



Smart Money Checking 2021 Calendar

| Month | Qualification Cycle | Number of Days In Cycle |
|-----------|-------------------------|----------------------------|
| January | December 31-January 28 | 29 |
| February | January 29-February 25 | 28 |
| March | February 26-March 30 | 33 |
| April | March 31-April 29 | 30 |
| May | April 30-May 28 | 29 |
| June | May 29-June 29 | 32 |
| July | June 30-July 29 | 30 |
| August | July 30-August 30 | 32 |
| September | August 31-September 29 | 30 |
| October | September 30-October 28 | 29 |
| November | October 29-November 29 | 32 |
| December | November 30-December 30 | 31 |

Transactions must clear the account during the qualification cycle to meet the requirements of premium interest.

Member FDIC