

## Loyalty Points

Member 1-7 Years .....	5	_____
Member 8-14 Years .....	10	_____
Member 15+ Years .....	15	_____

## Self-Service Points

Active eBranch <sup>1</sup> .....	10	_____
Active Bill Pay <sup>2</sup> .....	25	_____
eStatement .....	10	_____

## Activity Points

Active Share Draft (Checking)		
5-9 transactions .....	15	_____
10+ transactions .....	30	_____
Active Direct Deposit <sup>3</sup> .....	15	_____
Automatic Loan/ Credit Card Payment .....	10	_____

## Deposit Points

Money Market .....	10	_____
Share/IRA Certificate .....	10	_____

## Loan Points

Personal Loan/ First Line of Credit .....	10	_____
Vehicle Loan .....	15	_____
Fixed Home Equity Loan/HELOC .....	20	_____
Student Loan .....	10	_____
Credit Card .....	10	_____

## Total Balance Points<sup>4</sup>

\$1,000 - \$9,999 .....	5	_____
\$10,000 - \$24,999 .....	10	_____
\$25,000 - \$49,999 .....	25	_____
\$50,000 - \$99,999 .....	50	_____
\$100,000+ .....	75	_____

total:

- Min. 1 Online, Telephone, or Mobile Banking visit per month
- Min. 3 transactions per month
- Min. \$500 over two months
- Total Balance Points does not include Student Loan or Credit Card balances

Delinquent loans and negative balances will negatively impact your star level.

# REAL rewards. REAL benefits.

It's beneficial being a member of First Capital Federal Credit Union! The more products and services you use, along with the number of years you have been a loyal member, the more points you receive. All of those points add up to free products and services! Just calculate your points to see what benefits you receive using the chart below.

Products/Services	★	★★	★★★
1st order of Share Drafts (checks)	Free	Free	Free (+1 box per year)
Dividend Earning Share Draft Accounts (min. \$1,000)	Free	Free	Free
eStatement	Free	Free	Free
Mobile Banking	Free	Free	Free
Mobile Check Deposit	Free	Free	Free
Online Banking	Free	Free	Free
Online Bill Pay	Free	Free	Free
Telephone Banking	Free	Free	Free
Credit Health Check-Up	Free	Free	Free
Share Draft Copy* (free online)	\$3.00	Free	Free
Corporate Check*	\$5.00	Free	Free
Money Order (up to \$1,000)*	\$2.00	Free	Free
Safe Deposit Box (annual)**	By size	3x5 Free**	3x5 Free**
VISA® Gift Card Fee*	\$4.00	\$4.00	Free
Wire Transfer (incoming)*	\$10.00	\$10.00	Free
Wire Transfer, Domestic (outgoing)*	\$20.00	\$20.00	Free
Unpaid Item Fee (NSF)*	\$30.00	\$30.00	Free
Stop Payment	\$25.00	\$25.00	Free
Statement Reprint*	\$5.00	\$5.00	Free
Loan Discount (fixed-rate only)	N/A	N/A	- 0.15%
Certificate Bump Rate	N/A	N/A	+0.10%

### points value

- ★ 0-45 pts
- ★★ 46-85 pts
- ★★★ 86+ pts

\*Certain limits apply

\*\*Equivalent discount on larger size box.

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