

POINTS GUIDE

Explore all the ways to earn Rewards Plus Points.

Primary Financial Institution Status Checking Account - Each 50 In-House First Mortgage 25 Length of Membership: For every year after 5 years 1 Secondary Savings Account 10 Non-IRA Certificate 10 IRA Share & Certificate Products Present 20 Money Market Accounts 10 Any Savings Product with a Negative Balance -200 Aggregate Deposit Balances of: \$0 - \$2,999 \$50,000 - \$199,000 15 \$50,000 - \$199,990 35 \$200,000 - \$199,999 35 \$200,000 + 50 Mortgage Loans 25 Home Equity Loans 25 All Other Loans 10 Delinquent Loan -300 Aggregate Loan Balances of: \$0 - \$2,999 \$3,000 - \$24,999 30 \$3,000 - \$24,999 30 \$25,000 - \$199,990 30 \$3,000 - \$24,999 30 \$3,000 - \$24,999 30 \$3,000 - \$24,999 30 \$3,000 - \$24,999 30		Product	Points
Institution StatusInfrodust Prist Molegage2.5Length of Membership: For every year after 5 years1Savings RelationshipsSecondary Savings Account10Non-IRA Certificate10IRA Share & Certificate Products Present20Money Market Accounts10Any Savings Product with a Negative Balance-200Aggregate Deposit Balances of:25\$0 - \$2,9995\$3,000 - \$49,00015\$50,000 - \$49,00025\$100,000 - \$199,99935\$200,000 +50Mortgage Loans25Home Equity Loans25All Other Loans10Delinquent Loan-300Aggregate Loan Balances of:30\$0 - \$2,99930\$25,000 - \$24,99930\$25,000 - \$24,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$149,99930\$25,000 - \$149,999<		Checking Account - Each	50
LoanLength of Membership: For every year after 5 years1Secondary Savings Account10Non-IRA Certificate10IRA Share & Certificate Products Present20Money Market Accounts10Any Savings Product with a Negative Balance-200Aggregate Deposit Balances of:5\$0 - \$2,9995\$3,000 - \$49,00025\$10,000 - \$199,99935\$200,000 + \$200,00025\$100,000 - \$199,99935\$200,000 +20Mortgage Loans25All Other Loan10Delinquent Loan-300Aggregate Loan Balances of:50\$0 - \$2,99910\$3,000 - \$24,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$25,000 - \$74,99930\$75,000 - \$149,99930\$75,000 - \$149,99930		In-House First Mortgage	25
Non-IRA Certificate 10 IRA Share & Certificate Products Present 20 Money Market Accounts 10 Any Savings Product with a Negative Balance -200 Aggregate Deposit Balances of: -200 \$0 - \$2,999 5 \$3,000 - \$49,000 15 \$50,000 - \$199,000 25 \$100,000 - \$199,999 35 \$200,000+ 50 \$100,000 - \$199,999 35 \$100,000 - \$199,999 35 \$100,000 - \$199,999 35 \$100,000 - \$199,999 35 \$200,000+ 30 \$200,000+ 35 \$200,000+ 30 \$200,000+ 35 \$100,000 - \$199,999 35 \$100,000 - \$199,999 35 All Other Loans 10 Delinquent Loan -300 Aggregate Loan Balances of: \$0 - \$2,999 \$0 \$3,000 - \$24,999 30 \$25,000 - \$74,999 30 \$25,000 - \$149,999 30 \$75,000 - \$149,999		Length of Membership: For every year after 5 years	1
