

# MVP Reward Program



## Muskegon Federal Credit Union

### Scorecard

<i>Service Used</i>	<i>Point Value</i>
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
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”

<p><b>Home Run</b></p> <p><b>400+</b></p> <p><b>Required Points</b></p>	<ul style="list-style-type: none"> <li>• Free Voice Response</li> <li>• Free It's Me 247 Online Banking</li> <li>• Free Mobile App</li> <li>• Unlimited Free ATM Services At Our ATMs</li> <li>• 6 Free Deposits At Other ATMs Per Month</li> <li>• 6 Free Withdrawals At Other ATMs Per Month</li> <li>• Free Notary Service</li> <li>• Free Cashiers Checks</li> <li>• No Check Cashing Fee</li> <li>• 1 Free Sheet Of Temporary Checks Per Month</li> <li>• No Check Holds</li> <li>• No ATM Holds</li> <li>• Free Phone Transfers</li> <li>• Free Paper Statements or Readouts</li> <li>• Free Wire Transfers</li> <li>• Free Money Orders</li> </ul>
<p><b>Third Base</b></p> <p><b>220-399</b></p> <p><b>Required Points</b></p>	<ul style="list-style-type: none"> <li>• Free Voice Response</li> <li>• Free It's Me 247 Online Banking</li> <li>• Free Mobile App</li> <li>• Unlimited Free ATM Services At Our ATMs</li> <li>• 6 Free Deposits At Other ATMs Per Month</li> <li>• 6 Free Withdrawals At Other ATMs Per Month</li> <li>• Free Notary Service</li> <li>• 4 Free Cashiers Checks Per Month</li> <li>• No Check Cashing Fee</li> <li>• 1 Free Sheet Of Temporary Checks Per Month</li> <li>• No Check Holds</li> <li>• No ATM Holds</li> <li>• Free Phone Transfers</li> <li>• Free Paper Statements or Readouts</li> </ul>
<p><b>Second Base</b></p> <p><b>101-219</b></p> <p><b>Required Points</b></p>	<ul style="list-style-type: none"> <li>• Free Voice Response</li> <li>• Free It's Me 247 Online Banking</li> <li>• Free Mobile App</li> <li>• Unlimited Free ATM Services At Our ATMs</li> <li>• 3 Free Deposits At Other ATMs Per Month</li> <li>• 3 Free Withdrawals At Other ATMs Per Month</li> </ul>
<p><b>First Base</b></p> <p><b>100 Required Points</b></p>	<ul style="list-style-type: none"> <li>• Free Voice Response</li> <li>• Free It's Me 247 Online Banking</li> <li>• Free Mobile App</li> <li>• Unlimited Free ATM Services At Our ATMs</li> </ul>

# MVP Reward Points Catalog

Item	Points Needed To Redeem
\$25 Wesco Gift Card	20,000
.25% Closed-End Loan Discount*	15,000
Skip-A-Pay	15,000
Stop Payment Charge	15,000
1 Cinema Ticket and 1 Cinema Pop/Popcorn Ticket	13,000
Book of Stamps	10,000
Cinema Ticket	9,000
50 Free Checks	6,000
Cinema Pop/Popcorn Ticket	6,000
\$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	2,000

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

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.

## Products And Services

### Accounts

- Share Account (Savings)
- Share Draft Account (Checking)
- Christmas Club Savings Account
- Tiered Hi Yield Savings Account
- Health Savings Account (HSA)
- IRA Share Account
- IRA Share Certificate
- Share Certificate
- Stork Club (Ages 0-1)
- Dollar Dog Kids Club (Ages 2-12)
- Next Gen (Ages 13-18)

### Lending

- First Mortgage
- Home Equity Line of Credit Loan
- Motorcycle Loan
- New & Used Auto Loan
- Overdraft Protection Loan
- Revolving Line of Credit Loan
- RV & Boat Loan
- Share Secured Loan
- Signature Loan
- 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 Banking
- Mobile Banking
- Notary
- Payroll Deduction
- Voice Response

### Items For Sale

- |                              |   |                          |
|------------------------------|---|--------------------------|
| • Cashier's Checks           | • Discounted Michigan's Adventure Tickets | • Stamps                 |
| • Cinema Pop/Popcorn Tickets | • Money Orders                            | • VISA Gift Cards        |
| • Discounted Cinema Tickets  |   | • VISA TravelMoney Cards |