



REWARD CHECKING QUALIFICATIONS

The "Qualification cycle" is a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. In order to receive the rewards that the Reward Checking account offers, you must meet the following qualifications for each qualification cycle:

- Make 10 Visa Debit card purchases (point-of-sale transactions), excluding ATM transactions per "qualification cycle."
 - Debit card transactions must be considered "settled" to be counted within each qualification cycle. A settled transaction is one that has been posted to an account.
- Have one direct deposit or one automatic debit processed through account monthly.
- Receive and accept your monthly statement electronically (eStatements).
 - Signing up for a Reward Checking account does not automatically enroll you in eStatements. eStatements is a self-enrollment process through our website (www.stdregfcu.org), simply go to "Online Services," and then click on "eStatements." Should you have any questions regarding the enrollment process, we will gladly assist you. You can reach us at 800-543-2283 or 937-223-3333 or eServices@stdregfcu.org.

Qualification Cycle Table – 2010

Cycle	Start	End
1	12/31/2009	1/28/2010
2	1/29/2010	2/25/2010
3	2/26/2010	3/30/2010
4	3/31/2010	4/29/2010
5	4/30/2010	5/27/2010
6	5/28/2010	6/29/2010
7	6/30/2010	7/29/2010
8	7/30/2010	8/30/2010
9	8/31/2010	9/29/2010
10	9/30/2010	10/28/2010
11	10/29/2010	11/29/2010
12	11/30/2010	12/30/2010