Chairman’s Message

Inside this edition of ChamberLink you will learn about the latest happenings with the Archway partnership. It’s easy to see the impact they have made on Greater Dalton.

We are excited to host our Good Morning Dalton breakfast series coming up on August 21st where our topic will be all about education. Come learn the latest from our educators.

It’s not too late to get your team ready for the 5th annual Chamber Classic Golf Tournament on Monday, September 22nd at The Farm. This day of golfing and networking is one of the finest events we host all year. If you want to get your message in front of over 100 golfers, we have an affordable way to do it. Put your company sign on one hole for only $250.00! It’s a great way to let our business community know about you. Please call Beth Morrison for more details at (706) 712-0949.

Robert Smalley, Chairman

Tom Bartley, as the Cat in the Hat, reads to children at the recent Literacy event.

Mission
To serve as the voice of business, promoting economic prosperity and building partnerships and leadership to improve quality of life while delivering superior member services.

Vision
Leading the Greater Dalton Chamber of Commerce to leverage community resources and business assets to positively influence our community.

Organizational Priority
Strengthen our ability to marshal the resources necessary to achieve positive community growth by focusing on three core areas: economic development, leadership development and community development.
Over the past five years, the University of Georgia has proudly maintained a relationship with the greater Dalton community through the Archway Partnership. In pursuit of a transformed community, Dalton-Whitfield has elected to enhance education opportunities and access. Read on for updates on recent efforts and visit us at http://bit.ly/archwayblog.

Archway Partnership in Action!

A child receives one of the thousands of books Readers to Leaders gave away at USDA free lunch sites this summer.

Volunteer Frank Hogshead builds 1 of 18 Book Nooks that were placed in area businesses this year.

Volunteer Marianne Murry reads to a child at the third annual Book Blast.

UGA photography student Georgia Rhodes takes pictures for a project about growing up in Whitfield County.
In 2012, Whitfield County stakeholders working through the University of Georgia Archway Partnership committed to a long-term workforce development strategy that prioritizes the role of the family and the broader community.

**EDUCATION IS OUR BEST CHANCE OF TRANSFORMING OUR COMMUNITY FOR THE LONG HAUL.**

- Pediatricians give books and review literacy milestones with parents.
- Churches provide tutoring and meals at education functions.
- College students provide Saturday programming for families.
- Civic clubs provide books in waiting areas around town.
- The Chamber of Commerce and industry provide summer camps and career exploration opportunities.
- The library provides job training and critical youth programming.
- Individual volunteers help with all activities!

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Dalton Whitfield Archway Partnership
100 S. Hamilton Street
Dalton, Georgia 30720
706-278-7373
Saturday Academy Pilot Results

This spring, 30 families with 3-5 year olds participated in a 6-week Saturday school readiness experiment. What did we learn? Targeted, family-oriented opportunities make a difference!

**Saturday Academy: Before and After Scores**

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<th>Kindergarten Readiness Skills</th>
<th>Home Literacy Environment</th>
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<td>Before Saturday Academy</td>
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**Program Stats:**

- **93%**: Retention Rate
- **80%**: Families that spoke primarily Spanish
- **30**: Average number of children’s books in the homes
- **12**: Average years of parents’ formal education
- **75%**: Children scoring below average on vocabulary pre-tests
- **30**: Number of community partners and sponsors

**What parents are saying:**

“*You must do these classes again and make it bigger so more families can participate.*”

**“Our family learned a lot. Thank you!”**

**“This helps my whole family. What my 3-year-old is learning here will help my 1-year-old daughter eventually.”**
The President’s Council is a prestigious group of investors who participate above their fair share of investment with the Greater Dalton Chamber of Commerce. The organizations listed below provide essential financial support to ongoing economic vitality, workforce development and membership initiatives at our Chamber. With their financial support, the Chamber will continue to forge a strong and diverse business climate to benefit all members of the Greater Dalton business community.

