OHNWARD®
BANCSHARES, INC.

Kasasa Qualification Calendar
2022
(used for informational purposes only)

Month	Qualification Period	Statement Cycle
January	12/15/21 to 01/14/22	01/18/22
February	01/18/22 to 02/14/22	02/15/22
March	02/15/22 to 03/14/22	03/15/22
April	03/15/22 to 04/14/22	04/15/22
May	04/15/22 to 05/13/22	05/16/22
June	05/16/22 to 06/14/22	06/15/22
July	06/15/22 to 07/15/22	07/18/22
August	07/18/22 to 08/12/22	08/15/22
September	08/15/22 to 09/15/22	09/16/22
October	09/16/22 to 10/17/22	10/18/22
November	10/18/22 to 11/15/22	11/16/22
December	11/16/22 to 12/14/22	12/15/22

- Qualification cycle and statement cycles are different.
- 10 debit card transactions must appear (post and settle) on the statement by the last day in the qualification cycle to count for that month/statement.
- The direct deposit or ACH automatic debit must appear (post and settle) on the statement by the last day of the qualifications period to count for that month/statement.
- You may want to have more than one direct deposit or ACH automatic debit set up. Some businesses only allow for certain posting days which may not always post during the qualification period every month.
- The Bank cannot control when debit card transactions, direct deposits or ACH automatic payments post and settle to your account. Each Merchant is different.
- Statements will drop on the 11th BUSINESS day of each month. Statements are ready to view in Online Banking the following business day.
- You must set up your statement delivery options right away within Online Banking to "E-Statement" to be eligible for the higher interest rate.
- You must login to Internet Banking at least once every six (6) months to maintain access.

Enroll in Online Statements Today

Log into Online Banking – select "**Statements: Statement Delivery**" from
the drop-down menu, select "**E-Statement**" for each of your accounts.
Accept and review the _E-Statement Delivery Agreement_, click "save", and you are now enrolled.
Click "**Statements: Statements**" to view current and past statements.