

The Kasasa Loan®

Borrow smarter.

Get the only loan that
comes with Take-Backs™.

Offered only by the finest community
financial institutions.

Find a Kasasa Loan now at KasasaLoansIowa.com



The Kasasa Loan[®]

Borrow smarter.

Pay ahead to save.

Take it back if you need it.

Find a Kasasa Loan at a community
financial institution today.

Visit [KasasaLoansIowa.com](https://www.KasasaLoansIowa.com)



Scan with your phone



Kasasa means... The smartest way to borrow.

Get the Kasasa Loan[®] and
get out of debt faster with the
only loan with Take-Backs[™].



Be proud of your money.

Get the most rewarding accounts and loans, available through local banks and credit unions everywhere.

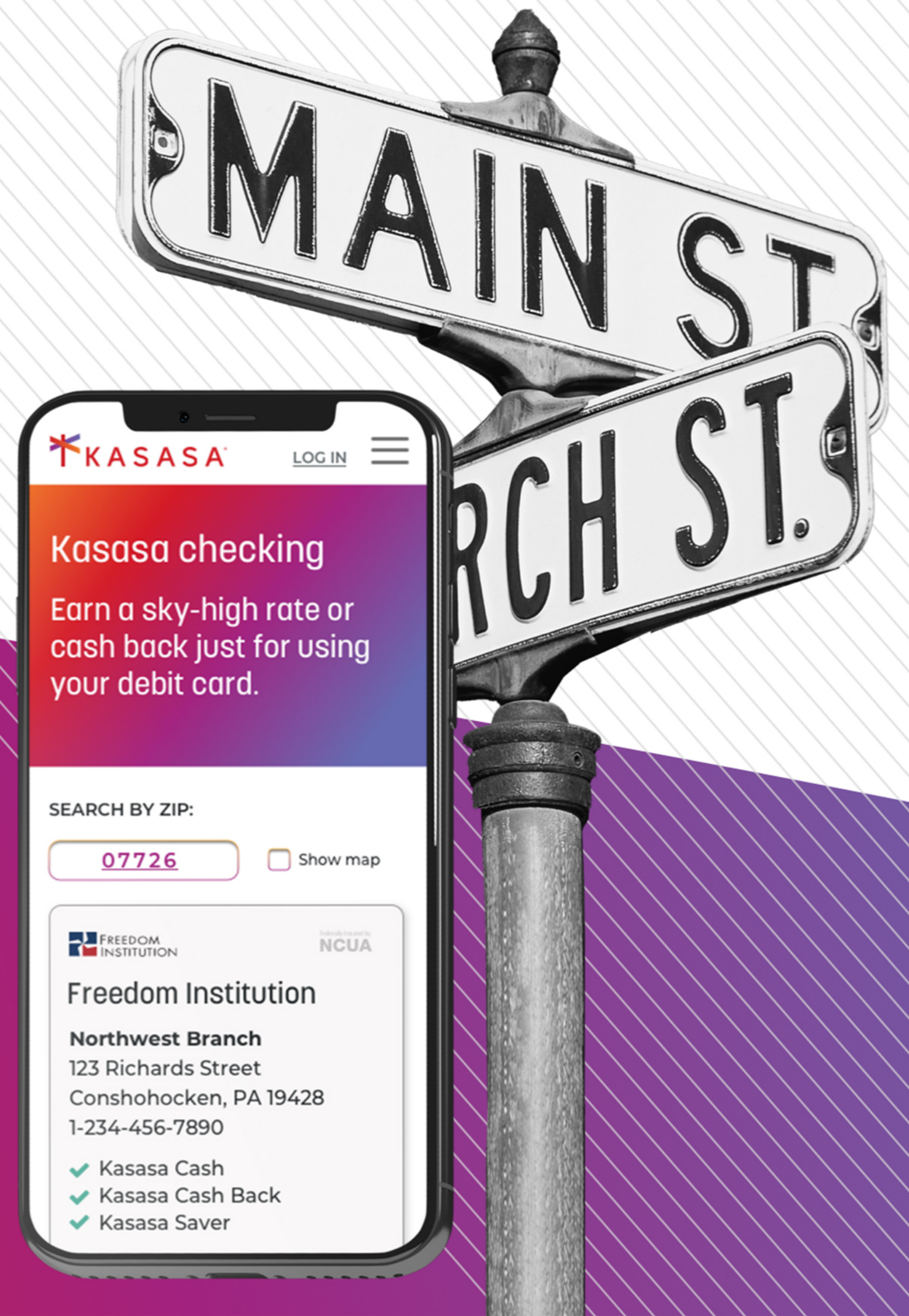
CHECKING COMMUNITY IMPACT ABOUT US

Get free accounts with cash rewards.

DISCOVER KASASA CHECKING

AS SEEN ON

Forbes NASDAQ The Washington Post



Be proud of your money.

Get the most rewarding accounts and loans, available through local banks and credit unions everywhere.

CHECKING COMMUNITY IMPACT ABOUT US

Banking locally can make a big difference.

SEE WHY LOCAL MATTERS

AS SEEN ON

Forbes NASDAQ The Washington Post



Be proud of your money.

Get the most rewarding accounts and loans, available through local banks and credit unions everywhere.

CHECKING COMMUNITY IMPACT ABOUT US

We're helping community banks and credit unions take back banking – one financial institution at a time.

