

## LOYALTY POINTS

Our Loyalty POINTS program is designed to offer you rewards based on your relationship with the credit union. The more you do with the credit union the more points you'll earn. So remember us when your looking for you next car loan or for any of your other financial needs.

### How to use points:

- WAIVE FEES
- LOAN RATE DISCOUNTS
- CERTIFICATE RATE INCREASES
- CREDIT UNION GEAR

### How to earn points:

- GET A LOAN
- SET UP AUTOMATIC PAYMENTS
- USE YOUR DEBIT CARD
- RECEIVE E-STATEMENTS
- HAVE DIRECT DEPOSIT
- & MUCH MORE!

## PUBLIC SERVICE CREDIT UNION

4025 W Jefferson Blvd  
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Phone 260.432.3433

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[www.mypscu.com](http://www.mypscu.com)



## LOYALTY POINTS



WAIVE FEES  
RATE DISCOUNTS  
CU GEAR  
& MORE



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# LOYALTY POINTS



Public Service Credit Union's MY Loyalty POINTS program is designed to offer you rewards based on your relationship with the credit union. Points are scored based on the products and services you use. Accounts will be scored on the **last day of the month** and points will be awarded the next day. Your points will appear on your statements as well as your online banking. Remember, the more you use the credit union the better the rewards!

## How to Redeem My Loyalty Points

Loans		History Print Out Fee	
.25% Loan rate discount*	5000	Phone Transfer Fee	300
.50% Loan rate discount*	10000	Returned Mail Fee	500
Share Certificates		Overdraft Transfer Fee	500
.25% certificate rate increase	5000	Check Copy Fee	500
.50% certificate rate increase	10000	Incorrect EFT Fee	500
Credit Union Gear		Check Cashing Fee	500
Can Koozie	1000	Statement Copy Fee	500
Fee Refunds		Two Column Paper Statement Fee	500
Coin Counting Fee*	100xFee	Paper Statement Fee	1000
Photocopy Fee	100	Debit Card Replacement Fee	1500
Fax Fee	100	Loan Late Fee	1800
ATM Withdraw Fee	100	Returned Deposit Fee	2500
Bill Pay Inactivity Fee	100	Returned Loan Payment Fee	2500
Money Order Fee	100	Stop Payment Fee	3000
Cashiers Check Fee	100	NSF/ODP Fee	3000

## How to Earn My Loyalty Points

Primary Financial Institution	
Smart Checking Account Open	165
Account open for over 5 years*	1
Savings	
Additional General Savings Accounts	1
Share Certificate (CD)	10
Individual Retirement Account (IRA)	10
Funds Manager with over \$1000	10
Total Account Balances over \$1,000	20
Total Account Balances over \$10,000	25
Total Account Balances over \$25,000	30
Total Account Balances over \$50,000	35
Loans	
1st or 2nd Mortgage	165
All Other Loans	85
Loan Paid by Automatic Transfer	85
Total Loan Balances over \$1	50
Total Loan Balances over \$5,000	85
Total Loan Balances over \$10,000	120
Total Loan Balances over \$20,000	155
Total Loan Balances over \$30,000	190
Self Service	
ATM Transaction	35
Debit Card Transaction*	165
Credit Card Open	85
PC Banking Active	85
E-statement Enrolled	35
Bill Pay Enrolled	35
Deposits	
Employer Paycheck Deposit over \$500	165
Direct Deposit over \$500	165

\*See Credit Union for details. \*Points will be deducted for accounts with negative balances and loans delinquent 60+ days. \*Points are subject to change at anytime without notice. \*Accounts open for over 5 years will receive 1 point for each year the account has been open. \*Debit card transactions must be signature based (by pressing the credit button) to qualify for points. \*Coin Counting Fee is based on fee amount- 100 points equal \$1.00. \*Loan Discount for consumer loans only -Mortgages & HELOC not included.