

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>Home Run</p> <p>400+ Required Points</p>	<ul style="list-style-type: none"> • 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 • Free Wire Transfers • Free Money Orders
<p>Third Base</p> <p>220-399 Required Points</p>	<ul style="list-style-type: none"> • 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
<p>Second Base</p> <p>101-219 Required Points</p>	<ul style="list-style-type: none"> • 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
<p>First Base</p> <p>100 Required Points</p>	<ul style="list-style-type: none"> • 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

*New loans only. Not valid with any other offer.
**Cannot be redeemed over the phone.

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