Elite Checking: Qualifications – 2013

Reward yourself with Premium Rates and ATM reimbursements of up to $20 on nationwide ATM fees at the end of the month just by meeting **3 easy requirements** within the respective Qualification Cycle[1]:

1. **Make 10 or more debit card purchases**[2]
   - Includes point-of-sale (POS) purchases.
   - Excludes ATM transactions or transactions that go through the ATM network, per merchants' discretion.
   - Please note that debit card purchases may not post to your Elite 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 10 debit card purchases.

2. **Enroll and receive eStatements**
   - Signing up for an Elite Checking account does not automatically enroll you in eStatements. eStatements is a self-enrollment process through 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 member service representatives will gladly assist you.

3. **Receive one direct deposit or ACH debit transaction**
   - A direct deposit or ACH debit transaction must post in your Elite Checking account within the Qualification Cycle. Since HawaiiUSA FCU has no control over when and how merchants process their transactions you can:
     - Set up another ACH deposit/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.
   - Automatic deposits and credits must be received via ACH. Transfers between HawaiiUSA accounts do not qualify.

Qualification Cycle[1] Table – 2013

Qualification Cycle	Start	End	Statement Cycle
1	Dec 31, 2012	Jan 30, 2013	Jan 1 – 31, 2013
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

1. The Qualification Cycle is a period beginning one business day prior to the start of the current Statement Cycle (first calendar day of each month) through one business day prior to the close of the current Statement Cycle (last calendar day of each month).
2. 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.