Investors at the level of $5,000 annually are eligible to be a member of the council.

Please take a moment each month to read the company profile of our President’s Council investors.

2014 President’s Council Members

Alliance National Bank
Alliant Health Plans
BB & T
Beaulieu Group
Brown Industries
Dalton Utilities
Georgia Power
Hamilton Health Care System
Mohawk Industries
Novacopy
Shaw Industries
Windstream Communications

Twenty years ago, Mohawk was a niche carpet manufacturer offering one of America’s oldest and most prestigious brands. Today, the Company is the world’s leading total flooring provider, with operations in more than a dozen countries employing over 35,000 people. Those women and men are the foundation of the Company’s success.

Mohawk remains committed to the Company’s hometown communities, creating great jobs, promoting wellness, protecting the environment, investing in education and supporting a better quality of life.

Whether you’re seeking a great new look for your home or business, an investment to complement your portfolio or a dynamic place to make a professional contribution, you can learn more about Mohawk online:

Products: mohawkflooring.com • Investor Relations: mohawkind.com • Career Opportunities: mohawkcareers.com
Thank You 2014 Sponsors!

Premium Sponsors:

Platinum Sponsors:

Gold Sponsors:

Silver Sponsors:

Media Sponsors:
Greater Dalton Chamber of Commerce Golf Tournament

September 22, 2014 • 1:00 PM • The Farm

Shotgun Start
$250/golfer or $1,000/foursome

Select Shot Format:
With this format each player hits a tee shot and the team chooses the best ball to play from the spot through the green. Teams will be flighted upon completion of the round. Prizes will be awarded for First, Second, and Third places in two flights.

Course Code of Ethics:
Spikes are not allowed at The Farm Golf Club. Respectable golf attire should be worn. Cut off shorts of any kind are not allowed. Each player must play out of their own bag.

Deadline to Register is Thursday, September 16.
Register by contacting Beth Morrison at (706) 712-0949 or submitting your commitment on this brochure.

10:00 a.m. Registration/Driving Range Open
11:30 a.m. Lunch served on the patio
1:00 p.m. Shotgun Start

Prizes
First Prize $400.00 Team
Second Prize $300.00 Team
Third Prize $200.00 Team

Prizes awarded for longest drive & closest to the pin

For more information or to register, please contact Beth Morrison at (706) 712-0949 or visit daltonchamber.org

Greater Dalton Chamber of Commerce
100 S. Hamilton Street Dalton, GA 30720

Title Sponsor $7,000 SOLD FOR 2014
- Tournament Title Sponsor Banner
- One Team Entered in Tournament
- Team Mulligans (2 per player)
- Hole Sign
- News Article and Press Release
- ChamberLink and E-Link

Super Team $1,000
- One Team Entered in Tournament
- Team Mulligans (2 per player)
- Hole Sign
- ChamberLink and E-Link

Classic Sponsor $4,000
- One Team Entered in Tournament
- Team Mulligans (2 per player)
- Reception and Awards Sponsor/Banner
- ChamberLink and E-Link
- Hole Sign

Amen Sponsor $3,000
- One Team Entered in Tournament
- Team Mulligans (2 per player)
- Hole Sign
- Table Display on the Skirt Hole

Refresh Sponsor $2,000
- One Team Entered in Tournament
- Team Mulligans (2 per player)
- Beverage Cart Sponsor Signs
- ChamberLink and E-Link
- Hole Sign

Super Team $1,000
- One Team Entered in Tournament
- Team Mulligans (2 per player)
- Hole Sign
- ChamberLink and E-Link

Driving Range Sponsor Banner $500.00 each

Hole Signs $250.00 each

Title Sponsor
Classic Sponsor
Amen Sponsor
Refresh Sponsor
Super Team
Driving Range Banner
Hole Signs

Circle Your Sponsorship Level:

Please charge my credit card. Circle one: Amex Discover MasterCard Visa

Name on card: Card No: Exp. Date:

Billing Zip: Company: Contact: Phone:

E-mail: Team Handicap:

Send your commitment to: morrison@daltonchamber.org
or fax 706-226-8739
Greater Dalton Chamber of Commerce
100 S. Hamilton Street Dalton, GA 30720
What is your favorite thing about the hospitality industry?
I like meeting people from everywhere and all different walks of life. I love dealing with all aspects of working with people and making their stay fantastic. To know that I have had a small part of making their travels a good experience makes me smile.

