

If you ...	You Could Earn ...
Enroll in OURRewards ¹	75 Points
Become a Member of OUR Credit Union ¹	100 Points
Refer a New Member to OUR Credit Union ¹	200 Points
New Member Referral with a New Loan ¹	200 Additional Points
Are a Member for 1-4 Years ²	5 Points/Month
Are a Member for 5-9 Years ²	10 Points/Month
Are a Member for 10-19 Years ²	15 Points/Month
Are a Member for 20-29 Years ²	20 Points/Month
Are a Member for 30-39 Years ²	25 Points/Month
Are a Member for 40-49 Years ²	30 Points/Month
Are a Member for 50 or More Years ²	35 Points/Month
Open a New Personal Checking Account ¹	100 Points
Open a New Money Market Account ¹	100 Points
Open a New 12-Month or Greater Share Certificate Account (new money) ¹	100 Points
Open a New 12-Month or Greater IRA Certificate Account (new money) ¹	100 Points
New Auto Loan ¹	200 Points
New Recreational Loan ¹	150 Points
New Other Personal Loan (excludes Seasonal Loan) ¹	100 Points
Sign-up for Auto-Pay with New Loan ¹	50 Points
New Mortgage Loan ¹	500 Points
Loan Pay-Off with no Delinquency ¹	100 Points
New Online Banking ¹	100 Points
Ongoing Online Banking Usage	50 Points/Month
New eStatement Enrollment ¹	100 Points
Ongoing eStatement Usage	75 Points/Month
New Bill Payment Enrollment ¹	50 Points
Ongoing Bill Payment Usage	25 Points/Month
Perform 5-9 Debit Card Transactions/Month (credit based, no PIN entry)	10 Points/Month
Perform 10-19 Debit Card Transactions/Month (credit based, no PIN entry)	20 Points/Month
Perform 20-29 Debit Card Transactions/Month (credit based, no PIN entry)	30 Points/Month
Perform 30 or More Debit Card Transactions/Month (credit based, no PIN entry)	40 Points/Month

¹ These points are a one-time reward, based on enrollment.

² These points are based on individual account opening dates.

