

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.

PFCU Perks Item	Points
Waived Fee for Visa Gift Card	2,500
Waived Fee for Debit Card replacement	3,000
Free Box of Checks - Basic style	8,000
Additional 1,250 ScoreCard® Pts	5,000
¹ Increase Cert. of Dep. Rate of 0.25%	15,000
² Increase Cert. of Dep. Rate of 0.50%	25,000
³ Reduction in Loan Rate 0.25%	10,000
⁴ Reduction 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)

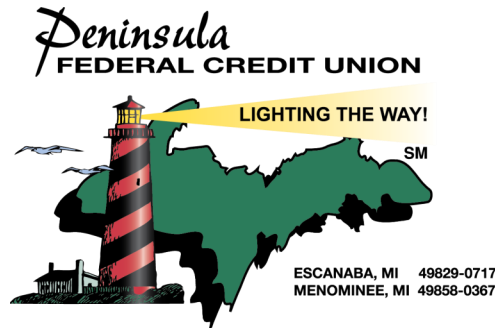
does NOT include Save to Win or Rate Jump CDs

³(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)

Reduction in Loan Rate **EXCLUDES:**

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



Main Branch:
301 North 30th Street
P.O. Box 717
Escanaba, MI 49829-0717

Phone: 906-789-6400
FAX: 906-789-6410
E-Mail: memservice@peninsulafcu.com

Mill Branch:
7126 County Road 426
P.O. Box 717
Escanaba, MI 49829-0717

Phone: 906-786-2732
FAX: 906-786-8057
E-Mail: memservice@peninsulafcu.com

Menominee Branch:
3700 10th Street
P.O. Box 367
Menominee, MI 49858-0367

Phone: 906-863-5382
FAX: 906-863-6545
E-Mail: pfcumen@peninsulafcu.com

Membership means more at Peninsula Federal Credit Union



MEMBERSHIP MEANS MORE!

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. Call 906-789-6400, 906-786-2732 or 906-863-5382, stop in any of our three convenient locations or email at memservice@peninsulafcu.com.

Tiered Levels

Deck Hand:	0 to 200 points
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.

Membership Points

Membership Savings Relationships

100	Checking Account
50	Share Certificates
50	IRA
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

Membership Loan Relationships

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 Self Service Relationships

75	Active Debit Card
100	Active Credit Card
75	Active Home Banking
100	E-statements Enrolled
50	Bill payment Enrolled
25	Valid e-mail address
25	E-Notices subscription
25	E-Alerts subscription
25	Mobile Text Banking Enrolled
-100	Invalid Address
75	ACH with deposits (≥\$500)
75	AFT Loan Payments
75	ACH Loan Payment

Membership Reward Level

Deck Hand 0-200

free privileges

Home Banking
Telephone Transfer
E-Statements
Free Notary
Free ATM
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 Skip Payment fee (\$25)
\$2.00 off Domestic Wire Transfer fee (\$15)

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 Skip Payment fee (\$25)
\$3.00 off Domestic Wire Transfer fee (\$15)

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 Skip Payment (\$25)
\$5.00 off Domestic Wire Transfer (\$15)

To view your points and membership reward level, reference your statement or go to It's Me24/7 under the My Accounts tab.