

MVP Reward Program

Muskegon Federal Credit Union



Scorecard

Service Used	Point Value
Checking.....	75
Bill Pay.....	50
E-Statements.....	50
Sub Share Accounts.....	25
Share Certificate.....	50
IRA and/or IRA Share Certificate.....	50
High Yield Account.....	50

Aggregate Share Account Balances Of:

• 100-2000.....	50
• 2001-10000.....	75
• 10001-75000.....	100
• 75001 +.....	200

Negative Balance In Share Account.....	-150
Home Equity Loan.....	100
Mortgage.....	150
VISA.....	150
All Other Loans.....	75

Aggregate Loan Balances Of:

• 1000-5000.....	25
• 5001-10000.....	50
• 10001-25000.....	75
• 25001 +.....	100

Delinquent 60 Days Or More.....	-200
ATM.....	50
Debit Card.....	50
Voice Response.....	50
It's Me 247 Online Banking.....	50
It's Me 247 Mobile Banking.....	50
Text Banking.....	50
Payroll Deposit Of At Least \$300 Per Month..	75
ACH Deposit Of At Least \$300 Per Month.....	75
Loan Payment AFT Transfers.....	75
Share To Share AFT Transfers.....	25

"Positions"

Home Run

400+
Required
Points

- Free Voice Response
- Free It's Me 247 Online Banking
- Free Mobile App
- Unlimited Free ATM Services At Our ATMs
- 6 Free Deposits At Other ATMs Per Month
- 6 Free Withdrawals At Other ATMs Per Month
- Free Notary Service
- Free Cashiers Checks
- No Check Cashing Fee
- 1 Free Sheet Of Temporary Checks Per Month
- No Check Holds
- No ATM Holds
- Free Phone Transfers
- Free Paper Statements or Readouts
- 1 Free Wire Transfer Per Month
- Free Money Orders

Third Base

220-399
Required
Points

- Free Voice Response
- Free It's Me 247 Online Banking
- Free Mobile App
- Unlimited Free ATM Services At Our ATMs
- 6 Free Deposits At Other ATMs Per Month
- 6 Free Withdrawals At Other ATMs Per Month
- Free Notary Service
- 4 Free Cashiers Checks Per Month
- No Check Cashing Fee
- 1 Free Sheet Of Temporary Checks Per Month
- No Check Holds
- No ATM Holds
- Free Phone Transfers
- Free Paper Statements or Readouts

Second Base

101-219
Required
Points

- Free Voice Response
- Free It's Me 247 Online Banking
- Free Mobile App
- Unlimited Free ATM Services At Our ATMs
- 3 Free Deposits At Other ATMs Per Month
- 3 Free Withdrawals At Other ATMs Per Month

First Base

100 Required
Points

- Free Voice Response
- Free It's Me 247 Online Banking
- Free Mobile App
- Unlimited Free ATM Services At Our ATMs

MVP Reward Points Catalog

Point redemption can be requested over the phone with a code word, in writing with a signature or in person. The Credit Union reserves the right to amend this catalog at any time without providing notice. Points expire 12 months from the time you earn them.*

Item	Points Needed To Redeem
\$25 Wesco Gift Card _____	20,000
.25% Closed-End Loan Discount** _____	15,000
\$15 Deposited Into Shares _____	15,000
Skip-A-Pay _____	15,000
Stop Payment Charge _____	15,000
1 Cinema Ticket and 1 Cinema Pop/Popcorn Ticket ____	13,000
\$10 Deposited Into Shares _____	10,000
Book of Stamps _____	10,000
Cinema Ticket _____	9,000
50 Free Checks _____	6,000
Cinema Pop/Popcorn Ticket _____	6,000
\$5 Deposited Into Shares _____	5,000
\$5 Wesco Gift Card _____	5,000
Plastic PIN Or Replacement Card Charge _____	5,000
Wire Transfer Charge _____	4,500
Starter/Temporary Checks (4 Checks) _____	4,000
Travel Mug/Tumbler _____	3,000
Item From Our Basket/Special Items _____	2,000

***Some items can only be redeemed at the Credit Union.**

****New loans only. Not valid with any other offer.**

Products And Services



Accounts

- Share Accounts (Savings)
- Share Draft Accounts (Checking)
- Christmas Club Savings Accounts
- Tiered Hi Yield Savings Accounts
- Health Savings Accounts (HSA)
- Traditional Individual Retirement Accounts (IRA)
- Share Certificates
- Youth Accounts

Lending

- First Mortgages
- Home Equity Line of Credit Loans
- Motorcycle Loans
- New & Used Auto Loans
- Overdraft Protection Loans
- Revolving Line of Credit Loans
- RV & Boat Loans
- Share Secured Loans
- Signature Loans
- VISA Platinum with ScoreCard
- VISA Platinum

Member Services

- ATM
- ATM and Debit Cards
- Bill Pay
- Courtesy Pay
- Direct Deposit
- E-Statements
- It's Me 247 Online and Mobile Banking
- Mobile App  
- Mobile Check Deposit
- Mobile Texting
- Notary
- Payroll Deduction
- Text Banking
- Voice Response

Items For Sale

- Cashier's Checks
- Stamps
- Cinema Pop/Popcorn Tickets
- VISA Gift Cards
- Discounted Cinema Tickets
- VISA Travel Money Cards
- Money Orders