IRA Share & Certificate Products Present 20 Money Market Accounts 10 Any Savings Product with a Negative Balance -200 Aggregate Deposit Balances of: -200 \$0 - \$2,999 5 \$3,000 - \$49,000 15 \$50,000 - \$199,900 25 \$100,000 - \$199,999 35 \$200,000+ 50 \$100,000 - \$199,999 35 \$200,000+ 50 \$100,000 - \$199,999 35 \$200,000+ 50 \$100,000 - \$199,999 35 \$200,000+ 50 \$100,000 - \$199,999 35 \$200,000+ 50 \$200,000+ 50 \$200,000+ 50 \$200,000+ 25 Home Equity Loans 25 All Other Loans 10 \$3,000 - \$24,999 30 \$3,000 - \$24,999 30 \$3,000 - \$74,999 30 \$25,000 - \$74,999 30 \$25,000 - \$149,999 50		Secondary Savings Account	10
Money Market Accounts 10 Any Savings Product with a Negative Balance -200 Aggregate Deposit Balances of: -200 \$0 - \$2,999 5 \$3,000 - \$49,000 15 \$50,000 - \$99,000 25 \$100,000 - \$199,999 35 \$200,000 + 50 V V Nortgage Loans 25 Home Equity Loans 25 All Other Loans 10 Delinquent Loan -300 Aggregate Loan Balances of: \$0 - \$2,999 \$3,000 - \$24,999 30 \$3,000 - \$24,999 30 \$25,000 - \$74,999 30 \$25,000 - \$74,999 30 \$25,000 - \$74,999 30 \$25,000 - \$74,999 30 \$25,000 - \$74,999 30 \$25,000 - \$74,999 30 \$25,000 - \$74,999 30 \$25,000 - \$74,999 30 \$25,000 - \$74,999 30 \$75,000 - \$149,999 50		Non-IRA Certificate	10
Savings Relationships Any Savings Product with a Negative Balance -200 Aggregate Deposit Balances of: -200 \$0 - \$2,999 5 \$3,000 - \$49,000 15 \$50,000 - \$99,000 25 \$100,000 - \$199,999 35 \$200,000+ 50 Wortgage Loans 25 Home Equity Loans 25 All Other Loans 10 Delinquent Loan -300 Aggregate Loan Balances of: -300 \$0 - \$2,999 10 \$3,000 - \$24,999 30 \$25,000 - \$74,999 30 \$25,000 - \$74,999 30 \$25,000 - \$149,999 50		IRA Share & Certificate Products Present	20
Savings Relationships Aggregate Deposit Balances of: \$0 - \$2,999 5 \$3,000 - \$49,000 15 \$50,000 - \$99,000 25 \$100,000 - \$199,999 35 \$200,000+ 50 Mortgage Loans 25 Home Equity Loans 25 All Other Loans 10 Delinquent Loan -300 Aggregate Loan Balances of: \$0 - \$2,999 \$0 - \$2,999 10 \$3,000 - \$24,999 30 \$25,000 - \$74,999 30 \$25,000 - \$74,999 30 \$25,000 - \$74,999 50		Money Market Accounts	10
Relationships Aggregate Deposit Balances of: \$0 - \$2,999 5 \$3,000 - \$49,000 15 \$50,000 - \$99,000 25 \$100,000 - \$199,999 35 \$200,000+ 50 Wortgage Loans 25 Home Equity Loans 25 All Other Loans 10 Delinquent Loan -300 Aggregate Loan Balances of: \$0 - \$2,999 \$0 - \$2,999 10 \$3,000 - \$24,999 30 \$25,000 - \$74,999 30 \$75,000 - \$149,999 50		Any Savings Product with a Negative Balance	-200
\$0 - \$2,999 5 \$3,000 - \$49,000 15 \$50,000 - \$99,000 25 \$100,000 - \$199,999 35 \$200,000+ 50 Nortgage Loans 25 Home Equity Loans 25 All Other Loans 10 Delinquent Loan -300 Aggregate Loan Balances of: 30 \$0 - \$2,999 30 \$3,000 - \$24,999 30 \$25,000 - \$74,999 30 \$75,000 - \$149,999 50		Aggregate Deposit Balances of:	
\$50,000 - \$99,000 25 \$100,000 - \$199,999 35 \$200,000+ 50 Nortgage Loans 25 Home Equity Loans 25 All Other Loans 10 Delinquent Loan -300 Aggregate Loan Balances of: 50 \$0 - \$2,999 10 \$3,000 - \$24,999 30 \$25,000 - \$74,999 30 \$75,000 - \$149,999 50		\$0 - \$2,999	5
