

Cycle Date Information:

The following dates apply to our Better Interest Checking and Better Cash Back account(s). Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. Please refer to your account's Truth In Savings disclosure for your account's specific qualification requirements. To qualify for your account's rewards, all of your account's qualifying transactions must post and settle to your specific Better Interest Checking or Better Cash Back account within the Monthly Qualification Cycle dates stated below. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning your account's rewards. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for your account's rewards.

| | | Monthly Qualification Cycle | | Statement Cycle | |
|----------|------|-----------------------------|------------|-----------------|------------|
| Month | Year | Begin | End | Begin | End |
| January | 2025 | 12/31/2024 | 01/30/2025 | 01/01/2025 | 01/31/2025 |
| February | 2025 | 01/31/2025 | 02/27/2025 | 02/01/2025 | 02/28/2025 |
| March | 2025 | 02/28/2025 | 03/28/2025 | 03/01/2025 | 03/31/2025 |

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|-----------|------|--|------------|------------|------------|------------|
| April | 2025 | | 03/29/2025 | 04/29/2025 | 04/01/2025 | 04/30/2025 |
| May | 2025 | | 04/30/2025 | 05/29/2025 | 05/01/2025 | 05/30/2025 |
| June | 2025 | | 05/30/2025 | 06/27/2025 | 05/31/2025 | 06/30/2025 |
| July | 2025 | | 06/28/2025 | 07/30/2025 | 07/01/2025 | 07/31/2025 |
| August | 2025 | | 07/31/2025 | 08/28/2025 | 08/01/2025 | 08/29/2025 |
| September | 2025 | | 08/29/2025 | 09/29/2025 | 08/30/2025 | 09/30/2025 |
| October | 2025 | | 09/30/2025 | 10/30/2025 | 10/01/2025 | 10/31/2025 |
| November | 2025 | | 10/31/2025 | 11/26/2025 | 11/01/2025 | 11/28/2025 |
| December | 2025 | | 11/27/2025 | 12/30/2025 | 11/29/2025 | 12/31/2025 |
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|-----------|------|------------|------------|------------|------------|
| January | 2026 | 12/31/2025 | 01/29/2026 | 01/01/2026 | 01/30/2026 |
| February | 2026 | 01/30/2026 | 02/26/2026 | 01/31/2026 | 02/27/2026 |
| March | 2026 | 02/27/2026 | 03/30/2026 | 02/28/2026 | 03/31/2026 |
| April | 2026 | 03/31/2026 | 04/29/2026 | 04/01/2026 | 04/30/2026 |
| May | 2026 | 04/30/2026 | 05/28/2026 | 05/01/2026 | 05/29/2026 |
| June | 2026 | 05/29/2026 | 06/29/2026 | 05/30/2026 | 06/30/2026 |
| July | 2026 | 06/30/2026 | 07/30/2026 | 07/01/2026 | 07/31/2026 |
| August | 2026 | 07/31/2026 | 08/28/2026 | 08/01/2026 | 08/31/2026 |
| September | 2026 | 08/29/2026 | 09/29/2026 | 09/01/2026 | 09/30/2026 |
| October | 2026 | 09/30/2026 | 10/29/2026 | 10/01/2026 | 10/30/2026 |

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|----------|------|------------|------------|------------|------------|
| November | 2026 | 10/30/2026 | 11/27/2026 | 10/31/2026 | 11/30/2026 |
| December | 2026 | 11/28/2026 | 12/30/2026 | 12/01/2026 | 12/31/2026 |

Future Monthly Qualification Cycle and Statement Cycle dates for our Better Interest and Better Cash Back accounts will be available to you via our website or through one of our Service Representatives within one of our branches.