

# 2020 Kasasa Qualification & Statement Cycles

Qualification Cycle		Processing Date	Statement Cycle	
December 31, 2019	January 30, 2020	January 31, 2020	January 1, 2020	January 31, 2020
January 31, 2020	February 28, 2020	February 29, 2020	February 1, 2020	February 29, 2020
February 29, 2020	March 30, 2020	March 31, 2020	March 1, 2020	March 31, 2020
March 31, 2020	April 29, 2020	April 30, 2020	April 1, 2020	April 30, 2020
April 30, 2020	May 30, 2020	May 31, 2020	May 1, 2020	May 31, 2020
May 31, 2020	June 29, 2020	June 30, 2020	June 1, 2020	June 30, 2020
June 30, 2020	July 30, 2020	July 31, 2020	July 1, 2020	July 31, 2020
July 31, 2020	August 29, 2020	August 30, 2020	August 1, 2020	August 31, 2020
August 30, 2020	September 29, 2020	September 30, 2020	September 1, 2020	September 30, 2020
September 30, 2020	October 30, 2020	October 31, 2020	October 1, 2020	October 31, 2020
October 31, 2020	November 28, 2020	November 30, 2020	November 1, 2020	November 30, 2020
November 29, 2020	December 30, 2020	December 31, 2020	December 1, 2020	December 31, 2020

- Qualifications:** At least 12 Signature based debit card transactions\*, be enrolled in and log into Online Access, be enrolled and receive e-statements and have at least one (1) net direct deposit ACH transaction post and settle per cycle.  
*\*Some merchants convert signature based purchases to pin based. These converted purchases do not count towards your 12 qualifying transactions. Qualifying transactions are marked with "DC" at the beginning of the transaction detail description in Online Access.*
- Qualification Cycle:** The dates during which the qualifications must be met. Signature based debit card transactions must be posted by this date, not just swiped by this date. Please see your account disclosures for specific information on your account qualifications.
- Processing Date:** The date when your checking account will be processed to determine whether or not your account qualified for the rewards.
- Statement Cycle:** The dates that will be reflected in your monthly statement cycle.
- Purpose and Expected Use of Account :** This account is intended to be the account holder's primary share draft account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled. Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

If you have any questions regarding your Kasasa Account, please contact your favorite Liberty First Credit Union employee. We're always here to help you!