LEARN MORE ABOUT US

AS SEEN ON

Forbes NASDAQ The Washington Post

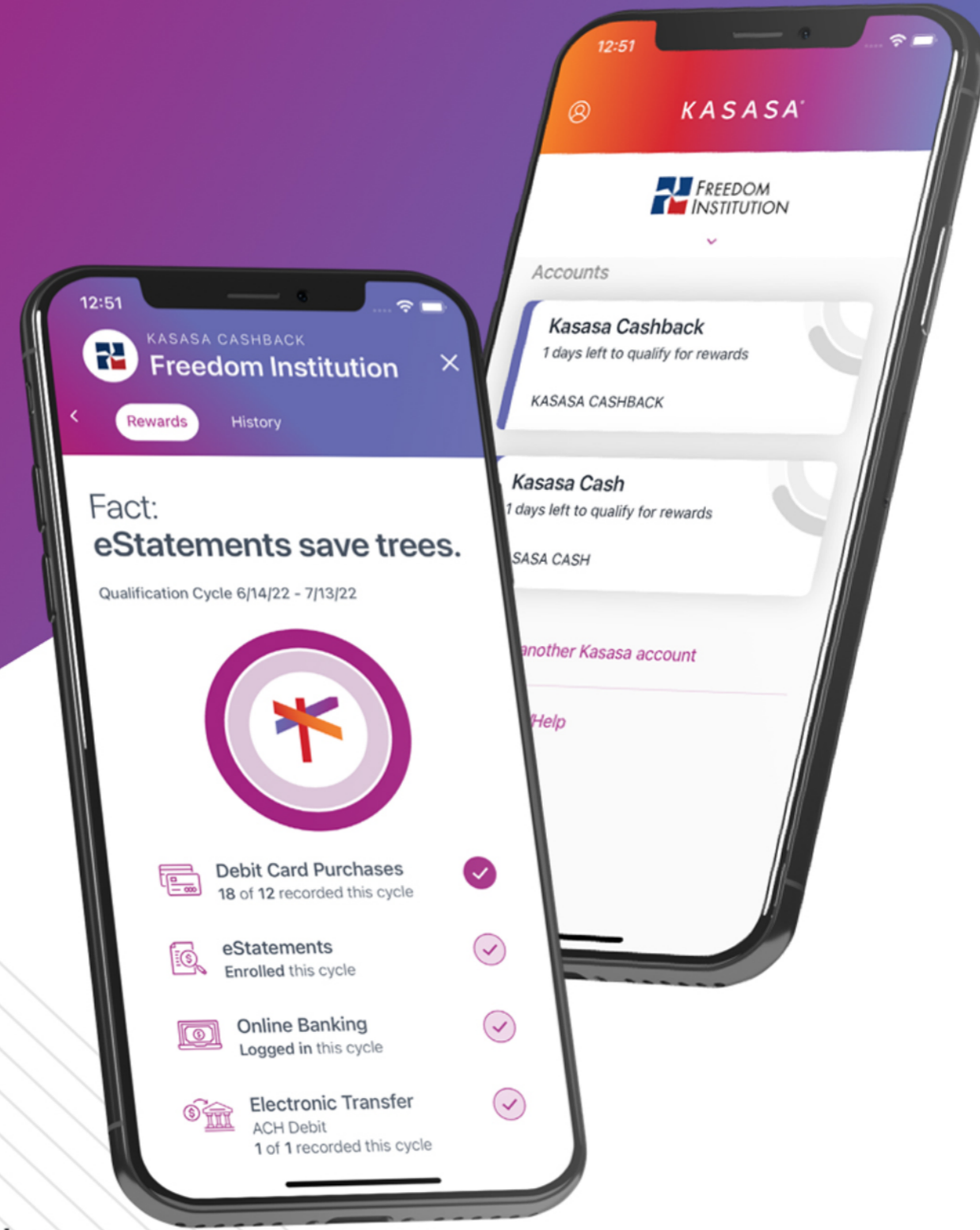


Free checking.

You choose your rewards.

Earn a high rate of return on your balance with Kasasa Cash[®] or get rewarded on your debit card purchases with Kasasa Cash Back[®]. Both come with Kasasa Saver[®] to make saving a breeze.

[FIND AN ACCOUNT ▶](#)

