

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	<i>Discount</i>	<i>Free</i>
Free Withdrawals at non CO-OP ATMs ²	<i>4 Free per month</i>	<i>6 Free per month</i>
Free Overdraft Transfers	✓	✓
Discount on Consumer Loans ³	<i>.10%</i>	<i>.25%</i>
Bonus Rate on Regular CDs		<i>.10%</i>

1) Corporate checks styles only; limit one box free/discounted box every 12 months. 2) ATM-owner imposed surcharges may apply.

3) Qualifying new loans only include: new and used cars/motorcycles/vans/trucks/SUVs and new and used boats. Current underwriting guidelines apply. Business Accounts do not qualify for the Member Merits program. See credit union for details.