\$100,000 - \$199,999 35 \$200,000+ 50 Mortgage Loans 25 Home Equity Loans 25 All Other Loans 10 Delinquent Loan -300 Aggregate Loan Balances of: 30 \$3,000 - \$24,999 30 \$25,000 - \$74,999 40 \$75,000 - \$149,999 50		\$3,000 - \$49,000	15
\$200,000+ 50 Mortgage Loans 25 Home Equity Loans 25 All Other Loans 10 Delinquent Loan -300 Aggregate Loan Balances of: 10 \$0 - \$2,999 10 \$3,000 - \$24,999 30 \$25,000 - \$74,999 40 \$75,000 - \$149,999 50		\$50,000 - \$99,000	25
Loan \$0 - \$2,999 10 \$3,000 - \$24,999 10 \$25,000 - \$74,999 30 \$75,000 - \$149,999 50		\$100,000 - \$199,999	35
Home Equity Loans 25 All Other Loans 10 Delinquent Loan -300 Aggregate Loan Balances of: -300 \$0 - \$2,999 10 \$3,000 - \$24,999 30 \$25,000 - \$74,999 40 \$75,000 - \$149,999 50		\$200,000+	50
All Other Loans 10 Delinquent Loan -300 Aggregate Loan Balances of: -300 \$0 - \$2,999 10 \$3,000 - \$24,999 30 \$25,000 - \$74,999 40 \$75,000 - \$149,999 50		Mortgage Loans	25
Delinquent Loan -300 Aggregate Loan Balances of: -300 \$0 - \$2,999 10 \$3,000 - \$24,999 30 \$25,000 - \$74,999 40 \$75,000 - \$149,999 50		Home Equity Loans	25
Aggregate Loan Balances of: 10 \$0 - \$2,999 10 \$3,000 - \$24,999 30 \$25,000 - \$74,999 40 \$75,000 - \$149,999 50		All Other Loans	10
Loan \$0 - \$2,999 10 \$3,000 - \$24,999 30 \$25,000 - \$74,999 40 \$75,000 - \$149,999 50		Delinquent Loan	-300
Loan \$3,000 - \$24,999 30 Relationships \$25,000 - \$74,999 40 \$75,000 - \$149,999 50		Aggregate Loan Balances of:	
Loan \$25,000 - \$74,999 40 Relationships \$75,000 - \$149,999 50		\$0 - \$2,999	10
Relationships \$75,000 - \$149,999 50		\$3,000 - \$24,999	30
		\$25,000 - \$74,999	40
\$150,000+ 60		\$75,000 - \$149,999	50
\$150,000 OC		\$150,000+	60
MyCU Mortgage & Student Choice Loans 50		MyCU Mortgage & Student Choice Loans	50
# of Credit Card Transactins:		# of Credit Card Transactins:	
1-5 10		1-5	10
6-10 20		6-10	20
11-15 30		11-15	30
16+ 40		16+	40



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	Product	Points
Loan Relationships (continued)	\$ Amount of Credit Card Transactions	
	\$1 - \$999	10
	\$1,000 - \$2,499	20
	\$2,500 - \$4,999	30
	\$5,000+	40
	# of Debit Card Transactions:	
	1-19	10
	20-29	15
	30-39	20
	40+	25
	\$ Amount of Debit Card Transactions:	
	\$1 - \$999	10
Self Service Relationships	\$1,000 - \$1,499	15
	\$1,500 - \$2,999	20
	\$3,000+	25
	Online Credit Card	25
	Online Banking - Active User	25
	eStatements - Enrolled	50
	Bill Pay - Make 1 payment per month	50
	Valid Email Address	25
	eNotices - Enrolled	10
	eAlerts - Enrolled	10
	Text Banking - Enrolled	10
	Mobile Banking - Active User	25
	Wrong Address	-300
Deposits & Payments	Payroll Deposits of at least \$1,000	50
	ACH Deposits of at least \$1,000	50
	Loan Payments via AFT	25
	Loan Payments via ACH	25

