

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
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	<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
Third Base 220-399 Required Points	<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
Second Base 101-219 Required Points	<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
First Base 100 Required Points	<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

*Available in Google Play & Apple App Store 6/1/16

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 |