What am I most proud of?
I have been in the hospitality industry 27 years. Holding numerous different positions has expanded my knowledge base and has allowed me many opportunities, including meeting former President Bill Clinton.

What's been your most interesting job?
I worked for UGA as the Olympic Housing Coordinator during the 1996 Olympics. The excitement and energy of creating the housing department to reflect a hotel stay was a great experience. I loved being on the cutting edge of both the Olympic experience and developing a new product.

Who has had the most impact of my life?
My aunt, Dr. Elise Blankenship. She has her doctorate in special needs education. She has made such a difference in so many people’s lives, she’s truly an inspiration.

If you could have another profession for one day, what would it be?
I’d like to be the President of the United States, just to experience the power and decisions that are made in that office.
City of Dalton Recognized by Convention South Magazine

Dalton, Georgia was recently named Georgia’s 2014 Southern Hospitality City by Convention South Magazine. Convention South Magazine is a national multimedia resource for planning events that are held within the South. The list is compiled of one showcase city from 16 states in U.S. South.

Each city was hand-picked by Convention South editors based on reader, fan and follower nominations as well as a multi-source research that sought to find cities that offer: attractiveness, authentic and unique attractions, restaurants, shopping and recreation, community wide service standards with polite hospitality workers, and a helpful Visitor’s Bureau with group travel and event planning services.

Check out Convention South Magazine next month to see the article where the editors will reveal insight into each of the cities recognized.

CNBC Names Georgia No. 1 State to Do Business

In 2013, Georgia cracked the top 10 in the rankings for top states to do business in. This year, not only did the peach state move up in the rankings, it took the title. Gov. Nathan Deal celebrated the announcement by CNBC, a world-leading news source for business and financial information, that it has named Georgia as the No. 1 place for business in the nation.

"Since taking office, I have worked every day to make Georgia the No. 1 place in the nation in which to do business," Deal said. "Last year, Site Selection magazine named Georgia No. 1 for business and today CNBC followed suit. These rankings are a testament to the commitment from Georgia businesses, communities, our economic development partners and the people of Georgia. As more people see Georgia’s successes, more businesses will consider expanding or relocating here. I am confident that our state’s highly skilled workforce and seamlessly connected logistics infrastructure will enable these businesses to be successful and competitive.”

“We’ve been crunching numbers for months, looking for a state whose business climate is as solid as a rock,” said Scott Cohn, senior correspondent and lead investigative reporter at CNBC. “Georgia, the Peach State, the cream of the crop, with 1,659 out of 2,500 points, it’s a big jump from Georgia’s eighth place finish last year. Georgia’s best category, its workforce, tops the nation for the third year in a row. Georgia tied for first in infrastructure with America’s busiest airport and one of its busiest ports.”

CNBC bases its rankings on a proprietary survey methodology derived from a series of metric engineered with the help of the National Association of Manufacturers and the Council on Competitiveness. States receive points based on their rankings in each metric. CNBC then separates those metrics into 10 broad categories and assigns a point weighting to each category. The categories include: cost of doing business, economy, infrastructure and transportation, workforce, quality of life, technology and innovation, business friendliness, education, cost of living and access to capital.
Key Economic Indicators
Dalton-Whitfield County

Retail Sales
National - 2013-2014
Total Retail Sales
May 2014
$413,915,000
Previous month
April 2014
$413,915,000

2013-2014 National Retail Sales

Building Permits
Permits Issued - Whitfield County

Latest
June 2014
Commercial: 8
Residential: 17

Previous Month
May 2014
Commercial: 2
Residential: 10

One Year Ago
June 2013
Commercial: 1
Residential: 3

2013 Total
Commercial: 54
Residential: 50

2014 YTD
Commercial: 14
Residential: 42

Unemployment
Whitfield County
Latest
May 2014
8.0%

Previous Month
April 2014
8.0%

One year ago
May 2013
10.6%

For more information call Beth Morrison at 706-712-0949
Your baby... in good hands.

