

## Points Scale

Credit Union Services	Points
Checking Account	25
Christmas Club Account	25
IRA Savings Account	25
Certificate of Deposit	25
Silver Savings Account	25
Aggregate account balance	
\$501-\$999	25
\$1,000-\$4,999	50
\$5,000-\$9,999	75
\$10,000 & up	100
Home Equity Loan / HELOC	75
Aggregate loan balance up to	
\$5,000	10
\$5,001-\$19,999	25
\$20,000-\$29,999	50
Active Debit or Visa Card	50
Online Banking - active user	50
Audio Response - active user	50
E-statement enrolled	50
Bill Pay enrolled	50
Direct Deposit of \$300+	50
Automatic transfer of loan payment	50
Negative savings/checking balance	-500
Delinquent loan balance of 30 days or more	-700
Loyalty points - each year of membership	5

CU Services you currently use	Points	CU Services you can add	Points
Current Score:		New Score:	



### Contact Us

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tri-cities  
CREDIT  
UNION

Member Rewards



## MEMBER REWARDS

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.



### BASIC LEVEL

0-99

Free Audio Response

- Free Notary Service
- Free Online Banking / Mobile App
- No annual fee for debit or credit cards
- Bill Pay - \$5 per month
- Free e-statements - those enrolled will get \$0.10 each month
- 12 free PIN transactions on ATM/Debit cards
- 1 free replacement ATM/Debit Card

### SILVER LEVEL

100-199

ALL Basic Level services, plus:

- Bill Pay - \$4 per month
- 2 Free ATM withdrawals or inquiries per month

We also offer ID Protection, which monitors your social security number and your credit. Regardless of your reward level, the ID Protection is \$2 per month. Ask any staff member for more information and sign up for your added security today!

### GOLD LEVEL

200-399

ALL Silver Level services, plus:

- Bill Pay - \$3 per month
- 12 free temporary checks per year
- 1 free stop payment per year
- Reduced domestic wire fee (\$15)
- 5 free ATM withdrawals or inquiries per month
- 0.25% discount on loan rate (excludes Real Estate, Visa, Line of Credit, and Share Secured Loans)

### PLATINUM LEVEL

400 & UP

ALL Gold Level services, plus:

- No check cashing fee
- Free Bill Pay
- 12 free temporary checks per year
- 1 free box of checks per year
- 1 free stop payment per year
- 10 free ATM withdrawals or inquiries per month
- 0.5% discount on loan rate (excludes Real Estate, Visa, Line of Credit, and Share Secured Loans)