

## 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 250 ScoreCard® Pts	2,000
Additional 500 ScoreCard® Pts	4,000
Additional 1000 ScoreCard® Pts	8,000
<sup>1</sup> Increase Cert. of Dep. Rate of 0.25%	15,000
<sup>2</sup> Increase Cert. of Dep. Rate of 0.50%	25,000
<sup>3</sup> Reduction in Loan Rate 0.25%	10,000
<sup>4</sup> Reduction in Loan Rate 0.50%	20,000

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

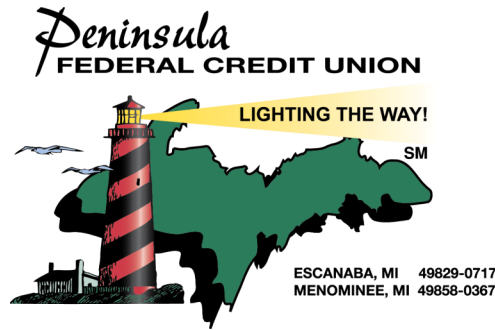
<sup>2</sup>(CD up to \$10,000, an additional 2500 points required for every \$1000 > \$10,000)

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

<sup>4</sup>(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](mailto: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](mailto: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](mailto: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](mailto: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

50	Checking Account
25	Share Certificates
35	IRA
25	Money Market
	Aggregate Savings Balance:
25	\$501 to \$5,000
50	\$5,001 to 25,000
75	\$25,001 to \$75,000
100	\$75,001 and above

### Membership Loan Relationships

35	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.