

Tiered Service Point Break Down

Add up the products and services you use to determine your points.

Online/Green Products & Services

Online banking	1
CU* Talk	1
E-statements	2
E-bill payer	2
Payroll deduction or direct deposit	2
ACH	2
Debit card	2
ATM card	1
AFT	1
Account to account transfers	1

My Points —

Savings/Investments

Individual Retirement Account (IRA)	2
Money Market	1
Certificate of Deposit	1
Additional savings	1

My Points —

Checking Accounts

Interest checking	2
Fee free checking	2
Green checking	2

My Points —

Loans

First Mortgage	2
Second Mortgage	2
Home Equity Line of Credit/ Vehicle/Kwik/Signature or PAL	1

My Points —

Account & Loan Balances (Points given for account AND loan balances separately)

\$1,000 - \$4,999	1
\$5,000 - \$19,999	2
\$20,000 +	3

My Points —

Points Deducted

Loan more than 30 days late	-4
Savings - negative balance	-2

My Total Points —

Platinum Member Example

Account/loan balance total \$7,000	2
Online banking	1
E-statements	1
E-bill payer	1
Payroll deduction	2
Debit card	2
IRA	2
Green checking	1
Home Equity Line of Credit	1
Points	13

Member Rewards Program



Effective July 1, 2009

Madison Credit Union is built on service. The Member Rewards Program rewards you for your relationship with us.

HOW IT WORKS

Every product and service has an assigned point value. On the first of each month we total the points earned and place you into one of four categories:

BRONZE
GOLD

SILVER
PLATINUM

Each category offers additional monthly rewards. The more products and services you use, the more rewards you receive.

FINDING YOUR REWARDS LEVEL

Your Rewards level appears on your statement and home banking account. Use this brochure to add up your points to find your Rewards level. Determine what other products and services you are not currently using and decide whether those products or services are something you need. Adding products and services will likely bump you up a level!

We appreciate your membership. Please let us know how we can continue to serve you.

Bronze Level Rewards 1 - 4 Points

- Free Online Banking
- Free Online Account to Account Transfers
- Free CU*Talk
- Debit Card \$5 Card Fee
\$10 Annual Fee
- 6 Free PIN Debits
- 8 Free Shared Branch Transactions
- 2 Free Cashiers Checks
- 1% Check Negotiation Fee
- Free Debit Signature Transactions
- Free Notary Services
- 8 Free Checks With New Checking Account
- Free Checking and Overdraft Protection

Silver Level Rewards 5 - 7 Points

EVERYTHING IN **BRONZE** LEVEL PLUS:

- 8 Free PIN Debits
- 1% Check Negotiating Fee Waived

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Gold Level Rewards 8 - 10 Points

EVERYTHING IN **SILVER** LEVEL PLUS:

- 10 Free PIN Debits
- Free Shared Branch Transactions
- Free Cashiers Checks

Platinum Level Rewards 11+ Points

EVERYTHING IN **GOLD** LEVEL PLUS:

- Debit Card - No Annual Fee or First Time Card Fee
- Unlimited PIN Debits
- 1 Free Domestic Wire Transfer

NEW FEATURE!

EVERYONE in your household benefits!

A "household" comprises all the members and their accounts at that household address. Reward points for the household are based on the highest point-earning account in the household. Adult children through age 23 are considered part of the household if the child's member address is the household address.