

Choose your free reward.

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FEATURED



High Earnings

Earn interest on your checking account, plus ATM withdrawal fee refunds - nationwide.*

[Details](#)



Cash Back

Get cash back on everyday purchases, plus ATM withdrawal fee refunds - nationwide.*

[Details](#)



Music + More

Save big on iTunes[®], Amazon.com[®] or Google Play[™], plus ATM withdrawal fee refunds - nationwide.*

[Details](#)

You'll love **Kasasa Cash**[®]:

A blue starburst icon with the word "FREE" written inside in white, slanted capital letters.

It's free.

- No monthly maintenance fee.
- No minimum balance.



Earn high interest.*

When you meet your account's qualifications during a Monthly Qualification Cycle, you'll receive:

- 1.51% APY on all balances **up to and including** \$15,000.00 and
- 1.51% to 0.37% APY on balances over \$15,000.00, depending on balance in account

When qualifications are not met, you still earn 0.05% APY on the entire balance.

Plus refunds on ATM withdrawal fees - nationwide.*

When you meet your account's qualifications during a Monthly Qualification Cycle, you'll receive:

- Up to \$20 in ATM withdrawal fee refunds

When qualifications are not met, ATM withdrawal fees are not reimbursed.



Qualifying for rewards is easy.

To earn high interest and ATM withdrawal fee refunds, simply do the following each Monthly Qualification Cycle:

- Have at least 15 debit card purchases post and settle
- Have at least 2 automatic payments (ACH), bill pay transactions, or direct deposits post and settle
- Valid email address



Didn't qualify? Don't worry!

- Your account is still free.
- You can qualify again the next month.

You'll love **Kasasa Cash Back**[®]:

A blue starburst icon with the word "FREE" written in white, slanted capital letters.

It's free.

- No monthly maintenance fee.
 - No minimum balance.
-



Earn cash back.*

When you meet your account's qualifications during a Monthly Qualification Cycle, you'll receive:

- 3.00% cash back on debit card purchases, up to \$200.00 in total purchases
- Up to \$6.00 total cash back per monthly qualification cycle

When qualifications are not met, cash back payments are not made.

Plus refunds on ATM withdrawal fees - nationwide.*

When you meet your account's qualifications during a Monthly Qualification Cycle, you'll receive:

- Up to \$20 in ATM withdrawal fee refunds

When qualifications are not met, ATM withdrawal fees are not reimbursed.



Qualifying for rewards is easy.

To earn cash back and ATM withdrawal fee refunds, simply do the following each Monthly Qualification Cycle:

- Have at least 15 debit card purchases post and settle
 - Have at least 2 automatic payments (ACH), bill pay transactions, or direct deposits post and settle
 - Valid email address
-



Didn't qualify? Don't worry!

- Your account is still free.
 - You can qualify again the next month.
-

You'll love **Kasasa Tunes**[®]:



FREE

It's free.

- No monthly maintenance fee.
 - No minimum balance.
-



Earn online purchase reimbursements.*

When you meet your account's qualifications during a Monthly Qualification Cycle, you'll receive:

- Reimbursements for online purchases from iTunes, Amazon.com or Google Play (up to an aggregate total of \$10.00)

When qualifications are not met, online purchases are not reimbursed.

Plus refunds on ATM withdrawal fees - nationwide.*

When you meet your account's qualifications during a Monthly Qualification Cycle, you'll receive:

- Up to \$20 in ATM withdrawal fee refunds

When qualifications are not met, ATM withdrawal fees are not reimbursed.



Qualifying for rewards is easy.

To earn iTunes, Amazon.com or Google Play purchase reimbursements and ATM withdrawal fee refunds, simply do the following each Monthly Qualification Cycle:

- Have at least 15 debit card purchases post and settle
 - Have at least 2 automatic payments (ACH), bill pay transactions, or direct deposits post and settle
 - Valid email address
-



Didn't qualify? Don't worry!

- Your account is still free.
- You can qualify again the next month.

* For more information, read on:

Kasasa Cash *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 \$5.00, debit card purchases processed by merchants and received by Royal Banks of Missouri as ATM transactions, all debit card transactions, non-retail payment transactions, and purchases made with debit cards not issued by Royal Banks of Missouri. 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) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, (1) balances up to \$15,000 receive APY of 1.50%; and balances over \$15,000 earn 0.20% interest rate on the portion of balance over \$15,000, resulting in a range from 1.51% to 0.20% APY depending on the account's balance and (2) you will receive reimbursements up to an aggregate total of \$20.00 (max. \$5.00 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$6.00 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. When Kasasa Cash qualifications are not met, all balances in the account earn 0.05% APY and ATM withdrawal fees are not refunded. Interest / dividends and ATM withdrawal fee reimbursements will be credited to your Kasasa Cash account on the last day of the current statement cycle. APY = Annual Percentage Yield. APYs accurate as of 04/17/2017. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. These include a minimum of 15 Debit Card Transaction equal to or greater than \$5.00, \$100.00 minimum deposit is required to open the account. Two Monthly Direct Deposit/ACH credit or Debit, enrollment in online banking, receipt of electronic statements are a condition(s) of this accounts. Enrollment in electronic services (e.g. online banking, electronic statements, will be required to meet some of the account's qualifications. Limit 2 accounts per social security number / individual taxpayer identification number / household. There are no recurring monthly service charges or fees to open or close this account. Contact one of Royal Banks of Missouri Personal Bankers for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

