



3riversfcu.org | 800.825.3641

DIVIDENDS+ CHECKING CALENDAR

Dividends+ Checking rewards you for simply for using your checking account like you already do while growing your money faster with a larger monthly dividend!

- **Make 15 or more 3Rivers debit card purchases that clear during the monthly qualification cycle***
- **Receive 3Rivers eStatements**
- **And at least one of the following:**
 1. Have a direct deposit into your Dividends+ Checking account
 2. Have at least one automatic payment not using your debit card but simply using your Dividends+ Checking account and routing number (monthly phone bill, weekly day care or monthly insurance payment, etc.)
 3. Pay at least one bill from your Dividends+ Checking account through Online Bill Pay each month

Additional perks to having a Dividends+ Checking account:

- **ATM surcharge fee refunds — up to \$3 on the first four monthly occurrences (maximum of \$12 per month).**
- **Bank conveniently using your computer, tablet, or phone with Online Access and Mobile Access.**
- **Pay bills simply and easily with Online Bill Pay or Mobile Bill Pay.**

CALENDAR 2023

2023 QUALIFICATION PERIOD	CYCLE BEGIN DATE	CYCLE END DATE
JANUARY	12/31/2022	1/31/2023
FEBRUARY	2/1/2023	2/28/2023
MARCH	3/1/2023	3/31/2023
APRIL	4/1/2023	4/30/2023
MAY	5/1/2023	5/31/2023
JUNE	6/1/2023	6/30/2023
JULY	7/1/2023	7/31/2023
AUGUST	8/1/2023	8/31/2023
SEPTEMBER	9/1/2023	9/30/2023
OCTOBER	10/1/2023	10/31/2023
NOVEMBER	11/1/2023	11/30/2023
DECEMBER	12/1/2023	12/31/2023

Please note these dates are the qualification/rewards cycles for Epic Checking accounts as well.

* Dates for the monthly qualification cycle vary based upon when holidays and/or weekends occur. Debit card purchases, direct deposits, ACH transactions and/or bill payments must be posted and cleared between the qualification begin and end dates to count for the monthly qualification period.

**Minimum to open account is \$25. Qualifying transactions must post and clear the account during the monthly qualification cycle. Transactions may take one or more business days to post and clear an account after the date a transaction is made. ATM transactions do not count as qualifying transactions. Transfers from other 3Rivers accounts do not count as qualifying ACH transactions. Nationwide ATM fee refunds up to \$12 provided only if qualifications are met during the monthly qualification cycle. A \$5 monthly maintenance fee applies to Dividends+ Checking if monthly qualifications are not met. Personal accounts only.