

Member Merits is a package of free services, discounts and bonuses for our members with household loan and deposit balances of \$2,500 or more. Whether you or anyone in your family has a checking account, CD, car loan or any of our low rate loans and competitive deposit products, you can easily qualify to receive Member Merits.

Member Merits

<i>The more you use your Credit Union, the more you benefit!</i>	SILVER Household Loan & Deposit Balances \$2,500 - \$24,999	GOLD Household Loan & Deposit Balances \$25,000+
Personalized Checks ¹	50% Off	Free
Free Withdrawals at non CO-OP ATMs ²	4 Free per month	6 Free per month
Free Overdraft Transfers ³	✓	✓
Discount on Consumer Loans ⁴	.10%	.25%
Bonus Rate on Regular CDs		.05%

1) Corporate style checks only. Limit one free/discounted box per year. 2) ATM owner-imposed surcharges may apply.

3) Available to members enrolled in an overdraft transfer program. 4) Qualifying new loans are: new and used cars, trucks, vans,

SUVs, motorcycles, boats, and RVs. Current underwriting guidelines apply. Business Accounts do not qualify for the Member Merits program. See Credit Union for details.