

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 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 Debit card/Visa replacement	3,000
Additional 1,250 Scorecard® Pts	5,000
PFCU Insulated Bag	6,000
PFCU Shirt	6,000
Waived Stop Payment Fee	7,500
Waived NSF/Overdraft Fee (\$20)	7,500
PFCU Hat	9,000
Waived Wire Fee	9,500
Free Box of Checks - Basic Style	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:**

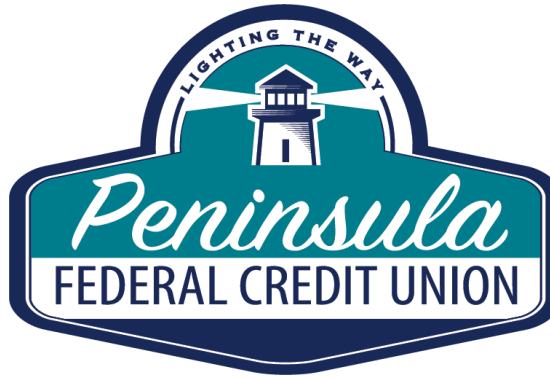
Mortgages, Student Loan, Heloc, Business Loans and VISA.

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



HERE'S HOW YOU EARN MEMBERSHIP

POINTS

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.

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 - 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 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, 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.