



**Rewards Checking Account Qualifications Timetable
For Point-Of-Sale Debit Card Transactions
2011 - 2012**

In addition to the other qualifying requirements for the Rewards Checking Account program, a minimum of 12 point-of-sale (POS) debit card transactions must be posted and cleared per qualification cycle to earn the higher interest rate on the checking account. Any number less than 12 transactions during the qualifying period will result in the lower interest rate being paid on the account. All qualification requirements are waived for the initial month that a Rewards Account is opened. **Due to processing requirements, POS transactions are not counted from the first of the month to the end of the month each month.** To assist you in determining the specific qualifying dates, below is the 2011/2012 scheduled monthly debit card transaction qualification dates for the Rewards Checking Program. Any POS transaction posted and cleared within a specific qualifying date will count toward the 12 transactions for the month identified. For example, a POS transaction posted to the account on November 28, 2012 would qualify for the month of December not November.

For Month	Qualifying Dates
November 2011	October 28 – November 28
December	November 29 – December 28
January 2012	December 29 – January 29
February	January 30 – February 27
March	February 28 – March 28
April	March 29 – April 26
May	April 27 – May 29
June	May 30 – June 27
July	June 28 – July 29
August	July 30 – August 29
September	August 30 – September 26
October	September 27 – October 29
November	October 30 – November 28
December	November 29 – December 27