

Loyalty Pays

Thank you for your participation in our Loyalty Pays program. We value your membership and your loyalty. Beginning 8/1/14, you started earning points for services you have with the Credit Union. The more services, the more points. Points can be redeemed for fee reversals, Visa Gift Cards, donations to local charities, and even a free turkey coupon!

EARN POINTS

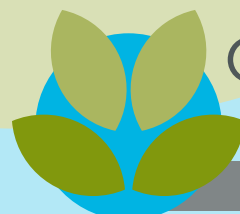
SHARE ACCOUNT	points
Checking Account	100
Negative Savings Account	-250
Money Market (Premiere Savings)	25
Additional Savings / Sub Accounts	10
Savings Balance to \$2,499	0
Savings Balance to \$4,999	10
Savings Balance to \$9,999	15
Savings Balance to \$24,999	20
Savings Balance to \$9,999,999	25
Certificate of Deposit	10
IRA Certificate of Deposit	10
IRA Share	10

LOANS	points
Loan Balance to \$4,999	25
Loan Balance to \$5,000-\$9,999	50
Loan Balance to \$10,000-\$49,999	150
Loan Balance to \$50,000-\$99,999	250
Loan Balance to \$100,000+	350
Delinquent Loan	-250
Auto Loan	50
Home Equity Loan (2nd & HELOC)	100
Mortgage (1st)	200
VISA Credit Card	50
Other Loan	50

CONVENIENCE SERVICES	points
ATM Card	10
Debit Card	100
Direct Deposit (payroll or ACH)	100
Automatic Payment of Loan	50
ACH Payment to Loan	50
It'sMe247 Online (used this month)	50
Telephone Banking	10
Bill Pay	50
eStatements	50
Valid eMail Address	5
eNotice Enrolled	5
eAlert Enrolled	5
Mobile Text Banking	5
Wrong Address	-50
Refer a Member	500

LOYALTY	points
Years of Membership (10+ Years)	5

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COMMUNITY**
FEDERAL CREDIT UNION

REDEEM POINTS

CD & LOAN REDEMPTIONS	points required	Purchase Price*
.10% Discount on Auto / Boat / RV Loan	8,000	
.25% Discount on Auto / Boat / RV Loan	12,000	
.25% Discount on Unsecured Loan	7,500	
.05% BUMP or CD Bonus	1,000	
\$150.00 Discount off Mortgage Processing Fees	12,000	
\$80.00 off Home Equity Loan Processing Fees	8,000	
FEE REDEMPTIONS		
VISA Gift Card Fee	1,000	
Stop Payment Fee	3,000	
Cashier's Check / Money Order Fee	1,000	
ATM Fee	2,000	
NSF/Courtesy Pay Fee Reversal	6,000	
Temporary Checks Fee	1,000	
Free Box of Duplicate Checks	8,000	
Paper Statement Fee (when member opts out of eStatement)	500	
Minimum Balance Fee	2,000	
Statement Printout in Branch	1,000	
GIFT CARD REDEMPTIONS		
\$25.00 VISA Gift Card	10,000	
\$20.00 TURKEY Coupon from Martin's	8,000	
CHARITY REDEMPTIONS		
\$25.00 Charitable Donation	10,000	
MERCHANDISE REDEMPTIONS		
Stadium Blanket	14,000	\$18.00
Umbrellas	10,000	\$14.00
Sunglasses	2,000	\$4.00
Flash Drives	2,000	\$4.00
Stainless Steel Coffee Mugs	8,000	\$15.00
Pens	500	\$2.00

Find us at
www.GNCFCU.org

Federally insured
by the NCUA



*Purchase price for members to buy item without using points. *Loyalty Pays Program terms may change at any time.*

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