debit, credit, or Bill pay transaction, and have e-statements.

**What is the difference between a Qualification Cycle and a Statement Cycle?**

The monthly qualification cycle is defined as one day prior to the first banking day of the current statement cycle through one day prior to the last banking day of the current statement cycle. (ex: 2/29/2020-3/30/2020)  
Our statement cycle is the first of the month through the last of the month (ex: 2/1/2020-2/29/2020)

**Can I access Kasasa Saver with my debit card?**

No, you can only access your primary share and your checking account with your debit card.

**Does Kasasa Saver replace my primary share?**

No, you're still required to have a primary share.

**Can I have more than one Kasasa Saver on my account?**

No, you can only have one Kasasa Saver. The Kasasa Saver account has to be linked to a Kasasa checking account to work appropriately.

**What is Kasasa Protect?**

Kasasa Protect is an identity theft protection service.

**Who can enroll in Kasasa Protect?**

Both Kasasa account holders and non-Kasasa account holders can enroll in Kasasa Protect. It is available to both primary and joint members.

**How much does Kasasa Protect cost?**

\$7.99 for Primary members, \$6.00 for the joint member (both Kasasa and non-Kasasa accountholders receive the same price.)

**Are there any changes to our UnitedOne Credit Union EasyOne checking account?**

Yes, there will no longer be a limit to the amount of checks you write on your account, so there will be no \$0.20 fee for the above 5 limit. Unlimited check writing privileges now apply.

**Can Business accounts have Kasasa products?**

No, only consumer accounts can have Kasasa products.