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

P)	N	TS

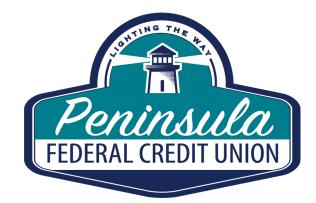
Waived M.O./C.C. Fee Waived Paper Statement Fee-Per Month Waived Fee for Visa Gift Card Waived \$5.00 Fee Waived Fee for Debit card/Visa replacement Additional 1,250 Scorecard® Pts PFCU Insulated Bag PFCU Shirt Waived Stop Payment Fee Waived NSF/Overdraft Fee (\$10) PFCU Hat Waived Wire Fee Free Box of Checks - Basic Style \$10.00 Cash Back 3Reduction in Loan Rate 0.25%	1,500 2,500 2,500 3,000 5,000 6,000 7,500 7,500 9,000 9,500 10,000 10,000 15,000
3Reduction in Loan Rate 0.25% 1Increase Cert. of Dep. Rate of 0.25% 4Reduction in Loan Rate 0.50%	10,000 15,000 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 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.

HERE'S HOW YOU EARN 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 SELF 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 - 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 E-Statements Free Notary Services Free ITM Free Financial Advisor Free Starter Checks

FIRST MATE 201-425

all of the same privileges as Deck Hand, <u>plus:</u>

\$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, <u>plus:</u>

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, <u>plus:</u>

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.