



3riversfcu.org | 800.825.3641

RHYTHM CHECKING CALENDAR

A reward checking account with options to fit your lifestyle. Choose an attractive monthly dividend or earn credits for purchases from iTunes® and/or Amazon.com®!

- **Make 10 or more 3Rivers debit card purchases that clear during the monthly qualification cycle***
- **Receive 3Rivers eStatements**
- **Sign into Online Access or 3Rivers Mobile Banking at least once per qualification cycle****
- **And at least one of the following:**
 1. Have a direct deposit into your Rhythm Checking account
 2. Have at least one automatic payment not using your debit card but simply using your Rhythm Checking account and routing number (monthly phone bill, weekly day care or monthly insurance payment, etc.)
 3. Pay at least one bill from your Rhythm Checking account through Online Bill Pay each month

Additional perks to having a Rhythm Checking account:

- **One of the following based on your rewards choice:**
 - An attractive monthly dividend (see current rates at 3riversfcu.org/products/rhythm-checking)
 - Up to \$5 in purchase credits** from iTunes® or Amazon.com® (visit 3riversfcu.org/tunesrewards for more information)
- **ATM surcharge fee refunds – up to \$12 (\$3 per transaction)**
- **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 with Picture Pay technology.**

CALENDAR 2020

2020 QUALIFICATION PERIOD	CYCLE BEGIN DATE	CYCLE END DATE
DECEMBER	11/30/2019	12/30/2019
JANUARY	12/31/2019	1/30/2020
FEBRUARY	1/31/2020	2/28/2020
MARCH	2/29/2020	3/30/2020
APRIL	3/31/2020	4/29/2020
MAY	4/30/2020	5/30/2020
JUNE	5/31/2020	6/29/2020
JULY	6/30/2020	7/30/2020
AUGUST	7/31/2020	8/30/2020
SEPTEMBER	8/31/2020	9/29/2020
OCTOBER	9/30/2020	10/30/2020
NOVEMBER	10/31/2020	11/29/2020
DECEMBER	11/30/2020	12/30/2020

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. Earn \$10 in iTunes® and/or Amazon® / Amazon.com® refunds with initial account opening regardless of qualifications. Earn up to \$5 in iTunes® and/or Amazon® / Amazon.com® refunds each cycle that the minimum qualifications are met. Refunds will only apply to iTunes® and/or Amazon® / Amazon.com® purchases made with your debit card associated with your 3Rivers Rhythm Checking account. 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 Rhythm Checking if monthly qualifications are not met. iTunes is a registered trademark of Apple, Inc. and Amazon.com is a registered trademark of Amazon Inc. Apple Inc. and Amazon Inc. are not participants in or sponsors of this program. Personal accounts only.

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