

# Kasasa Checking: Qualifications

Reward yourself with cash back on purchases and nationwide ATM fee reimbursements of up to \$25 at the end of each month just by meeting three (3) easy requirements within each qualification cycle:

- 1. Make 12 or more debit card purchases<sup>2</sup>**
  - Includes point-of-sale (POS) purchases.
  - Excludes ATM transactions or transactions that go through the ATM network
  - Please note that debit card purchases may not post to your Kasasa Cash, Cash Back or Tunes Checking account immediately. We advise that you make debit card purchases 5-7 days prior to the end of the qualification cycle and/or make more than 12 debit card purchases.
- 2. Enroll and receive eStatements**
  - Signing up for a Kasasa Cash, Cash Back & Tunes Checking account does not automatically enroll you in eStatements. eStatements is a self-enrollment process through Gather FCU's Online Banking. You will need an active email address to begin. Should you have any questions regarding the enrollment process for Online Banking or eStatements, our Call Center will gladly assist you.
- 3. Receive at least one automatic ACH credit (direct deposit) or one ACH payment or have at least one bill pay transaction post and settle to your account per monthly qualification cycle**
  - A direct deposit, ACH transaction, or Gather FCU Online Bill Pay payment must post in your Kasasa Cash & Cash Back Checking account within the qualification cycle. Since Gather FCU has no control over when and how merchants process their transactions you can:
    - Set up more than one deposit or withdrawal that can post within the qualification cycle
    - Or, if it is possible, change the date of the merchant's billing cycle so that it posts within the qualification cycle
  - Transfers between Gather FCU accounts do not qualify

**Qualification Cycle Table - 2023**

Qualification Cycle	Start	End	Statement Cycle
1	Dec 31, 2022	Jan 30, 2023	Jan 1 - 31, 2023
2	Jan 31	Feb 27	Feb 1 - 28
3	Feb 28	Mar 30	Mar 1 - 31
4	Mar 31	Apr 29	Apr 1 - 30
5	Apr 30	May 30	May 1 - 31
6	May 31	Jun 29	Jun 1 - 30
7	Jun 30	Jul 30	Jul 1 - 31
8	Jul 31	Aug 30	Aug 1 - 31
9	Aug 31	Sep 29	Sep 1 - 30
10	Sep 30	Oct 30	Oct 1 - 31
11	Oct 31	Nov 29	Nov 1 - 30
12	Nov 30	Dec 30	Dec 1 - 31

<sup>1</sup>The qualification cycle is a period beginning the last day of each month through the 2nd to the last day of the next month.

<sup>2</sup>Debit card purchases must be considered "settled" to be counted within each qualification cycle. A settled transaction is one that has been posted to the account.