

# A Financial Partnership with Great Rewards

## Membership Rewards

Whether you've been a credit union member for many years or have just opened an account, your credit union is pleased to offer a Reward loyalty program to all of its members!

All members are automatically enrolled into the your credit union program. It's simple! The more your credit union products and services used – the higher the Reward level! We offer Bronze, Silver, Gold and Platinum levels.

### Rewards

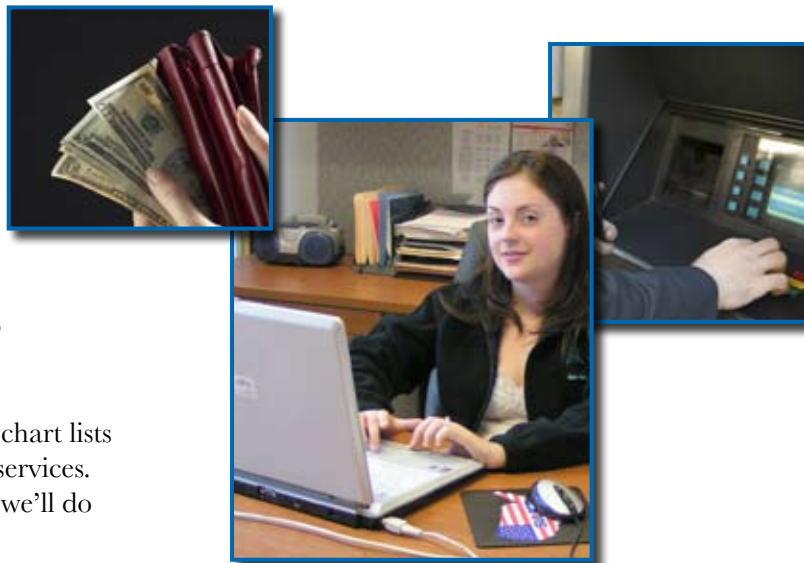
You are deemed this level if you've accumulated this many points during the previous month.

Bronze	Silver	Gold	Platinum
0-199	200-499	500-699	700+

## Great Rewards, Easy Concept

Your monthly statement will reflect your current point status. If you are wondering about your current reward simply contact any branch office and we'll tell you! Reward level information is also available online to "It'sMe247" users as well.

Earning points is easy. The following chart lists the point value for our products and services. Don't worry about the calculations – we'll do the math for you!



## Self Service

	Points Earned
Checking (Active)	50
Debit Card (Active)	75
Master Card* Credit Card	75
CU*Talk (Active)	25
It'sMe247 (Active)	50
Online Bill Pay through CU@Home(Active)	50
e-Statements (Enrolled)	50

## Electronic Deposits

	Points Earned
Payroll Deduction Deposits >\$1000/Month	100
ACH/Direct Deposit >\$1000/Month	100
Automatic Funds Transfer (AFT)	50

## Loan Products

	Points Earned
Mortgage Loans	50
Home Equity	100
All other loans	50
Any loan product with a delinquency Of 30 days or more	-500
<b>Total loan balance:</b>	
Up to \$1,500	25
From \$1,501 - \$5,000	50
From \$5,001 - \$20,000	75
From \$20,001 - \$150,000	100
From \$150,001	150

## Savings Products

	Points Earned
Additional General Savings Products (Christmas Club, Vacation Club, and SWAP)	25
Certificates of Deposit (CD's)	25
IRAs	25
Money Market Accounts	25
Savings products with negative balances	-300
<b>Total Balance:</b>	
Up to \$10,000	50
From \$10,001 - \$20,000	75
From \$20,001 - \$30,000	100
From \$30,001 - \$50,000	125
From \$50,001+	200