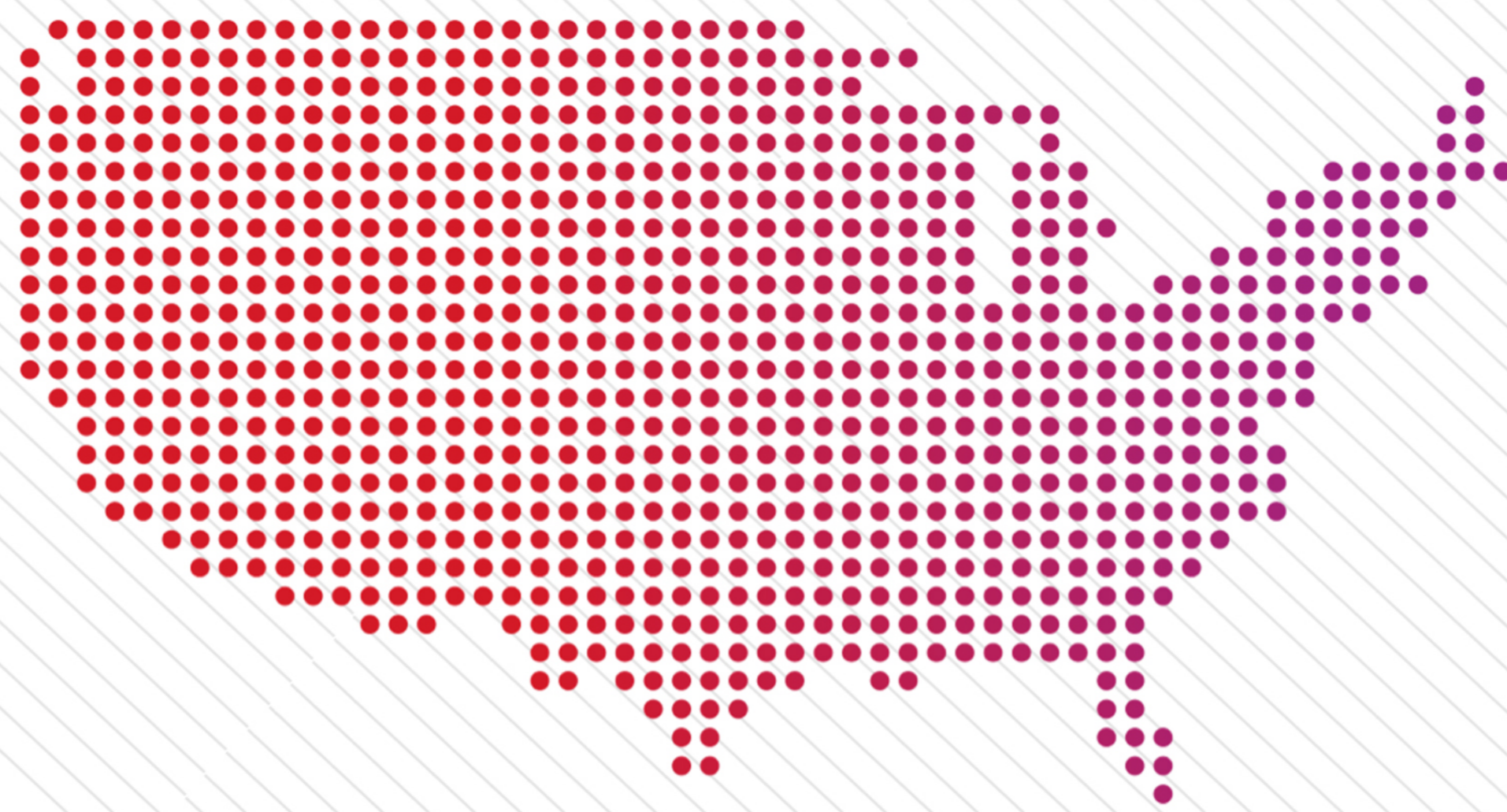



Start getting rewarded today.




Kasasa accounts are available at **700 community banks and credit unions** around the country.


So everyone around the nation can [bank local](#).



 Cash rewards


 ATM withdrawal fee refunds nationwide


 Always free

 Accessible online or at a local branch

Free rewards checking available now.

Kasasa accounts are always free and come with great service from a local financial institution, ATM withdrawal fee refunds, and cash rewards every month.

 **Kasasa Cash[®]**
Earn a high rate of return on your balance.

 **Kasasa Cash Back[®]**
Get cash back for using your credit card.

 **Kasasa Saver[®]**
Get automatic reward transfers to help you save easily.

“Free AND rewards!? Hm, what's the catch?”

Qualifying for your monthly rewards is easy. All you have to do are a few things you're probably already doing, such as:

- ✓ Use your debit card
- ✓ Receive e-statements
- ✓ Set up a direct deposit
- ✓ Use online bill pay



These simple banking actions save you time and your institution money – so they can pass those savings on to you.

[FIND A KASASA ACCOUNT ▶](#)

Join the movement

Over 3 million people have discovered the benefits of Kasasa checking rewards.

Kasasa savings really add up! I've been surprised and pleased at how much. Wish I'd looked into it sooner. Lot's of missed savings!

SUSAN .T





Banking local: Good for you and your community!

Community banks and credit unions provide world-class products you wouldn't find at a megabank – AND strengthen the local economy.

See some examples of how it works below.



Power to the people.

Kasasa is committed to helping people bank local by ensuring everyone has access to world-class financial products and a great consumer experience. We only work with community banks and credit unions because they have roots in their communities, great customer service, and are actively invested in serving the people and businesses that help keep their community's economy strong.

COMMUNITY BANKS

PROVIDE
60%
of small
business loans.¹

MAKE
80%
of all agricultural
loans.²

CREDIT UNIONS

HAVE A
40%
approval rate for
small business loans.³

HAD AN
87%
satisfaction rating from
small business borrowers
in 2020.⁴

¹ <https://www.icba.org/about/community-banking/ppg-lean>
² <https://www.finastra.com/communitymarkets/banks>
³ <https://www.finastra.com/communitymarkets/creditunions>
⁴ <https://www.fedsmallbusiness.org/medialibrary/FedSmallBusiness/files/2021/2021-sbcs-employer-firms-report>

Here's why we work with community financial institutions...

COMMUNITY INSTITUTIONS

- Well-established and active in the community
- Heavily invested in the local economy
- Reputation for outstanding personal service
- Physical branches with service representatives ready to help you
- A real person actually answers the phone
- Historically proven to be trustworthy, scandal-free

...and we don't allow megabanks and neobanks to distribute our products.

MEGABANKS AND NEOBANKS

- Care much more about shareholders than account holders
- More focused on earning green than actually being green
- Use money and power to rig the system so they always win
- Prioritize expanding a global empire over improving the communities they're in



The best customer experience.

We know that people matter and human interaction is just as important as technology and convenience. Kasasa partners with financial institutions you already know and trust because they're established in your community, ready to give you that personal attention when you need it. And we are building a robust mobile and online experience to make sure that when you need access online, it's all there too.

