

In August, for certain accounts there will be a change to when interest will be credited to your account. For your convenience, and to simplify the calculation of interest paid cycles, if the interest on your account is currently paid on a date that is different from your statement cycle, going forward we will be adjusting the interest paid date to coincide with your statement cycle. This will **ONLY** affect members whose accounts are included in the following matrix. All other accounts/products are processing interest in accordance with their respective statement cycles.

This change will occur only after interest for the current cycle has been paid and as indicated on the following matrix. For those individuals whose interest cycles will be changing, you will receive interest as of your Current Interest Cycle and again on the New Interest Cycle (which will be less than a full month's interest). Thereafter, your interest will be paid according to the New Interest Cycle which will be the same day as your Statement Cycle and will be a full month's interest. These changes will not result in your account losing any interest it has earned and that you are entitled to receive.

If you have any questions or concerns regarding this change please call our Member Service Center at 800-649-4646 and they will be happy to assist you.

### Interest Paid Cycle Matrix

Product	Statement Cycle	Current Interest Cycle	New Interest Cycle	Change Date for Interest Cycle
Direct Connect	10 <sup>th</sup> of Month	2 <sup>nd</sup> of Month	10 <sup>th</sup> of Month	7/3/18
Direct Connect	10 <sup>th</sup> of Month	End of Month	10 <sup>th</sup> of Month	8/1/18
Direct Connect	21 <sup>st</sup> of Month	End of Month	21 <sup>st</sup> of Month	8/1/18
Direct Connect	10 <sup>th</sup> of Month	1st Tuesday	10 <sup>th</sup> of Month	8/8/18
Direct Connect	10 <sup>th</sup> of Month	3rd Tuesday	10 <sup>th</sup> of Month	7/18/18
Premium Perks	10 <sup>th</sup> of Month	End of Month	10 <sup>th</sup> of Month	8/1/18
Premium Perks	21 <sup>st</sup> of Month	End of Month	21 <sup>st</sup> of Month	8/1/18
Premium Perks	10 <sup>th</sup> of Month	1st Tuesday	10 <sup>th</sup> of Month	8/8/18
Premium Perks	10 <sup>th</sup> of Month	2nd Tuesday	10 <sup>th</sup> of Month	7/11/18
Premium Perks	10 <sup>th</sup> of Month	3rd Tuesday	10 <sup>th</sup> of Month	7/18/18
Premium Perks	10 <sup>th</sup> of Month	4th Tuesday	10 <sup>th</sup> of Month	7/25/18
Special Privileges	10 <sup>th</sup> of Month	End of Month	10 <sup>th</sup> of Month	8/1/18
Special Privileges	21 <sup>st</sup> of Month	End of Month	21 <sup>st</sup> of Month	8/1/18
Money Market	10 <sup>th</sup> of Month	End of Month	10 <sup>th</sup> of Month	8/1/18
Money Market	21 <sup>st</sup> of Month	End of Month	21 <sup>st</sup> of Month	8/1/18
Sterling Savings	10 <sup>th</sup> of Month	End of Month	10 <sup>th</sup> of Month	8/1/18
Sterling Savings	10 <sup>th</sup> of Month	6/26	10 <sup>th</sup> of Month	7/11/18
Sterling Savings	21 <sup>st</sup> of Month	End of Month	21 <sup>st</sup> of month	8/1/18
Statement Savings	10 <sup>th</sup> of Month	End of Month	10 <sup>th</sup> of Month	8/1/18
Statement Savings	10 <sup>th</sup> of Month	1 <sup>st</sup> Tuesday	10 <sup>th</sup> of Month	8/8/18
Statement Savings	10 <sup>th</sup> of Month	2nd Tuesday	10 <sup>th</sup> of Month	7/11/18
Statement Savings	10 <sup>th</sup> of Month	6/26	10 <sup>th</sup> of Month	7/11/18
Statement Savings	21 <sup>st</sup> of Month	End of Month	21 <sup>st</sup> of month	8/1/18
Premium	10 <sup>th</sup> of Month	End of Month	10 <sup>th</sup> of Month	8/1/18
Premium	21 <sup>st</sup> of Month	End of Month	21 <sup>st</sup> of month	8/1/18
Indirect	10 <sup>th</sup> of Month	End of Month	10 <sup>th</sup> of Month	8/1/18
Indirect	21 <sup>st</sup> of Month	End of Month	21 <sup>st</sup> of month	8/1/18
Student Loan	10 <sup>th</sup> of Month	End of Month	10 <sup>th</sup> of Month	8/1/18
Student Loan	21 <sup>st</sup> of Month	End of Month	21 <sup>st</sup> of month	8/1/18
Vacation Club	10 <sup>th</sup> of Month	End of Month	10 <sup>th</sup> of Month	8/1/18
Vacation Club	21 <sup>st</sup> of Month	End of Month	21 <sup>st</sup> of month	8/1/18
Holiday Club	10 <sup>th</sup> of Month	End of Month	10 <sup>th</sup> of Month	8/1/18
Holiday Club	10 <sup>th</sup> of Month	11/1	10 <sup>th</sup> of Month	7/11/18
Holiday Club	21 <sup>st</sup> of Month	End of Month	21 <sup>st</sup> of month	8/1/18
A+	10 <sup>th</sup> of Month	End of Month	10 <sup>th</sup> of Month	8/1/18
A+	21 <sup>st</sup> of Month	End of Month	21 <sup>st</sup> of month	8/1/18
Makes Cents	10 <sup>th</sup> of Month	End of Month	10 <sup>th</sup> of Month	8/1/18
Makes Cents	21 <sup>st</sup> of Month	End of Month	21 <sup>st</sup> of month	8/1/18