The Turner Neonatal Intensive Care Pavilion, Hamilton Medical Center’s Level III (highest-level designation given by the state of Georgia) Neonatal Intensive Care Unit (NICU) is well prepared to take care of sick, premature, or low-birth-weight newborns. Hamilton’s NICU includes: three board-certified neonatologists with combined experience of more than 50 years; full complement of specially trained health professionals including nurses, respiratory therapists, pharmacists, lab technicians and radiologists; family-centered design with home-like, single family rooms that provide privacy for the baby and a quiet, focused environment where the parents may stay with their critically ill newborn during this crucial time.
We wish the following businesses much success

Pizzeria at Hamilton’s
Maureen Rogers
243 N. Hamilton Street
(706) 270-0467

Radio Shack
Cody Eivers
2151 Walnut Ave. Space #37
(706) 226-5383

Giant Scissors
Looking for Work

If you are a new business, new to the Chamber or have moved to a new location...call us! The Chamber will provide the giant scissors and ribbon and will take a picture for The Daily Citizen and ChamberLink.
Join us for an education update (K-12) from our local school officials

Dr. Jim Hawkins - Dalton Public Schools
Dr. Judy Gilreath- Whitfield County Schools
Gerald Porter- Head Master of Christian Heritage School

Tickets are $25.00 for Chamber Members, and $35.00 for Non-Members.

LAST DAY TO PURCHASE TICKETS IS WEDNESDAY, AUGUST 20, 2014
THERE WILL BE NO TICKETS SOLD AT THE DOOR, SO RESERVE YOUR SEATS TODAY!

You can order your tickets one of three ways:

Online ticket purchases are back and easier than ever!
Visit www.daltonchamber.org and enter your user name and password and click our events tab.

Or call the Chamber at (706) 278-7373, or fax this form back to the Chamber at (706) 226-8739

I would like to purchase _________tickets to Good Morning Dalton –Education Update

_______Pay by Credit Card      _______Check Enclosed      _______Invoice Me*

Name ____________________________________________________________

Company Name __________________________________________________

Address _________________________________________________________

Contact Telephone ___________________________ E-Mail _________________

Credit Card #____________________________________ Exp. Date________ Billing Zip Code________

Signature __________________________________________________________________________

*Invoice Me option only available to Current Members of the Chamber of Commerce
Chamber Connections at

Eric Ward (Eric Ward Agency), Melinda Byers (Elder Law Practice of David L. McGuffey), Nancy Green (Wells Fargo), Kristie Gazaway (JBM), Morgan Luffman (Comcast Spotlight), Ginger Cannon (Sophie’s Place) and Ba Fox (The Olive Tapp) enjoy some great new connections.

Richard Kim (TiDra) and Mike Griffin (Mid-South Industries) get to know each other at Chamber Connections.

John Erwin (Arrow Exterminators), Bob Sheth (Econolodge), Connie Carter (The Traveling Vineyard), Mary Thelma Norris (Friendship House) and Mark Jones (Legal Shield) have a good time at the event.

Sara Di Ruscio (Bank of America), Vicki Ward (Award Insurance Group), George Ward (Award Insurance Group), Doyle Huggins (Carpet Capital Association of REALTORS) and Josh Bowen (Dan Combs, State Farm) enjoy a fantastic lunch and some new connections.

