

2023 Kasasa Qualification & Statement Cycles

Qualification Cycle		Processing Date	Statement Cycle	
December 31, 2022	January 30, 2023	January 31, 2023	January 1, 2023	January 31, 2023
January 31, 2023	February 27, 2023	February 28, 2023	February 1, 2023	February 28, 2023
February 28, 2023	March 30, 2023	March 31, 2023	March 1, 2023	March 31, 2023
March 31, 2023	April 29, 2023	April 30, 2023	April 1, 2023	April 30, 2023
April 30, 2023	May 30, 2023	May 31, 2023	May 1, 2023	May 31, 2023
May 31, 2023	June 29, 2023	June 30, 2023	June 1, 2023	June 30, 2023
June 30, 2023	July 30, 2023	July 31, 2023	July 1, 2023	July 31, 2023
July 31, 2023	August 30, 2023	August 30, 2023	August 1, 2023	August 31, 2023
August 31, 2023	September 29, 2023	September 30, 2023	September 1, 2023	September 30, 2023
September 30, 2023	October 30, 2023	October 31, 2023	October 1, 2023	October 31, 2023
October 31, 2023	November 29, 2023	November 30, 2023	November 1, 2023	November 30, 2023
November 30, 2023	December 30, 2023	December 31, 2023	December 1, 2023	December 31, 2023

• **Qualifications:** 1) Have at least 12 signature based debit card purchases of at least \$8 per transaction post and settle as signature based transactions during the qualification cycle period for Kasasa Cash Level 1 or have at least 16 signature based debit card purchases of at least \$8 per transaction post and settle as signature based transactions during the qualification cycle period for Kasasa Cash Level 2 2) The Primary Member must be enrolled and log into Online Banking 3) Be enrolled in e-Statements with ongoing valid email address 4) Have at least 1 net direct deposit or ACH identified transaction on the LFCU system post and settle during the qualification cycle period.

*Some merchants convert signature based purchases to pin based. These converted purchases do not count towards your 12 and 16 qualifying transactions. Qualifying transactions are marked with 'Withdrawal' at the beginning of the transaction detail description in Online Banking. Non-qualifying transactions will read 'POS Withdrawal'.

• **Qualification Cycle:** The dates during which the qualifications must be met. Signature based debit card transactions, deposits, and ACH 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 may be deemed inappropriate transactions and may 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!