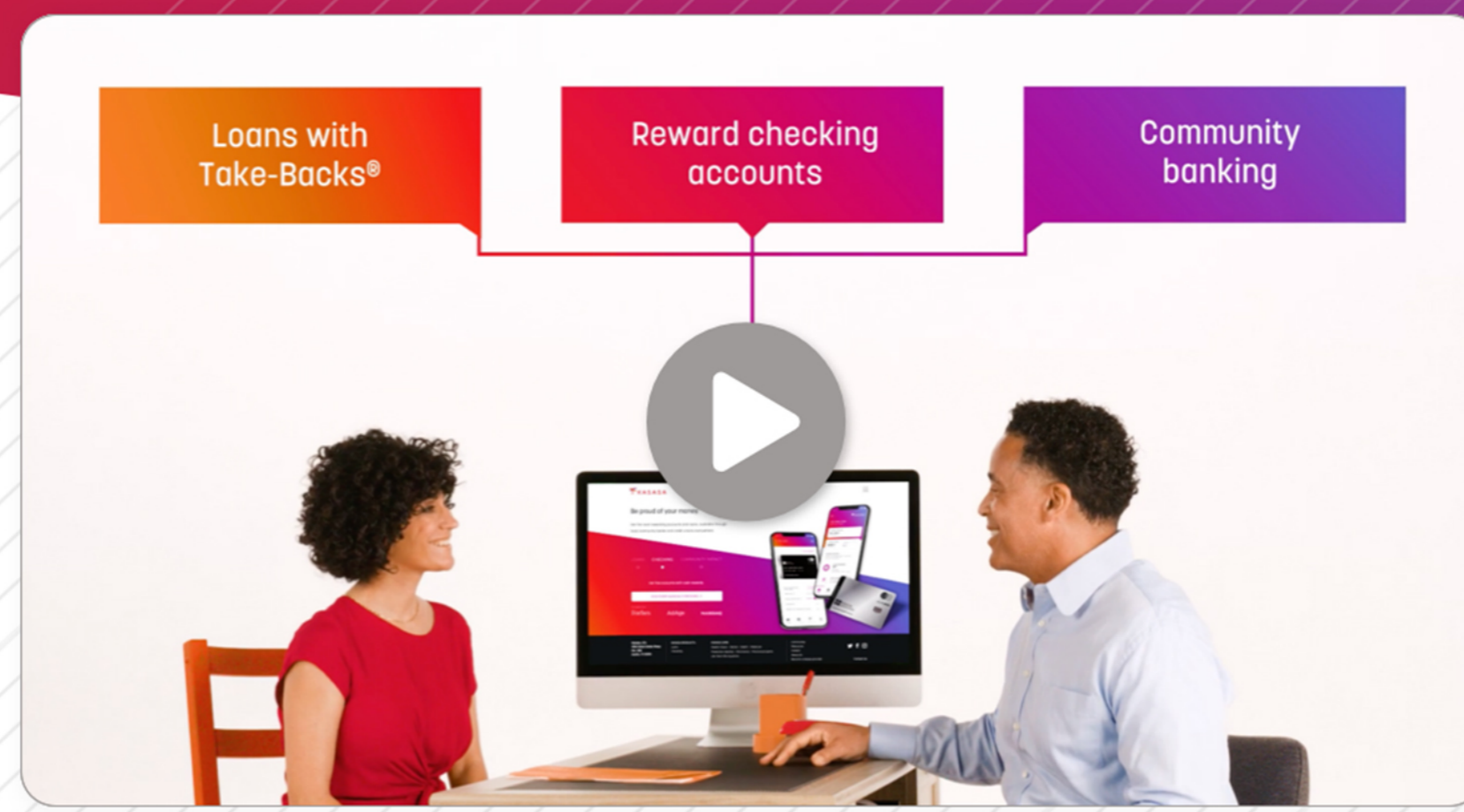




We're Kasasa.

And we believe your money should do more... for you and your community.

We're not a bank – we're committed to helping community banks and credit unions take back banking by equipping them with world-class financial products. Products you would never find at a megabank that cares more about profits than helping people. These local institutions have roots in their communities, great customer service, and are actively invested in local businesses to help keep the economy strong.



WHY WE EXIST

Keep banking local

We believe everyone should have access to the best banking products and service from community banks and credit unions. We support neighborhood institutions that you know and trust, put you first, and fund small businesses to grow the local economy.

WHY BANKING LOCAL MATTERS ▶

IF YOU'RE A BANK OR CREDIT UNION PASSIONATE ABOUT SERVING YOUR COMMUNITY, WE SHOULD TALK! ▶



Badass banking products

Kasasa products help people take control of their finances. They reward you, make you more secure, and help you make the most of your money.



Local matters

We only partner with community banks and credit unions, established in your neighborhood and known for their commitment to customer service.



Committed to the cause

We'll never stop fighting to help local financial institutions compete with the megabanks because we know what a difference it makes to keep your money in the local economy.

OUR STORY

700 local banking partners are helping us create "overnight" success.



In 2003, we had a vision. We wanted to provide community banks and credit unions with the best products to take back market share from the greedy megabanks and keep banking local.

If all the community institutions offering Kasasa were a single bank, it would be the 4th largest bank in the nation.

3 million+
accounts opened in all 50 states

\$2.7 billion+
in rewards given back (and counting)

3,400+
branches nationwide offer Kasasa

For media inquiries:

Contact press@kasasa.com

IN THE NEWS ▶

Earn a sky-high rate or cash back just for using your debit card!

Find a Kasasa partner near you.

Kasasa checking is offered at over **700 community banks and credit unions.**

← BACK TO SEARCH RESULTS



Kasasa Cash[®]
Earn a high rate of return on your balance.

<p>3.00% APY* on balances up to and including \$20,000</p> <p>✓ Free Kasasa Saver available</p>	<p>0.05% APY* on all balances if qualifications are not met</p>	<p>Qualifying is easy: To earn rewards, the following enrollments must be in place and all transactions and activities post and settle to your account during each Monthly Qualification Cycle.</p> <ul style="list-style-type: none"> At least ## direct deposit or ACH payment transactions At least ## debit card purchases Be enrolled in and agree to receive e-statements Be enrolled in and log into online banking
--	--	---

Enjoy:

- Free checking that pays high interest
- Add free Kasasa Saver to build savings automatically
- No minimum balance to earn rewards
- No monthly maintenance fee
- \$XX minimum deposit to open

ATM withdrawal fee refunds:

- Nationwide
- Up to \$25 per cycle

[APPLY NOW](#)

*Membership restrictions may apply. APY = Annual Percentage Yield. APY's accurate as of MM/DD/YYYY. Fees may reduce earnings. [Click here](#) or scroll to the bottom of this page for important account specific information regarding qualifications, rewards, additional requirements, and other limitations.