Eric Ward (Eric Ward Agency), Melinda Byers (Elder Law Practice of David L. McGuffey), Nancy Green (Wells Fargo), Kristie Gazaway (JBM), Morgan Luffman (Comcast Spotlight), Ginger Cannon (Sophie’s Place) and Ba Fox (The Olive Tapp) enjoy some great new connections.

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Next Chamber Connections
Wednesday, September 10th, Outback Steakhouse
955 Market Street  11:30 a.m. -1:00 p.m. • $15.00 members $65 non-members
People who RSVP will be entered into a special drawing for a bottle of wine compliments of

Would you like to be a Super Connector?
Call Beth Morrison for more details (706) 712-0949
Morning Mixer at Alfa Insurance

Jasmine Gomez, Alise Hampton, Cherri Robertson and Tiffany Christopher with Cherri Robertson’s Alfa Insurance Agency are ready to serve you!

Doyle Huggins (Carpet Capital Association of REALTORS), Cherri Robertson (Alfa Insurance) and David Pennington (Advanced Insurance Strategies) enjoy the hospitality at Alfa Insurance.

Shelly Faucett (Dalton Funeral Home), Reed Perkins (Comcast Spotlight) and Jasmine Gomez (Alfa Insurance) make new contact at the event.

Morgan Luffman (Comcast Spotlight), Brandon Combs (Brandon Combs State Farm), Tiffany Christopher (Alfa Insurance), Alise Hampton (Alfa Insurance) have a good time at the Morning Mixer.
Conveniently located on the I-75 corridor, Minor, Bell & Neal is experienced in a variety of practice areas, connected to our northwest Georgia communities, and committed to preventing and solving a variety of complex legal problems for our local, national and international clientele. For more information, please visit our web site at www.mbnlaw.com

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Committed to our clients. Connected to our communities.
First National Community Bank

In 1975, a group of local civic and business leaders opened the doors to a new bank; a bank rooted in the long-standing principles of true community banking that would be responsive to the financial needs of families and business owners.

Today, First National Community Bank continues to embrace the principles on which we were founded. By doing so, we bring life to independent banking that provides tangible benefits for those we serve. Here, our customers come to discover relationship-based, service-driven banking at the hands of friends and neighbors. Our brand of banking means a tunnel-vision approach to the unique needs of each individual gracing our doorway. It means local loan decisions by banking professionals who not only know our customers but the community as well. It means value in a wide array of accounts and financial services.

Certainly, it also means a large dose of corporate citizenship. Both corporately and as individuals, First National Community Bank is at work beyond the walls of our bank. Throughout the Chatsworth, Dalton and Eton areas, our bankers devote countless hours in civic, charitable, educational, youth and economic development endeavors that benefit area residents and enhance the quality of life we share.

Over the course of the past several years, our nation has endured an economic downturn that has touched the lives of most everyone in America. The actions of a handful of Wall Street banks, insurance companies and investment firms trickled down to affect financial institutions from coast to coast. As a result, many large, regional banks retreated to the sidelines and withdrew their lending efforts. However, First National Community Bank never ceased its lending function. In our role as your true community bank, we felt it incumbent on us to remain invested in the lives of our customers whether improving their homes, educating a child or expanding a business...among countless other reasons.

First National Community Bank also expanded its loan presence with greater emphasis placed on mortgage lending, allowing customers with dreams of home ownership or those interested in refinancing a higher-rate mortgageto take advantage of interest rates that remain near historic lows. Our Mortgage Department is located at 101 N. Hamilton Street in Dalton, although our Mortgage lenders remain flexible to travel to provide a measure of convenience for home loan customers.

