



Kasasa Cash Qualification Cycle Calendar

<u>2012 Schedule</u>	<u>Qualification Cycle begins on</u>	<u>Qualification Cycle ends on</u>
January	December 30, 2011	January 30, 2012
February	January 31, 2012	February 28, 2012
March	February 29, 2012	March 29, 2012
April	March 30, 2012	April 27, 2012
May	April 30, 2012	May 30, 2012
June	May 31, 2012	June 28, 2012
July	June 29, 2012	July 30, 2012
August	July 31, 2012	August 30, 2012
September	August 31, 2012	September 27, 2012
October	September 28, 2012	October 30, 2012
November	October 31, 2012	November 29, 2012
December	November 30, 2012	December 28, 2012
January 2013	December 31, 2012	January 30, 2013

The "Qualification cycle" runs from the last business day of the month to the business day prior to the last business day of the following month. All debit card transactions, direct deposits or ACH debits must post and clear to your account within this qualification cycle to receive higher interest and ATM fee refunds. Transactions may take one or more business days to post and clear an account after the date a transaction is made. ATM transactions do not count as qualifying transactions. Intra-bank transfers do not count as qualifying ACH transactions.

To qualify each monthly qualification cycle, all you have to do is:

- ✓ Have at least 12 Debit MasterCard® Point of Sale transactions post and clear
- ✓ Retrieve monthly Online Statements via Online Banking (a valid email address is required)
- ✓ Have at least 1 Direct Deposit or 1 ACH debit post and clear

Plus, with Kasasa you always get:

When you qualify, you get:

MASSIVE Interest in CASH
Nationwide ATM Fee Refunds

- ✓ FREE checking
- ✓ FREE online banking
- ✓ No monthly fees
- ✓ No minimum balance requirements
- ✓ FREE MasterCard® Debit Card



Free Checking that Pays You Cash.