

Ka-Ching! Savings Account Program Addendum

Our Ka-Ching! Savings Account Program requires a Naugatuck Savings Bank Personal* Checking Account and a Naugatuck Savings Bank Visa® Check Card. Online enrollment authorizes the Bank to open a Ka-Ching! Savings Account with the same owners as the checking account.

Naugatuck Savings Bank will deposit the amount of cents from each non-PIN transaction of more than \$50 completed using your enrolled Naugatuck Savings Bank Visa® Check Card 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.

Visa® Check Card refund transactions may result in the reversal of the related Ka-Ching! Savings Account deposit.

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

Visa® Check Card transactions from gaming locations are not eligible.

Naugatuck Savings 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 VISA® Check Card Applicants: I understand the Naugatuck Savings Bank VISA® Check Card 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 Naugatuck Savings Bank to verify the information provided on this application and to request a credit report if necessary. The Naugatuck Savings Bank VISA® Check Card is available to qualified customers only. Other requirements apply. If I am not approved for a VISA® Check Card, 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.

*Personal accounts only. Health Savings Accounts, Money Market Accounts or Business Accounts are not eligible.