The FNCB brand is one that differentiates it from other banks. While many people think that one bank is about the same as the next, customers of First National Community Bank know otherwise. Independent banking brings them greater value, faster answers, immediate access to documents when need and, most important, a relationship with “bankers who will provide the right solutions each step of the way,” according to FNCB President and CEO Laurice Tatum. “Our mission continues unabated in providing exceptional service and tailored solutions for our customer. To a person, each FNCB banker believes in the traditions of community banking and, as a result, we enjoy a great deal of satisfaction in seeing individuals and business owners achieve their goals.”
Member Mixer at Carpet Capital Association of Realtors

Morgan Luffman (Comcast Spotlight), Joey Parrott (Wells Fargo), Gregory Dent (Northwest Georgia Healthcare Partnership) and Mark Jones (Legal Shield) enjoy the fantastic hospitality provided at the Carpet Capital Association of REALTORS.

Gary Brown (Certus Bank), Pam Garland (Certus Bank), Gail Junkins-Noles (Coldwell Banker Kinard Realty) and John Morgan (Morgan & Associates Realty) catch up at the Mixer.

Connie Carter (The Traveling Vineyard), Stephen Watters (Walgreens), Maryanne McDaniel (Real Living Elite) and Jonathan Nuno (Carpet Capital Association of REALTORS) have a good time making new connections.

Michael Williams (Bradley Wellness Center), Doug Ivester (Cross Plains Community Partner), Joseph Weatherford (Owen Security Solutions), Lee Oliver (Coldwell Banker Kinard Realty), Vanessa Cole (Coffee News), J.R. Blankenship (Country Inn & Suites), Robby Brown (Regions Bank) and Debbie Daniels (Coldwell Banker Kinard Realty) all enjoy the Mixer at the Carpet Capital Association of REALTORS.

Don’t forget to bring your business cards!

Next Member Mixer:
Thursday, August 21st
The Elder Law Practice of David L. McGuffey
400 N. Selvidge Street
5:00 p.m. – 6:00 p.m.
Free to attend!
Trip Presentation and Information meeting for the Rocky Rail Highlights will be held on Monday, September 8, at 5 p.m. at the Greater Dalton Chamber of Commerce office located at 100 S. Hamilton Street.

For more information please visit daltonchamber.org or contact Phyllis Stephens at stephens@daltonchamber.org.

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10 Tips for a Greener Summer

ENERGY MANAGEMENT
A GREENER WALLET AND A GREENER PLANET
Owen Security Solutions proudly uses Honeywell products, the number one choice of homeowners and the world’s leading brand for temperature control and customized energy management solutions.

You won’t believe how easy it is to save money, save energy and make your home a more efficient, more comfortable place. Control your thermostats, lighting and more whether you’re at home or on the go via your smartphone. You’ll have a greener wallet and a greener planet! Honeywell’s advanced energy management solutions let you automatically adjust your thermostat or turn your lights on or off when you use your security system. The result? A lower energy bill and higher comfort level. It’s simply the easiest way to keep more money in your pocket while conserving valuable natural resources.

THERMOSTATS | SAVINGS, COMFORT AND CONTROL
Why pay to heat or cool your home when you aren’t there? Honeywell Z-Wave® thermostats can automatically adjust every time you arm or disarm your security system. Imagine the comfort, convenience and savings you’ll enjoy without any change in your daily routine! You can also set scenes and schedules for energy savings and receive alerts on your smartphone when settings are changed or if the temperature exceeds a specified range.

LIGHTING | BRILLIANTLY EFFICIENT
Think you forgot to turn your lights off? Whether you’re at the office or on vacation, you can check and turn them on or off or program scenes and schedules to save money, save electricity and extend bulb life. They can also be randomized for a lived-in look while you’re away. You can even turn them on or off every time you arm or disarm your security system—a great way to save money and energy automatically.

CEILING FANS | COOL AND IN CONTROL
What could be cooler than Z-Wave® enabled control of household ceiling fans? They can be automated to turn on or off when you arm and disarm your security system, programmed for specific times, work in conjunction with lighting and more!

SCENES AND SCHEDULES | SET THE SCENE
Creating scenes and schedules can enhance your lifestyle and help you save money and energy without any change in your daily routine. A “Goodnight” scene could entail having the doors lock and the lights shut off when you arm your security system at night. A schedule might be created to have the porch and hallway lights on and the thermostat set to a specific temperature an hour before you leave the office so you arrive to a comfortable, well-lit home.

