



Member Rewards



TRI-CITIES CREDIT UNION



CU services you use now	Points	CU services you can use	Points
Current		New Score	

Point Scale

Credit Union Service	Points
Share Draft (Checking) Account	25
Christmas Club Account	25
IRA Savings Account	50
Certificate of Deposit (CD)	25
Silver Savings Account	25
Aggregate account balance \$501 to \$999	25
\$1000-\$4999	50
\$5000-\$9999	75
\$10,000 and up	100
Home Equity Loan or HELOC	75
Aggregate Loan balance up to \$5000	10
\$5001 to \$19,999	25
\$20,000 to \$29,999	50
\$30,000 and up	75
Active TCCU Debit Card	50
Active TCCU Visa Card (Platinum or Classic)	50
Audio Response—active user	50
Online Banking—active user	50
E-Statement enrolled	50
Bill Pay enrolled	50
Direct Deposit of payroll or social security (\$300 minimum)	50
Automatic transfer of loan payment	25
Any negative savings balance	-500
Any negative checking balance	-500
Any delinquent loan balance	-700
Of 30 days or more	
Loyalty points—for each year of membership	5

Tri-Cities Credit Union

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Member Rewards



Basic Level

Point total 0-199

- Free Audio Response
- Free Notary service
- No annual fee for debit or credit cards
- Free Home Banking
- No monthly account service fee
- Bill Pay \$5.00 each month
- Free E-Statements
 - those enrolled will get \$0.25 ea. month
- 8 FREE PIN transactions on ATM/Debit cards
- 1 free replacement ATM/Debit card

**The more services you use —
the more rewards you get!**

At Tri-Cities Credit Union we strive to find ways to give you more for your money. Now the more business you do with us, the more rewards you get. For nearly every product and service you use with us, you will earn points.

On the last day of the month your points are totaled and your reward level is determined for the next month. Your reward level will appear on your monthly statement so you will always know what level you are at.

Silver Level Points 200-299

- Free Audio Response
- Free Notary service
- No annual fee for debit or credit cards
- Free Home Banking
- No monthly account service fee
- Free E-Statements
 - those enrolled will get \$0.25 ea. month
- 8 FREE PIN transactions on ATM/Debit cards
- 1 free replacement ATM/Debit card
- Bill Pay \$4.00 per month
- 2 FREE ATM withdrawals or inquiries per month

Gold Level Points 300-399

- Free Audio Response
- Free Notary service
- No annual fee for debit or credit cards
- Free Home Banking
- No monthly account service fee
- Free E-Statements
 - those enrolled will get \$0.25 ea. month
- 8 FREE PIN transactions on ATM/Debit cards
- 1 free replacement ATM/Debit card
- Bill Pay \$3.00 per month
- 12 free temporary checks per year
- 1 free stop payment per year
- Reduced domestic wire fee (\$15.00)
- 5 FREE ATM withdrawals or inquiries per month

Platinum Level Points 400 and up

- Free Audio Response
- Free Notary service
- No annual fee for debit or credit cards
- Free Home Banking
- No monthly account service fee
- Free E-Statements
 - enrolled will get \$0.25 ea. Statement cycle
- 8 FREE PIN transactions on ATM/Debit cards
- 1 free replacement ATM/Debit card
- 12 free temporary checks per year
- 1 free box of checks per calendar year
- 1 free stop payment per year
- Reduced domestic wire fee (\$15.00)
- 10 free ATM withdrawals or inquiries per month
- No check cashing fee
- FREE Bill Pay

**Want to earn more points and
move up to the next level?
Ask any staff member to help
you figure out which products
and services you are missing
out on!**