

What's Kasasa®?

It's free checking that
REWARDS YOU
 in ways that matter.



Sonabank and VMA are pleased to partner together to provide you with checking accounts that reward you.



	Kasasa Cash*	Kasasa Cash Back*	Kasasa Tunes*
Free checking	✓	✓	✓
Monthly reward	High interest	Cash back on debit card purchases	iTunes®, Amazon.com® & GooglePlay™ refunds
Refunds on ATM fees, nationwide*	✓	✓	✓
No minimum balance to earn rewards	✓	✓	✓
No monthly service fees	✓	✓	✓
Free debit card & online banking	✓	✓	✓
Unlimited checking	✓	✓	✓
Kasasa Saver® available	✓	✓	
Minimum deposit to open	\$25	\$25	\$25

Add **Kasasa Saver** - an automatic way to save!

Have your Kasasa Cash or Kasasa Cash Back earnings automatically transfer into a free Kasasa Saver account. Watch your savings grow as you earn a high rate!

*Qualifications, rewards, and ATM fee reimbursements may vary by account. Account approval, conditions, qualifications, limits, time-frames, enrollments, log-ons and other requirements apply. \$25 minimum deposit is required to open any Kasasa account. There are no recurring monthly service charges or fees to open or close Kasasa accounts. A Kasasa Cash or Kasasa Cash Back account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. Contact a bank representative for additional information. Member FDIC. iTunes is a registered trademark of Apple, Inc., Amazon is a registered trademark of Amazon.com, Google Play is a registered trademark of Google, Inc. Amazon.com and Google are not participants or sponsors of this program. Kasasa, Kasasa Cash, Kasasa Cash Back and Kasasa Tunes are trademarks of BancVue, Ltd., registered in the U.S.A.



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KASASA® | BENEFITS

By signing up for a Kasasa account through our partnership with Sonabank, you get all the great rewards from a standard Kasasa account plus more!

- Free online banking and mobile banking with mobile deposit
- \$25 account opening deposit incentive*
- A local banker dedicated to you and your needs
- \$250 credit towards closing costs when financing a home mortgage through Sonabank**
- .25% APR reduction in consumer loan interest rate with automatic draft with Sonabank***
- Bonus rates on a standard Certificate of Deposit
- No fee, no obligation Investment Consultation with Sonabank Investments
- Visa Platinum Credit Card with rewards

Other Benefits:

- Receive 1 free box of checks per year
- Free 3x5 Safe Deposit Box (or equivalent dollar credit for larger box, subject to availability - first year only)
- One time Overdraft Fee forgiveness once per year
- No fee cashier's checks

How to open an account and redeem your \$25 deposit incentive:

Open an account online:

- Visit sonabank.com, select your account and enter promo code VMA on the second page of the application

Open an account in person:

- Make sure you tell the bank representative that you are with VMA

Ask for **free Kasasa® checking**

Learn more at sonabank.com, call us at **1-888-464-BANK (2265)** or visit any of our branch locations.

Enter promo code on page 2 of your online application via sonabank.com

OTHER INFORMATION	
* Where did you learn about us?	Promotional mailer
Do You want to add beneficiaries?	None
Promo Code	VMA
* Would you like to add a joint applicant?	<input type="radio"/> Yes <input checked="" type="radio"/> No

[Save and Return](#) [Continue >](#)



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*Sonabank will provide a \$25 account opening incentive (taxes may apply) deposited directly to your Kasasa account by the 15th day of the following month that the account was opened and can be used for your account opening deposit (minimum deposit of \$25 is waived if you use your Kasasa incentive to open). If your Kasasa account is closed within 6 months of opening, Sonabank may deduct your Kasasa incentive from your account before any early account closing fees are applied. Sonabank will provide a **\$250 credit, good only towards closings costs when financing a home mortgage through Sonabank and Southern Trust. If your Kasasa account is closed within 6 months of account opening, Sonabank may deduct this credit if you have already used it toward home mortgage closing costs. Contact a bank representative for additional terms and conditions related to financing a home mortgage. ***APR= Annual Percentage Rate. Credit products are subject to credit approval.

Member **FDIC**