

Kasasa Qualifying 101

Your Kasasa Cash Account is a self-service, electronic-based account that rewards you with high interest! To earn the Kasasa Cash interest and ATM refunds, you simply need to meet four easy qualifications each month:

- **Complete 10 Debit Card transactions that post and clear your account by 4:00 PM CST of the last business day of the month.***
**Note: A merchant may not process your transaction the same day that your card is swiped, even if it appears as pending in Online Banking. The transaction must post to your account for it to meet the Kasasa qualifications.*
- **Sign up to receive e-statements through our Online Banking**
- **Authorize *at least one* (1) direct deposit, ACH Debit (Direct Draft), or FAB&T Online Bill Payment to a third party (such as a utility bill) each month before your qualification date.**
- **Sign on to access your Online Banking account at least one time during the qualification cycle.**

To earn the Kasasa Cash interest and ATM refunds, **you must meet all four qualifications by 4:00 PM CST of the last business day of the month.** This is referred to as your **Qualification Date**. Transactions posted to your account after 4:00 PM CST on the Qualification Date will count towards meeting the Kasasa qualifications for the next month's statement cycle. The Qualification Dates are reflected in the calendar below by the **red number with a red box** around it. Example: **29** = Qualification Date

Interest and ATM fee refunds (if your account qualifies) will be automatically deposited to your account on the **first business day of the following month**, usually late in the evening. The dates for interest payments and ATM fee refunds are reflected below by the **green number with a green circle** around it. Example: **3** = Interest and ATM fee refund Date

If you have a Kasasa Saver account, your interest and ATM fee refunds will be transferred to your savings account on the **second business day of the month**. The dates for these transfers are reflected below by the **blue number with a blue triangle** around it. Example: **5** = Transfer Date

