

# Member Rewards

## IT PAYS TO BE A CREDIT UNION MEMBER!

Members automatically earn points for using our products and services. The more you use, the more free stuff you can earn! Points and rewards are automatic.

### Here's a list of the current point values:

Checking account .....	100 points
Certificate of deposit .....	100 points
Money market account .....	100 points
Special share account .....	50 points
Home equity line of credit.....	200 points
Any other loan.....	100 points
Using ATM card .....	50 points
Using Touch Tone Teller .....	50 points
Using home banking .....	50 points
Signing up for e-statements.....	50 points
Signing up for Bill Payer.....	50 points
Automatic Payroll Deposit .....	25 points
Loan payments on automatic transfer.....	50 points
Extra points as your savings balances grow	
Extra points for multiple loan balances	

### Current Rewards

#### Bronze Level (300 - 499 points)

- No fee cashier's checks
- No fee check cashing

#### Silver Level (500 - 599 points)

- All of the above plus 10 free ATM transactions per month

#### Gold Level (600 plus points)

- All of the above
- Total of 15 free ATM transactions per month
- .25% lower loan rates (new loans, excludes HELOCs)
- .25% higher CD rates (new)
- Free Bill Payer