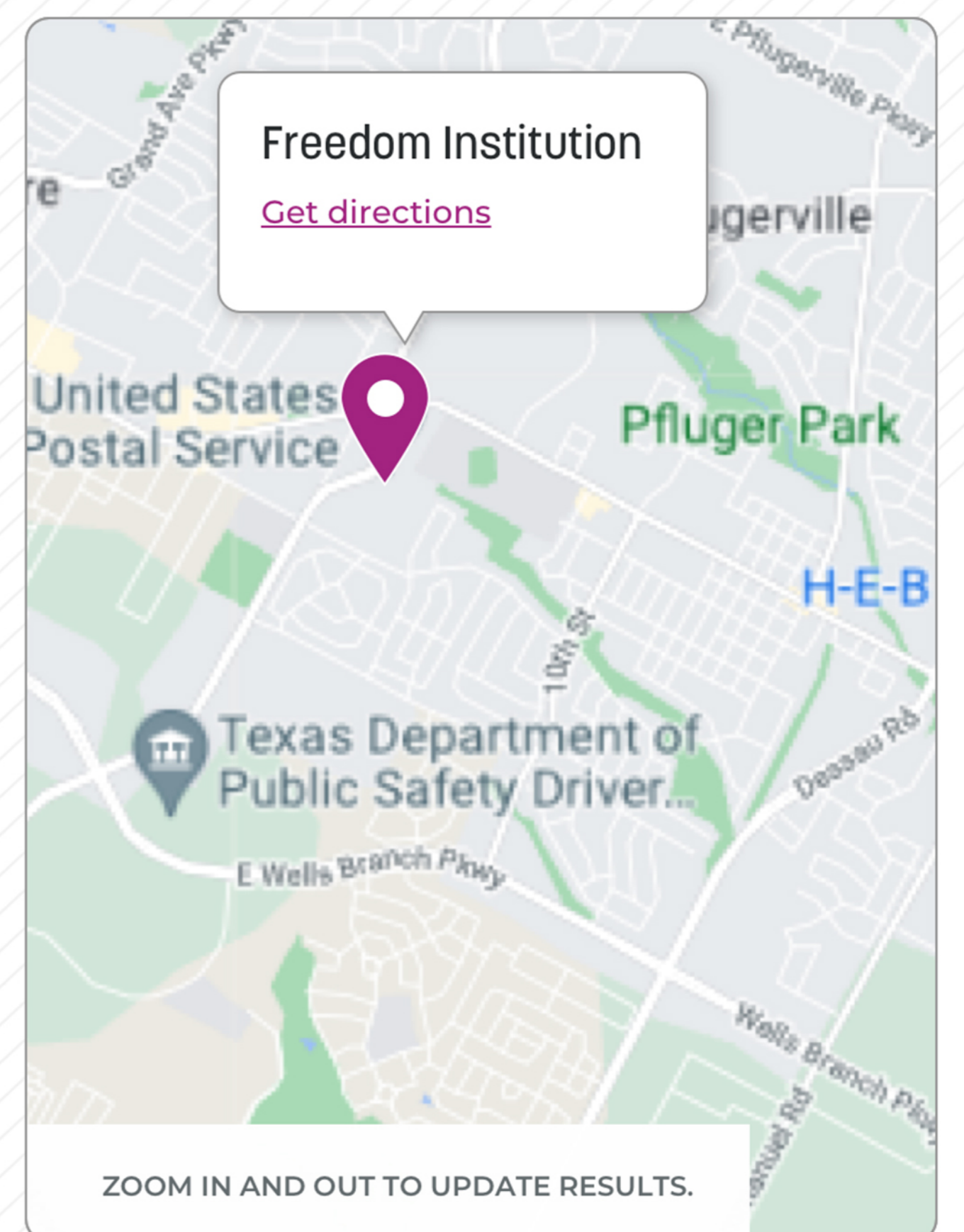


FREEDOM INSTITUTION

Federally Insured by NCUA

Northwest Branch **Branch Hours:**
123 Richards Street Today: 9am – 5pm
Conshohocken, PA 19428 [Additional hours](#)

CALL BRANCH AT 333-333-3212



Freedom Institution

[Get directions](#)

ZOOM IN AND OUT TO UPDATE RESULTS.

Kasasa Cash Back[®]
Get cash back for using your debit card.

<p>3.00% cash back on debit card purchases*</p> <p>✓ Free Kasasa Saver available</p>	<p>Earn up to \$108 cash back per year, \$9 per month*</p>	<p>Qualifying is easy: To earn rewards, the following enrollments must be in place and all transactions and activities post and settle to your account during each Monthly Qualification Cycle.</p> <ul style="list-style-type: none"> At least ## direct deposit or ACH payment transactions At least ## debit card purchases Be enrolled in and agree to receive e-statements Be enrolled in and log into online banking
---	---	---

*Membership restrictions may apply. [Click here](#) or scroll to the bottom of this page for important account specific information regarding qualifications, rewards, additional requirements, and other limitations.

[See details and apply](#)

ABOUT FREEDOM INSTITUTION



FREEDOM INSTITUTION

Federally Insured by NCUA

Lorem ipsum about Freedom Institution. Lorem ipm about Freedom Institution. Lorem ipsum Freedom Institution. Lorem ipsum Freedom Institution. Lorem ipsum Freedom Institution. Lorem ipsum Freedom Institution. Lorem ipsum Freedom Institution. Lorem ipsum Freedom Institution.

Number of branches **8**

Qualification Information:
 Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, [PIN-based, signature based] debit card purchases less than \$[KCS_Min_Purchase_Price_Amount], debit card purchases processed by merchants and received by our credit union as ATM transactions, [PIN-based, signature based] transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. 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 (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle. [See our website or contact[Contact] one of our branch service representatives for specific Monthly Qualification Cycle dates.

Reward Information:
 When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, average daily balances up to and including [KCKG_Interest_Rate_Cap] receive an APY of [KCKG_Below_Cap_APY]%; and average daily balances over [KCKG_Interest_Rate_Cap] earn a dividend rate of [KCKG_Above_Cap_IR] on the portion of the average daily balance over [KCKG_Interest_Rate_Cap], resulting in a range from [KCKG_Above_Cap_APY_Range_Low_Bal] to [KCKG_Above_Cap_APY_Range_High_Bal] APY depending on the account's average daily balance. You will receive reimbursements up to \$[KCS_Max_ATM_Refund_Amount_per_Cycle] for nationwide ATM withdrawal fees incurred within your Kasasa Cash or Kasasa Cash Back account during the Monthly Qualification Cycle in which you qualified. *NOTE: ATM fee reimbursements only apply to Kasasa Cash transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.*

When your Kasasa Cash qualifications are not met, the dividend rate earned on the account's entire average daily balance will be [KCKG_Base_IR] resulting in an annual percentage yield of [KCKG_Base_APY] and ATM withdrawal fees are not refunded. Dividends will be credited to your Kasasa Cash account on the last day of the current statement cycle. Nationwide ATM withdrawal fee reimbursements will be credited to your account on the first processing/business day of the following statement cycle. APY = Annual Percentage Yield. APYs accurate as of [XX/XX/20XX]. APY calculations are based on an assumed balance of [KCKG_Interest_Rate_Cap] + \$100,000 in your Kasasa Cash account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.

