

EXTREME CHECKING 2012 CYCLE DATES



STATEMENT END CYCLE DATE	QUALIFICATION DATES	
	BEGIN DATE	END DATE
16 - January - 2012	16 - December - 2011	12 - January - 2012*
16 - February - 2012	13 - January - 2012	15 - February - 2012
16 - March - 2012	16 - February - 2012	15 - March - 2012
16 - April - 2012	16 - March - 2012	13 - April - 2012*
16 - May - 2012	14 - April - 2012	15 - May - 2012
16 - June - 2012	16 - May - 2012	14 - June - 2012*
16 - July - 2012	15 - June - 2012	13 - July - 2012*
16 - August - 2012	14 - July - 2012	15 - August - 2012
16 - September - 2012	16 - August - 2012	13 - September - 2012*
16 - October - 2012	14 - September - 2012	15 - October - 2012
16 - November - 2012	16 - October - 2012	15 - November - 2012
16 - December - 2012	16 - November - 2012	13 - December - 2012*

*Shorter Qualification Cycle

The **Statement End Cycle Date** is always the 16th of the month. This is the date on which the interest will be paid to the account and the statement will be created.

Qualification Dates are the beginning and ending dates between which the Customer's ACH and POS transactions must have hard-POSTED to the account in order to meet the account requirements.** Memo posted items do NOT apply.

The **Processing Date** is the date the interest accrual decrease is posted if the Customer has NOT met the requirements or the date the ATM refund is made if the Customer HAS met the requirements.

In order to meet Qualification Requirements and qualify for the Extreme rates and limited ATM fee refunds you must meet all of the below criteria during each Qualification Cycle:

- At least 10 Point of Sale debit card purchases must post and clear** your account
- At least 1 Direct Deposit or Automatic Payment must post and clear** your account
- Enroll and receive your statement electronically[†] (e-Statements)

Ask your Banker for details. Call **502.259.2000** in Jefferson County or **502.633.1000** in Shelby County.



**Purchase dollar amount has been deducted from the related transaction account; lowering your account Current Balance. Transactions may take more than one business day from the date performed to post and clear your account. [†]Internet Banking required.