

Elite Checking Qualifications

HawaiiUSA Federal Credit Union

The qualification cycle is a period beginning one business day prior to 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 Elite Checking account offers, you must meet the following qualifications for each qualification cycle:

- 10 or more debit card purchases (point-of-sale transactions), excluding ATM transactions.
 - 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.
- Receive one or more direct deposit(s) or ACH debit(s)/credit(s) through this Elite Checking Account.
- Enrolled in eStatements.
 - Signing up for an Elite Checking account does not automatically enroll you in eStatements. eStatements is a self-enrollment process through DirectLink, our online banking service. Should you have any questions regarding the enrollment process, our account representatives will gladly assist you.

Qualification Cycle Table – 2009

Cycle	Start	End
1	31-Dec-08	30-Jan-09
2	31-Jan	27-Feb
3	28-Feb	30-Mar
4	31-Mar	29-Apr
5	30-Apr	30-May
6	31-May	29-Jun
7	30-Jun	30-Jul
8	31-Jul	29-Aug
9	30-Aug	29-Sep
10	30-Sep	30-Oct
11	31-Oct	28-Nov
12	29-Nov	30-Dec