

## How Can I Improve My Relationship?

### Increase your Relationship and Save

The best way to increase your level and your benefits is to add or utilize more services at your credit union. Consider these possibilities:

- Refinance your vehicle from another financial institution
- Open an IRA or Share Certificate
- Choose the credit union for a low interest Home Equity Loan
- Apply for one of our low – interest Visa Cards
- Move your share draft account to Heritage Family

If a primary member is joint on another account, those accounts may also be manually linked by a financial service representative to be included in the primary members total point value.

Total point values will be calculated at the end of each month to determine the following month's relationship. Members may ask to have their relationship total updated prior to the end of the month when opening additional services that may move them to a new level.

What level could you be if you and your family use Heritage Family Credit Union as your primary financial institution?



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## What's Each Service Worth?

Different credit union services are worth different point values toward your overall relationship. Below is a listing of the point values for each of our services.

### Point Values

#### 25 Points

Savings / consumer loan  
(Aggregate balance up to \$2,499)  
Club Accounts  
Share Excel ATM Card  
Term Share Certificates  
Direct Deposit  
Safe Deposit Boxes

#### 50 Points

Loan Payments via Transfer  
Savings / consumer loan  
(Aggregate balance \$2,500 to \$9,999)  
Share Draft Account  
Share Excel Debit Card  
IRA Accounts  
Money Market Account  
Visa Platinum, Gold or Classic  
Audio / Internet Banking

#### 75 Points

Home Equity Loan  
Savings or loan  
(Aggregate balance \$10,000 to \$29,999)

#### 100 Points

1st Mortgage  
Savings / consumer loan  
(Aggregate balance \$30,000 to \$59,999)

#### 125 Points

Savings / consumer loan  
(Aggregate balance over \$60,000)

## RELATIONSHIP REWARDS



Heritage Family  
CREDIT UNION

# What is Relationship Rewards?

Relationship Rewards is a program which recognizes and rewards participation in your cooperative. The more you use your credit union's products and services, the more rewards you receive. It's that simple!

What exactly do you receive? Important benefits like free checks, free automated services, free teller services, free administrative services and more (all depending on your reward level)

## How does the program work?

Point values are assessed for each product or service that you have at your credit union. The more services you utilize, the more points you accumulate. And the program isn't based solely on outstanding loan or deposit balances. It's a combination of items designed to give all members an opportunity to become a Presidential Member!

There are four Relationship Reward Levels:

### Member Level

25-199 Points

### Executive Level

200-299 Points

### Ambassador Level

300-399 Points

### Presidential Level

400+Points

All qualifying criteria used to determine plan eligibility is based on the primary member. If a primary member has more than one account, all accounts under the primary members social security number will be automatically linked together to determine the total point value.

# What's Your Relationship Worth?

SERVICE	MEMBER	EXECUTIVE	AMBASSADOR	PRESIDENTIAL
Notary Service	✓	✓	✓	✓
Signature Guarantee	✓	✓	✓	✓
e-Teller Home Banking	✓	✓	✓	✓
e-Statements	✓	✓	✓	✓
M.A.R.S. Phone Transfers	✓	✓	✓	✓
Financial Analysis with MFS	✓	✓	✓	✓
Coin Counting		✓	✓	✓
e-Bill Pay w/o Direct Deposit*			✓	✓
Wire Transfer Fee (Incoming)			✓	✓
Wire Transfer Fee (Outgoing)			✓	✓
Cashier's Check Fee			✓	✓
Share Draft Copy				✓
Statement Copy Fee				✓
Account Activity Printout				✓
Travelers Check				✓
Travelers Check for Two				✓
Check Printing Fee				✓
Card Replacement Fee				✓
PIN Reissue Fee				✓



✓ Denotes Free Service