First Fed Rewards Qualifying
2025 Calendar

Your First Fed Rewards Account is a self-service, electronic-based account that rewards you with **high interest** OR **cash back**!

To earn the rewards and ATM refunds, you simply need to meet three easy qualifications each month:

- **Have at least 12 signature based Debit Card purchases post and settle within the monthly qualification cycle.***
- **Have at least 1 automatic payment or direct deposit post and settle each monthly qualification cycle.**
- **Be Enrolled and Receive e-statements.**

The transactions and activities must have posted and settled to your account for it to meet the First Fed qualifications.

Note: Transactions and activities may take one or more banking days from the date of the transaction or activity occurred to post and settle an account.

To earn the First Fed Rewards and ATM refunds, you must meet all three qualifications by the Qualification End Date. Purchases POSTED AND SETTLED to your account after the Qualification End Date will count towards meeting the qualifications for the next monthly qualification cycle. Qualification End Dates are reflected in the calendar below as a blue day with a red box around the date. Statement cut date, Interest, and ATM fee refunds (if your account qualifies) will be automatically deposited to your account on the 25th of each month, unless the 25th falls on a weekend or holiday. In that case, the rewards will be deposited the business day prior to the 25th.

January

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

February

S	M	T	W	T	F	S
						1
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9	10	11	12	13	14	15
16		18	19	20	21	22
23	24	**25**	26	27	28	

March

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16	17	18	19	20	21	22
23	24	**25**	26	27	28	29
30	31					

April

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13	14	15	16	17	18	19
20	21	22	23	24	**25**	26
27	28	29	30			

May

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11	12	13	14	15	16	17
18	19	20	21	22	**23**	24
25		27	28	29	30	31

June

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22	23	24	**25**	26	27	28
29	30					

July

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20	21	22	23	24	**25**	26
27	28	29	30	31		

August

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17	18	19	20	21	22	23
24	**25**	26	27	28	29	30
31						

September

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14	15	16	17	18	19	20
21	22	23	24	**25**	26	27
28	29	30				

October

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12		14	15	16	17	18
19	20	21	22	23	**24**	25
26	27	28	29	30	31	

November

S	M	T	W	T	F	S
						1
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9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	**25**	26		28	29
30						

December

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7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	**24**		26	27
28	29	30	31			

*Minimum to open account is $50.00. Qualifying transactions must post and settle the account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post and settle an account. Transfers between accounts do not count as qualifying transactions. PIN based transactions do not count towards qualifying debit card transactions. ATM withdrawals and ATM-processed transactions do not count as qualifying debit card transactions for the purpose of earning rewards within this account. Debit card transactions processed by merchants and received by the bank as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by the bank as POS transactions count towards qualifying debit card transactions. ATM Fee reimbursements up to $20.00 provided only if qualifications are met within the monthly qualification cycle.