Kasasa Cash Back *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 \$5.00, debit card purchases processed by merchants and received by Royal Banks of Missouri as ATM transactions, all debit card transactions, non-retail payment transactions, and purchases made with debit cards not issued by Royal Banks of Missouri. 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) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive (1) 3.00% cash back on up to a total of \$200.00 PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$6.00 cash back may be earned per Monthly Qualification Cycle. You will also receive reimbursements up to an aggregate total of \$20.00 (max. \$5.00 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$6.00 or higher.

We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. When Kasasa Cash Back qualifications are not met, no cash back payments are made and ATM fees are not refunded. Cash back payments and ATM fee reimbursements will be credited to your Kasasa Cash Back account on the last day of current statement cycle. Rates and rewards are variable and may change after account is opened. **Additional Information:** Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. These include a minimum of 15 Debit Card Transaction equal to or greater than \$5.00 \$100.00 minimum deposit is required to open the account. Two Monthly Direct Deposit/ACH credit or Debit, enrollment in online banking, receipt of electronic statements are a condition(s) of this account. Enrollment in electronic services (e.g. online banking, electronic statements, will be required to meet some of the account's qualifications. Limit 2 accounts per social security number / individual taxpayer identification number / household. There are no recurring monthly service charges or fees to open or close this account. Contact one of Royal Banks of Missouri Personal Bankers for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC . Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

Kasasa Tunes *Sign Up Bonus: When you open and fund your Kasasa Tunes account, you will be refunded up to an aggregate total of \$10.00 (which includes any applicable taxes) for iTunes, Amazon.com, Google Play purchases, made with your Kasasa Tunes debit card that post and settle to your account during the first 60 calendar days after your account is opened. This refund will be credited to your account on the last day of the current statement cycle in which your aggregate iTunes, Amazon.com, Google Play purchase threshold of \$10.00 posts and settles to your account. Any portion of the Sign Up Bonus that is not used within the stated time period will be forfeited. No minimum deposit is required to open the account. No minimum balance is required to obtain this bonus. **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 \$5.00, debit card purchases processed by merchants and received by Royal Banks of Missouri as ATM transactions, all debit card transactions, non-retail payment transactions, and purchases made with debit cards not issued by Royal Banks of Missouri. 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) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: When Kasasa Tunes qualifications are met during a Monthly Qualification Cycle: you will earn up to an aggregate total of \$10.00 (which includes any applicable taxes) in refunds for any iTunes,

Amazon.com or Google Play purchases. In order to be refunded, iTunes, Amazon.com, Google Play purchases must be made with your Kasasa Tunes debit card and must post and settle to your account no more than 10 days after the Monthly Qualification Cycle in which you qualified ends. In addition, you will receive reimbursements up to an aggregate total of \$20.00 (max. \$5.00 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$6.00 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. When Kasasa Tunes qualifications are not met, iTunes, Amazon.com, Google Play purchases and ATM fees are not refunded. iTunes, Amazon.com, Google Play refunds and ATM fee reimbursements will be credited to your account on the last day of the current statement cycle in which these purchases post and settle to your account and the ATM fees were incurred. Rewards are variable and may change after account is opened. **Additional Information:** Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. These include a minimum of 15 Debit Card Transaction equal to or greater than \$5.00 \$100.00 minimum deposit is required to open the account. Two Monthly Direct Deposit/ACH credit or Debits, enrollment in online banking, receipt of electronic statements are a condition(s) of this accounts. Enrollment in electronic services (e.g. online banking, electronic statements, will be required to meet some of the account's qualifications. Limit 2 accounts per social security number / individual taxpayer identification number / household. There are no recurring monthly service charges or fees to open or close this account. Contact one of Royal Banks of Missouri service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC iTunes is a registered trademark of Apple, Inc. Amazon.com is a registered trademark of Amazon.com Inc.. Google Play is a registered trademark of Google, Inc. Apple Inc., Amazon.com Inc. and Google, Inc. are not participants in or sponsors of this program. Kasasa and Kasasa Tunes are trademarks of Kasasa, Ltd., registered in the U.S.A.