

Monson Savings Bank

MoneyMaking Checking Qualification 2021 Calendar

Created 12-2-2020

Your MoneyMaking Checking is an account that rewards you with high interest and nationwide ATM fee refunds! To earn these rewards, you simply need to perform the following during each Monthly Qualification Cycle:

- **Have at least 12 Monson Savings Bank Debit Card purchases post and settle; and**
- **Have at least 1 direct deposit or ACH automatic payment post and settle; and**
- **Be enrolled in and agree to receive e-Statements.**

To earn the high interest and ATM refunds, you must meet all three qualifications within the Monthly Qualification Cycle. Monthly Qualification Cycle means a period beginning the 3rd Wednesday of the month and ending the business day prior to the 3rd Wednesday of the next month. The last day of the Monthly Qualification Cycle is referred to as the Qualification End Date.

Debit card purchases **POSTED AND SETTLED** to your account after the Qualification End Date will count towards meeting the MoneyMaking Checking qualifications for the next Monthly Qualification Cycle.

The Qualification End Dates are reflected in the calendar below as red days with boxes around the dates.

Example:

20

Qualification End Date

The Monthly Statement Cycle begins the business day after the 3rd Wednesday of the month and ends the 3rd Wednesday of the next month. Interest and ATM fee refunds (if your account qualifies) will be automatically posted to your account on the last day of the Monthly Statement Cycle. This is referred to as the Statement End Date. The Statement End Dates are reflected below as green days with circles around the dates.

Example:

21

Statement End Date

Jan-21						
S	M	T	W	T	F	S
					1 <small>CLOSED</small>	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18 <small>CLOSED</small>	19	20	21	22	23
24	25	26	27	28	29	30
31						

Feb-21						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15 <small>CLOSED</small>	16	17	18	19	20
21	22	23	24	25	26	27
28						

Mar-21						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Apr-21						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

May-21						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31 <small>CLOSED</small>					

Jun-21						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Jul-21						
S	M	T	W	T	F	S
				1	2	3
4	5 <small>CLOSED</small>	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Aug-21						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Sep-21						
S	M	T	W	T	F	S
			1	2	3	4
5	6 <small>CLOSED</small>	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

Oct-21						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11 <small>CLOSED</small>	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Nov-21						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11 <small>CLOSED</small>	12	13
14	15	16	17	18	19	20
21	22	23	24	25 <small>CLOSED</small>	26	27
28	29	30				

Dec-21						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25 <small>CLOSED</small>
26	27	28	29	30	31	

If you have questions, please call a Customer Service Representative at 413-267-4646 or refer to the disclosures provided to you at account opening.