

CU*PERKS

REWARDS PROGRAM

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SIMPLE!

The more business you do with the Credit Union, the more Perks Points you will earn. So, why not move all your financial business to the Credit Union?

In addition to providing you with the best financial products and services around, you will get even more value with the CU*PERKS Rewards program.

Your Perks level is determined by the amount of business and transactions you do each month. Each level automatically gives you savings and benefits as you build up your monthly points. For instance, you will earn points and avoid fees just by using your debit or credit union credit card! It's easy to accumulate points and you don't have to track it... we'll always let you know. Here are the points and the perks you get as you move up your activity:

MONTHLY RELATIONSHIP LEVELS AND FREE REWARDS

Bronze PERKS Level * 1-199

- * Free CU*TALK Automated Phone Response
- * Free **It's Me 247** Online Banking
- * Free E-Statements
- * Free Statement Copies
- * Free Overdraft Transfers from Line of Credit

Silver PERKS Level * 200 - 399

Receive all privileges and benefits listed above, PLUS:

- * Free Transaction History
- * Free Phone Transfers
- * 2 Free ATM Transactions

Gold PERKS Level * 400 - 599

You receive all privileges listed above, PLUS:

- * Free Check Cashing
- * Free Corporate Checks
- * Free Money Orders
- * Up To 4 Free ATM Transactions
- * Free Overdraft Transfers from Shares
- * 10 Basis Points Rate Benefit on Certificates

Platinum PERKS Level * 600 +

Includes all listed Perks PLUS:

- * Up To 6 Free ATM Transactions
- * 25 Basis Points Rate Benefit for Loans

LOGO

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Questions?

Contact one of our friendly member service representatives at
(XXX) XXX-XXXX

www.websiteaddress.com

* Financial advantages for you and your family have never been easier to get!

IT'S EASY TO PERK UP YOUR POINTS...

If you are a saver, a borrower or both, and use our convenience services, your points will add up fast. Take a look!

Increase your SAVINGS and Get Monthly Perks Points:

* Additional Savings Products	25 points
* Certificates	75 points
* IRAs and Money Markets	50 points
* Total Balances Up to \$999.99	50 points
* Total Balances Up to \$4,999	75 points
* Total Balances Up to \$9,999	100 points
* Total Balances Up to \$24,999	200 points
* Total Balances of \$50,000 +	300 points
* Subtracted For Any Savings or Checking Account With a Negative Balance	- 100 points

BORROW From The Credit Union... Get Great Rates and Terms AND Get Perks Points:

* Up to 3 Mortgage or Home Equity Loan Products	75 points
* Additional Loan Products	10 points
* Total Loan Balances Up to \$2,500	50 points
* Total Loan Balances Up to \$9,999	75 points
* Total Loan Balances Up to \$24,999	100 points
* Total Loan Balances Up to \$99,999	150 points
* Total Loan Balances Over \$100,000	200 points
* Having a Credit Union Credit Card	100 points
* Subtracted For Any Loan Account Past Due	- 200 points

Use the Credit Union CONVENIENCE PRODUCTS and Get Perks Points:

* Active ATM Card Activity	50 points
* Active Debit Card Activity	50 points
* Credit Card Activity	50 points
* CU*TALK	25 points
* Using It's Me 247 Online Banking	100 points
* Signing Up for E-Statements	100 points
* CU*EasyPay Bill Payment Enrollment	100 points

Household Bonus Perks for Everyone!

If there are multiple members of the credit union in your household, each month the participation will be scored for each person. Then as a real bonus, CU*PERKS will identify and award the highest point score to each individual in the household!

Use Your Perks Points To... Save Even More!

Earn extra interest rate on qualified savings accounts and certificates

- * Get a discount on a qualifying loan
- * Get a refund on an NSF fee

Use Your Perks Points To...



- * Earn extra dividends on qualified savings accounts
- * Earn rate discounts on a qualifying loans
- * Earn refunds on qualifying fees
- * Earn Visa gift cards

Ask your Member Service Representative how you can move your relationship level up and stay there!



**FREE Services.
Special products.
Rate benefits.**

Just for using Main Street USA Credit Union...
Now that's Perks worth talking about!