

“What’s In It For Me?”

MEMBER REWARDS PROGRAM

TIERED SERVICES

Tiered services are designed to reward each member based on their level of participation in the Credit Union. The more you participate, the more you are rewarded monthly! The chart below shows the points value for each Credit Union service. Your account is reviewed at the end of each month and points are awarded beginning the first day of the next month.

- Basic Level: 1-99 Points**
- Silver Level: 100-499 Points**
- Gold Level: 500-699 Points**
- Platinum Level: 700+Points**

Savings	Point Value
Checking Account	300
Additional Savings Account	10
Certificates	50
Money Market Accounts	50
Aggregate Share Balance up to \$500	10
Aggregate Share Balance from \$501-5,000	50
Aggregate Share Balance from \$5,001-20,000	100
Aggregate Share Balance from \$20,001-75,000	200
Aggregate Share Balance from \$75,000+	350
Checking Account with a negative balance	-50
Savings Account with a negative balance	-300

Loans	Point Value
Mortgage	200
Home Equity and/or Line of Credit	100
All Other Loans	50
Aggregate Loan Balances up to \$3,000	25
Aggregate Loan Balances from \$3,001-10,000	50
Aggregate Loan Balances from \$10,001-25,000	100
Aggregate Loan Balances from \$25,001-75,000	200
Aggregate Loan Balances from \$75,000+	350
Any Delinquent Loans	-300

Self Service	Point Value
Active ATM Card	25
Active Debit Card	50
Active Credit Card	50
Active CU*Talk Audio	50
Active Online Banking	75
Enrolled in E-Statements	75
Active Payroll Deposit > \$500 per month	25
Active ACH Deposits > \$500 per month	25
Active AFT Transfers	25

REWARDS

BASIC LEVEL | 1-99 POINTS

- Notary Service
- Up to 12 Free ATM Transactions
- E-Statements
- One Free Official Check
- Free Fax Machine Usage

SILVER LEVEL | 100-499 POINTS

(You will receive all of the above PLUS)

- One Free Pin Replacement
- Three free Copies of Cleared Checks

GOLD LEVEL | 500-699 POINTS

(You will receive all of the above PLUS)

- One Free ATM/Debit Card Replacement Per Year
- One Free Statement Copy
- Unlimited Free Official Checks
- One Discount Gift Card Purchase Per Year

PLATINUM LEVEL | 700+ POINTS

(You will receive all of the above PLUS)

- CD Rate Bonus (.25% rate benefit)
- Loan Rate Discounts (.25% rate benefit)
- One Waived Overlimit Fee (Visa)
- Unlimited Free Money Orders
- One Free Returned 3rd Party Check Fee
- One Free Box of Checks Per Year
- One Free Domestic Wire
- One Free Stop Payment
- Unlimited Free ATM Transactions