

# eLife Checking: Qualifications – 2025

Reward yourself with one (1) free order of HawaiiUSA FCU Custom Checks per rolling twelve (12) months, Premium Rates, and nationwide ATM fee reimbursements of up to \$20 at the end of each month just by meeting **three (3) easy requirements** within each qualification cycle<sup>1</sup>:

## 1. Make 10 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 or transactions that clear as a bill payment, per merchants' discretion.
- Please note that debit card purchases may not post to your eLife 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 eLife Checking account does not automatically enroll you in eStatements. eStatements is a self-enrollment process through HawaiiUSA 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 staff will gladly assist you.

## 3. Receive one or more direct deposits, conduct one or more ACH debits/credits, or make one or more payments using HawaiiUSA Online Bill Pay payments through this eLife Checking account

- A direct deposit, ACH transaction, or HawaiiUSA Online Bill Pay payment must post in your eLife Checking account within the qualification cycle. Since HawaiiUSA 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 HawaiiUSA accounts do not qualify.

**Qualification Cycle<sup>1</sup> Table – 2025**

Qualification Cycle	Start	End	Statement Cycle
1	Dec 31, 2024	Jan 30, 2025	Jan 1 – 31, 2025
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.