

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
Fort Wayne, IN 46804

Phone 260.432.3433

Toll Free 888.432.3433

www.mypscu.com



LOYALTY POINTS



WAIVE FEES
RATE DISCOUNTS
CU GEAR
& MORE



PUBLIC SERVICE
CREDIT UNION

www.mypscu.com

260.432.3433 888.432.3433

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 | | Fee Refunds | |
|--------------------------------|-------|--------------------------------|------|
| .25% Loan rate discount* | 5000 | Photocopy or Fax Fee | 200 |
| .50% Loan rate discount* | 10000 | Bill Pay Inactivity Fee | 200 |
| Share Certificates | | Money Order/Cashier Check Fee | 200 |
| .25% certificate rate increase | 5000 | History Print Out Fee | 600 |
| .50% certificate rate increase | 10000 | Returned Mail Fee | 1000 |
| Credit Union Gear | | Overdraft Transfer Fee | 1000 |
| Fort Wayne Bumper Sticker | 1000 | Check Copy Fee | 1000 |
| Phone Wallet Stand | 1000 | Statement Copy Fee | 1000 |
| Sunglasses | 1000 | Two Column Paper Statement Fee | 1000 |
| Sticky Notes | 1000 | Paper Statement Fee | 2000 |
| Lip Balm | 2000 | Debit Card Replacement Fee | 2250 |
| Can Cap | 2000 | Loan Late Fee | 5000 |
| Piggy Bank | 2500 | Returned Item Fee | 5000 |
| Collapsible Drink Pouch | 2500 | Stop Payment Fee | 6000 |
| T-Shirt | 3000 | NSF/ODP Fee | 6000 |
| Winter Hat | 3000 | | |

How to Earn My Loyalty Points

| Primary Financial Institution | |
|--------------------------------------|------|
| Smart Checking Account Open | 75 |
| Account open for over 5 years* | 1 |
| Savings | |
| Additional Savings Accounts | 1 |
| Share Certificate (CD) | 10 |
| Individual Retirement Account | 10 |
| Funds Manager Account | 1 |
| Total Balances \$5000+ | 25- |
| (Higher Balance = More Points) | 100 |
| Loans | |
| 1st or 2nd Mortgage | 150 |
| All Other Loans | 75 |
| Total Loan Balances | 50- |
| (Higher Balance= More Points) | 250 |
| Total Credit Card Purchases | 100- |
| (Higher Dollar Amount = More Points) | 175 |
| Self Service | |
| ATM Transaction | 25 |
| Total Debit Card Purchases | 100- |
| (Higher Dollar Amount = More Points) | 175 |
| Credit Card Open | 5 |
| PC Banking Active | 100 |
| E-statement Enrolled | 25 |
| Bill Pay Enrolled | 25 |
| E-Notice Enrolled | 25 |
| E-Statement Enrolled | 25 |
| Text Banking | 10 |
| Mobile Banking Active | 150 |
| Loan Paid by AFT or ACH | 75 |
| Direct Deposit over \$500 | 150 |

*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. *Loan Discount for consumer loans only –Mortgages & HELOC not included.