PENINSULA PERKS POINT REDEMPTION

Each month, the points you earn will be calculated and added to your accumulated points from the prior month. You have the ability to redeem these points for some great items. See the information below for required points.

*Points expire 60 months from the month they are earned.

PECU PERKS ITEM POINTS

Waived M.O./C.C. Fee	1,500
Waived Paper Statement Fee-Per Month	2,500
Waived Fee for Visa Gift Card	2,500
Waived \$5.00 Fee	2,500
Waived Fee for DebitCard/Visa replacement	3,000
Additional 1,250 Scorecard® Pts	5,000
PFCU Insulated Bag	6,000
PFCU Shirt	6,000
PFCU Hat	9,000
Waived Wire Fee	9,500
Waived Stop Payment Fee	10,000
Free Box of Checks - Basic Style	10,000
Waived NSF/Overdraft Fee (\$20)	10,000
\$10.00 Cash Back	10,000
3Reduction in Loan Rate 0.25%	10,000
1Increase Cert. of Dep. Rate of 0.25%	15,000
4Reduction in Loan Rate 0.50%	20,000

1(CD up to \$10,000, an additional 1500 points required for every \$1000 > \$10,000)

2(CD up to \$10,000, an additional 2500 points required for every 1000 > 10,000)

Does **NOT** include Save to Win or Rate Jump CDs

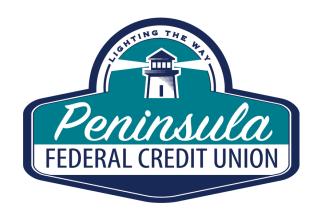
3&4 REDUCTION IN LOAN RATE **EXCLUDES**:

Mortgages, Student Loan, Heloc, Business Loans and VISA.
One loan rate discount per loan.

New Money Only

3(Loan up to \$10,000, an additional 1000 points required for every \$1000 > \$10,000)

4(Loan up to \$10,000, an additional 2000 points required for every \$1000 > \$10,000)



MAIN BRANCH:

2929 3rd Ave North Escanaba, MI 49829 Phone: 906-789-6400

MILL BRANCH:

7126 County Road 426 Escanaba, MI 49829 Phone: 906-786-2732

MENOMINEE BRANCH:

3700 10th Street
Menominee, MI 49858
Phone: 906-863-5382

Call or text us at one of the numbers above

MEMBERSHIP MEANS MORE AT PENINSULA FEDERAL CREDIT UNION

EARN WITH PENINSULA PERKS



Peninsula Federal Credit Union allows members to earn free products/services, by taking advantage of the financial products we offer. Your reward level is determined by the membership points earned for the month. In addition to the free products/services, the points will accumulate monthly and can be redeemed for additional items.

What is your relationship with the Credit Union? What Reward Level are you? Talk to a Member Service Representative about your current Reward Level and how to increase your membership points.

TIERED I EVELS

0 to 200 points Deck Hand:

First Mate: 201 to 425 points

Captain: 426 to 650 points

Admiral: 651 and above points

PERK POINT REDEMPTION VALUES SUBJECT TO CHANGE AT ANY TIME. PLEASE SEE ANY EMPLOYEE FOR DETAILS.

HERE'S HOW YOU FARN MEMBERSHIP

POINTS

SAVINGS RELATIONSHIP POINTS

100 - Checking Account

50 - Share Certificates

50 - IRA/HSA

50 - Money Market

Aggregate Savings Balance:

25 - \$501 to \$5,000

50 - \$5,001 to 25,000

100 - \$25,001 to \$249,999

200 - \$249,999 and above

LOAN RELATIONSHIP POINTS

100 - Mortgage Loans

35 - Home Equity Loans

25 - Any Other Loans

-100 - Delinquent Loan Product

Aggregate Loan Balance:

25 - Up to \$3000

75 - \$3,001 to \$20,000

100 - \$20,001 to \$50,000

125 - \$50,001 to \$100,000

150 - \$100,001 and above

MEMBERSHIP SELE SERVICE RELATIONSHIPS

-100 - Invalid Address

25 - CU Marketing Opt-In

25 - 3rd Party Opt-In

25 - Valid e-mail address

25 - E-Notices Subscription

25 - E-Alerts Subscription

25 - Mobile Text Banking Enrolled

50 - Bill Payment Enrolled

75 - Active Debit Card

75 - Active Home/Mobile Banking

75 - AFT Loan Payment

75 - ACH Loan Payment

75 - ACH with Deposits (≥ \$500)

100 - E-Statement Enrolled

100 - Active Credit Card

Monthly Reward Levels

DECK HAND 0-200

Free Home Banking/Mobile Banking

Free Telephone Transfer

Free F-Statements

Free Notary Services

Free ITM

Free Financial Advisor

Free Starter Checks

FIRST MATE 201-425

all of the same privileges as Deck Hand, plus:

\$2.00 off Replacement Debit Card fee (\$5)

\$2.00 off Domestic Wire Transfer fee (\$15)

\$2.00 off Skip Payment fee (\$25)

CAPTAIN 426-650

all of the same privileges as Deck Hand, plus:

Free Money Orders and Cashier Checks (\$1.50)

\$3.00 off Replacement Debit Card fee (\$5)

\$3.00 off Domestic Wire Transfer fee (\$15)

\$3.00 off Skip Payment fee (\$25)

ADMIRAL 651 AND ABOVE

all of the same privileges as Deck Hand, plus:

Free Replacement Debit Card (\$5)

Free Money Orders and Cashier Checks (\$1.50)

\$5.00 off Domestic Wire Transfer (\$15)

\$5.00 off Skip Payment (\$25)

TO VIEW YOUR POINTS AND MEMBERSHIP REWARD LEVEL. REFERENCE YOUR STATEMENT OR GO TO IT'S ME24/7 UNDER MY ACCOUNTS TAB