



73 Mountainview Blvd, Basking Ridge, NJ 07920

Rewards Qualification Cycles

The following dates apply to Cash Back Plus and High-Yield Checking accounts. Monthly Qualification Cycle ("MQC") 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 process and post to your specific Cash Back Plus or High-Yield Checking account within the MQC 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 process and post to the account and all qualification criteria must be completed during the MQC to qualify for your account's rewards.

		Monthly Qualification Cycle (MQC)		Statement Cycle	
Month	Year	Begin	End	Begin	End
October	2025	09/30/2025	10/30/2025	10/01/2025	10/31/2025
November	2025	10/31/2025	11/27/2025	11/01/2025	11/30/2025
December	2025	11/28/2025	12/30/2025	12/01/2025	12/31/2025
January	2026	12/31/2025	01/29/2026	01/01/2026	01/31/2026
February	2026	01/30/2026	02/26/2026	02/01/2026	02/28/2026
March	2026	02/27/2026	03/30/2026	03/01/2026	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	05/31/2026
June	2026	05/29/2026	06/29/2026	06/01/2026	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	09/26/2026	09/01/2026	09/30/2026
October	2026	09/30/2026	10/29/2026	10/01/2026	10/31/2026
November	2026	10/30/2026	11/27/2026	11/01/2026	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 Cash Back Plus and High-Yield Checking accounts will be available to you via our website or through one of our Service Representatives within one of our branches.