For more helpful energy saving tips and a FREE security audit. Contact your friendly security advisor at Owen Security Solutions at 706.629.7398 or visit us online for more information. www.OwenSecurity.com

Is your company Green? If so, share your story with us and the business community.
Email your story to Beth Morrison: morrison@daltonchamber.org and you may be featured in an upcoming issue of ChamberLink.
We Can Help Businesses of Any Size Be More Energy Efficient.

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Dalton, GA 30720
(706) 272-0178

Bucket List Antiques & Collectables, LLC
Ms. Jackie Davis
300 N. Hamilton Street
Dalton, GA 30720
(706) 428-9590

Member Updates
• Name Change: ITP Global Services to TiDra Staffing

Join the Chamber! Call Beth Morrison for more information (706) 712-0949

Like us on Facebook Greater Dalton Chamber of Commerce.

Check in every Monday afternoon to see our Business of the Week.

Do you have changes at your company?
E-mail Beth Morrison at morrison@daltonchamber.org to have them featured in the next ChamberLink.
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Each qualification cycle have at least 12 debit card purchases post and settle, have at least 1 automatic payment (ACH) or bill pay transaction post and settle, and be enrolled in and receive eStatements on this account.

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*CASASA® interest rate applies to balances up to $25,000.00. Interest rate is 2.01% APY*. Qualification cycles are monthly. In order to qualify, a $5.00 minimum deposit is required to open account. Earn interest if qualifications are met (see details below). See Kasasa website for complete details. Kasasa, Kasasa CASH and Kasasa.com are trademarks of Kasasa, LLC. All Kasasa products are subject to credit approval. Kasasa, LLC and Kasasa, Inc. are separate but affiliated companies. Kasasa, LLC and Kasasa, Inc. do not distribute products or provide services directly to consumers. Kasasa is not responsible for the content or availability of third-party websites. Kasasa is not liable for the display or failure of this offer. Kasasa and Kasasa CASH offerings are available to US citizens 18 years of age or older and are offered through Kasasa, LLC, and Kasasa, Inc., respectively. Kasasa does not provide financial advice and does not guarantee any specific financial outcome. Interest rates and terms are subject to change at any time. Kasasa CASH is subject to Prepaid Card terms and conditions. This offer is valid for new Kasasa accounts opened with Kasasa CASH on or after August 5, 2014. This offer is not available to current Kasasa CASH customers. Kasasa and Kasasa CASH are available only in the United States. Kasasa does not provide financial advice and does not guarantee any specific financial outcome.

APY=Annual Percentage Yield. APY’s are accurate as of 7/1/2014. Rates may change after account is opened. Minimum deposit to open is $25. If qualifications (see details above) are met on a monthly qualification cycle: 1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to $4.99 per single transaction and credited to your Kasasa account automatically on the last day of the monthly statement cycle. When the ATM fee is $5.00 or more, due to the inability to operational restrictions, the customer must provide the bank the ATM receipt to receive the $4.99 maximum reimbursement per transaction. 2) Balances up to $25,000 receive an interest rate of 2.01% (2.01% APY) and (3) balances over $25,000 earn an interest rate and corresponding APY of 0.25% on portion of balance over $25,000, resulting in a composite APY of a maximum of 2.01% (assuming an average balance of $25,000) to 0.00% (assuming an average balance of $125,000), with an APY below 0.00% (but never below 0.25%) for average balances above $125,000. If qualifications are not met, all balances earn an interest rate and corresponding APY of 0.00%. Qualifying transactions must post to and settle in your Kasasa Cash account during the monthly qualification cycle (see details). Transactions may take one or more banking days from the date the transaction was made to post to your account. ATM transactions do not count towards qualifying debit transactions. “Monthly Qualification Cycle” means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Transfers between accounts do not count as qualifying transactions. Limit one account per SSN.