Additional Information:
 Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Qualifications, rates, rewards, fees, account specifics and restrictions may vary by account. [No] [KCS_Minimum_Balance_Amount] minimum deposit is required to open the Kasasa Cash account. Monthly [Direct Deposit/ACH credit], [enrollment in online banking], [[KCSStatementsCondition] [is/are/may be] a condition(s)] of [this/these] account(s). Enrollment in electronic services (e.g., online banking, e-statements) and log-ons may be required to meet some of the account's qualifications. Limit of [Limit_Num_Accts_To] account(s) per [Limit_On_Accts_Applies_To]. There are [no] recurring monthly maintenance charges or fees to open or close this account. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. [Federally insured by NCUA] [Your Savings Insured To \$250,000 Per Account, American Share Insurance. By members' choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.]

Kasasa, LTD.
 6504 Bridge Point Parkway
 Suite 500
 Austin, Texas 78730

KASASA PRODUCTS:
 Checking
 Coming soon: Loans

KASASA CARE:
 Health: Vision · Dental · Prescriptions · Health · Medicare
 Protection: Identity · Electronics · Personal property
 Life: Term life insurance

Community Resources
 Careers
 About Us
 Contact Us
 Become a Kasasa provider



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Hello@Kasasa.com

[Privacy](#) · [Terms & Conditions](#)

SUBJECT LINE: John, don't forget to finish your application!

PH: You're so close to earning 3.00% APY on qualifying balances with Kasasa Cash.



Right now, you could be earning:

3.00% APY*
on qualifying balances.

Open your Kasasa Cash® account today.

FINISH APPLICATION



John, all that stands between you and your Kasasa Cash account is a 5-minute application.

Get ready to enjoy:

3.00%_{APY}

on qualifying
balances up to and
including \$20,000*

0.05%_{APY}

on balance if
qualifications
aren't met*

Plus, add free Kasasa Saver® to help make saving second nature.

Qualifying for cash back is easy:

- Lorem ipsum qualification number one can be one or two lines.
- Lorem ipsum qualification number two can be one or two lines.
- Lorem ipsum qualification number three can be one or two lines.
- Lorem ipsum qualification number four can be one or two lines.
- Lorem ipsum qualification number five can be one or two lines.

FINISH APPLICATION

Freedom Institution
[6666 Address Road]
Adresstown, TX 78759



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SUBJECT LINE: John, don't forget to finish your application!

PH: You're so close to earning 3.00% cash back with Kasasa checking.



Right now, you could be earning:

3.00%* cash back
on debit card purchases.

Open your Kasasa Cash Back® account today.

FINISH APPLICATION



John, all that stands between you and your Kasasa Cash Back account is a 5-minute application.

Get ready to enjoy:

3.00%
cash back
on debit card
purchases*

Up to
\$108
a year in
cash back*

Plus, add free Kasasa Saver® to help make saving second nature.

Qualifying for cash back is easy:

- Lorem ipsum qualification number one can be one or two lines.
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- Lorem ipsum qualification number three can be one or two lines.
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FINISH APPLICATION

Freedom Institution
[6666 Address Road]
Adresstown, TX 78759



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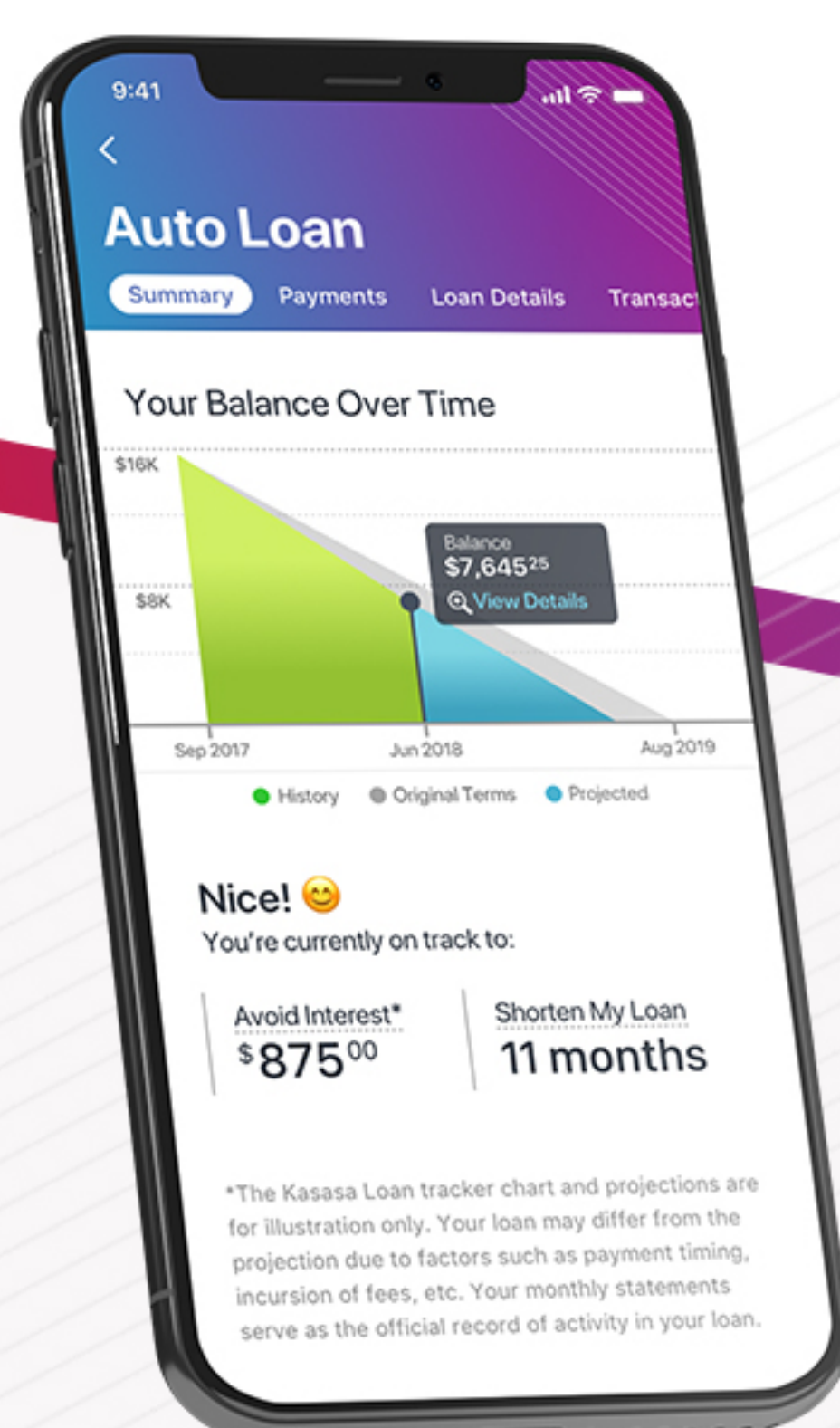
Finish your application to lock in yours today



Get out of debt faster with Take-Backs™ — only from the Kasasa Loan®.

Consolidate your debt now. Save big later.

APPLY NOW



3 reasons to finish your Kasasa Loan application right now



STAY IN CONTROL

See your debt at a glance, how to save on interest, and more on our award-winning mobile app!



PAY AHEAD, SAVE BIG

Getting ahead on your monthly payments means saving on interest and getting out of debt sooner.



GET TAKE-BACKS™ IF YOU NEED IT

Any additional funds paid are put into a Take-Back balance, which you can access whenever you need, penalty-free.

It's time to take control of your debt.

Rates change all the time — why risk it? Lock in one as low as X.XX%* by finishing your application. You'll be on your way to consolidating your debt, and losing it even faster.

LEARN MORE

*You could qualify for rates as low as X.00% based on the information you provided. These are non-binding, non-offers, of credit.

Kasasa Freedom Institution
4516 Seton Center Pkwy Ste 300
Austin, TX 78759
888-123-4567



*You could qualify for rates as low as X.00% based on the information you provided. These are non-binding, non-offers, of credit.

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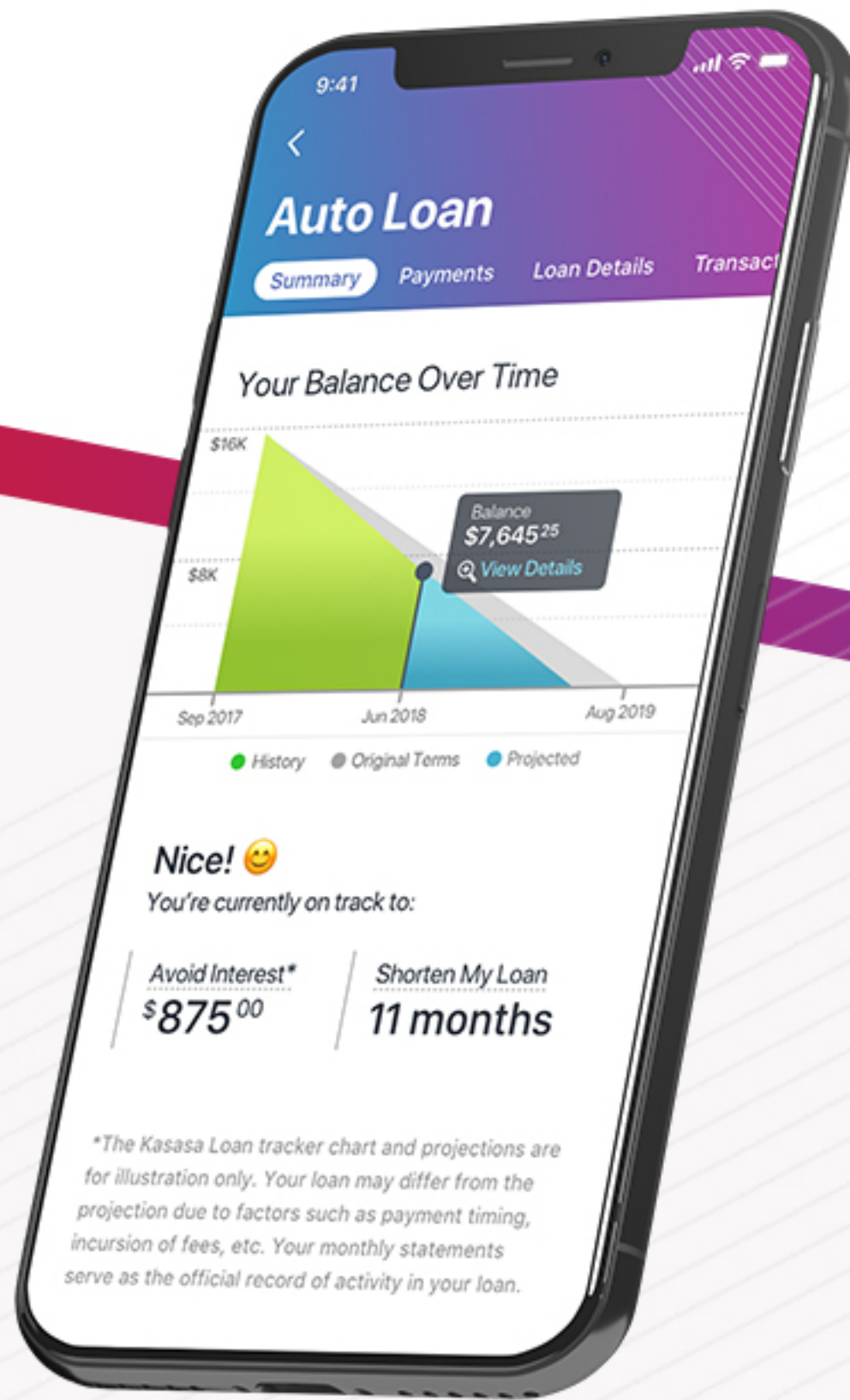
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You've already got the balling rolling – now, finish up your application.



Consolidate your debt and save with a **rate as low as X.XX%.***

APPLY NOW



3 reasons to finish your Kasasa Loan[®] application



STAY IN CONTROL

See your debt at a glance, how to save on interest, and more on our award-winning mobile app!



PAY AHEAD, SAVE BIG

Getting ahead on your monthly payments means saving on interest and getting out of debt sooner.



GET TAKE-BACKS[™] IF YOU NEED IT

Any additional funds paid are put into a Take-Back balance, which you can access whenever you need, penalty-free.

Demolish your debt.

You've already gotten the ball rolling! Make life easier: Consolidate your debt by finishing your application.

LEARN MORE

*You could qualify for rates as low as X.00% based on the information you provided. These are non-binding, non-offers, of credit.

Kasasa Freedom Institution
4516 Seton Center Pkwy Ste 300
Austin, TX 78759
888-123-4567



*You could qualify for rates as low as X.00% based on the information you provided. These are non-binding, non-offers, of credit.

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PH: Take a few minutes to create your login now.



Set up your Kasasa Loan®.

Get down with all its awesome features.

CREATE YOUR LOGIN

Your Kasasa Loan's features make it the smartest way to borrow.
But before you can enjoy them, you'll need to...



Create a login.

This allows you to link your bank account, so you can make loan payments in seconds. Once that's done, you can get to the fun part.



Personalize your dashboard to meet your needs.

Your loan's dashboard features are what make it the smartest way to borrow.

1. Set up AutoPay and never forget to make a payment.
2. Build a Take-Back® balance and save in interest by paying ahead.
3. Access those extra funds down the road if you ever need them, fee-free.

Your loan awaits.

CREATE YOUR LOGIN

Freedom Institution
4516 Address Rd
City name, TX 12345
(XXX) XXX-XXXX

[Privacy Policy](#)



Your Kasasa Loan's awesome features await. Plus, some other important stuff.

CREATE YOUR LOGIN

Right now, you have no access to your Kasasa Loan®.
Take a few minutes to set it up.



It pays to have a login. Literally.

Your login lets you link your bank account to make loan payments.
And once that's done, you can set up your feature-filled dashboard!



It *AutoPays* to set up your dashboard.

Your dashboard comes with awesome features that make
borrowing better.

1. Set up AutoPay and never forget to make a payment.
2. Build a Take-Back® balance and save in interest by paying ahead.
3. Access those extra funds down the road if you ever need them, fee-free.

Start experiencing the smartest way to borrow.

CREATE YOUR LOGIN

Freedom Institution
4516 Address Rd
City name, TX 12345
(XXX) XXX-XXXX

[Privacy Policy](#)

PH: You can't start making loan payments without it.



Your Kasasa Loan[®] is like a remote with no batteries.

Give it some juice.

CREATE YOUR LOGIN

Your login gives you free rein over your account.
Once you can sign in, you can:



Link your bank account.

Once this is done, you can make loan payments. Otherwise, you risk late fees and interest charges, which aren't fun. Now, let's get to the part that is.



Set up your dashboard.

This is your one-stop shop for managing your loan. Simply put, it makes borrowing better.

1. Set up AutoPay and never forget to make a payment.
2. Build a Take-Back[®] balance and save in interest by paying ahead.
3. Access those extra funds down the road if you ever need them, fee-free.

Put some life into your loan now.

CREATE YOUR LOGIN

Freedom Institution
4516 Address Rd
City name, TX 12345
(XXX) XXX-XXXX

[Privacy Policy](#)



Freedom Institution

Sponsored ·



Smartest way to borrow tools: from the new neighbor.
Smartest way to borrow money: with Take-Backs® from the Kasasa Loan®.



WWW.FREEDOMINSTITUTION.COM

Borrow smarter, pay it off safer

Beat debt with Take-Backs®

[LEARN MORE](#)



12

1 Share



Like



Comment



Share



Freedom Institution

Sponsored ·



Fund home projects with the Kasasa Loan®, the only loan that can help you pay off debt faster without losing your safety net.



WWW.FREEDOMINSTITUTION.COM

Conquer renovations and debt with Kasasa®

The only loan with Take-Backs®

[LEARN MORE](#)



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Freedom Institution

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The Kasasa Loan's the smartest way to borrow. Its Take-Backs® help you pay off debt faster while keeping your safety net.



WWW.FREEDOMINSTITUTION.COM

Borrow smarter, save big with Take-Backs

Get the Kasasa Loan today

[LEARN MORE](#)



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Freedom Institution

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New wheels? Refinancing your current ride? Either way, pay it off faster and safer with Take-Backs® from the Kasasa Loan®.



WWW.FREEDOMINSTITUTION.COM

Get Take-Backs with the Kasasa Loan

Like a seat belt for your \$\$\$

[LEARN MORE](#)



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1 Share





Freedom Institution

Sponsored ·



Looking to consolidate debt? Make it easy with a Kasasa Loan®. Take-Backs® can help you pay off debt faster and safer.



WWW.FREEDOMINSTITUTION.COM

Demolish your debt

Consolidate it with Kasasa

[LEARN MORE](#)



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Freedom Institution

Sponsored ·



Realize your dreams and fund them with a Kasasa Loan®. It's the only loan with Take-Backs® to help you pay off debt faster.



WWW.FREEDOMINSTITUTION.COM

Get Take-Backs with the Kasasa Loan

The smartest way to borrow

[LEARN MORE](#)



12

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Comment



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Freedom Institution

Sponsored · 🌐



Check out Kasasa Cash®: Free checking with a high rate and cash rewards. When's the last time your checking account paid YOU?



WWW.FREEDOMINSTITUTION.COM

Kasasa Cash means MORE...

Be proud of your money.

LEARN MORE



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Like



Comment



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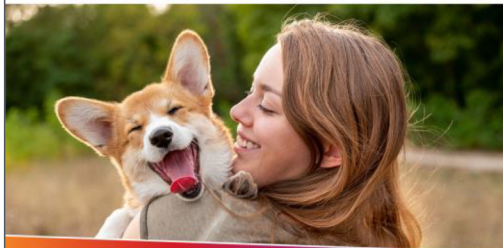


Freedom Institution

Sponsored · 🌐



See ya checking fees 🙌 Hello cash rewards! Earn cash when you use your debit card with a free Kasasa Cash Back® account.



WWW.FREEDOMINSTITUTION.COM

Spend more, earn more! Learn more...

Be proud of your money.

LEARN MORE



12

1 Share



Like



Comment



Share