

Program Overview



Picatinny Relationship Rewards is everything you would expect from a financial rewards program and more. The program is designed to reward members for achieving their goals through a full financial relationship with Picatinny Federal Credit Union. The program is based on 4 relationship levels – Valued, Preferred, Premier and Platinum. Based on your combined savings, checking and loan balances you can earn FREE services, credits, discounts on loans and bonus rates on your savings.

As a member, you will be automatically enrolled in the Relationship Rewards Program. There are no enrollment forms to fill out or annual fees. Just start using Picatinny for all your financial needs and you will automatically earn free services and discounts. It's just our way of saying thank you for your business.

Your relationship level is calculated by combining Savings and Loan balances on the last day of the qualifying month. Loan balances do not include First Mortgages. Savings includes: Savings, Checking and Money Markets. Certificates of Deposit are not included in combined balances. For VISA Credit Card and Lines of Credit, rewards are based on your balance, not the amount of your credit line. Your relationship level may change each month depending on your total balances from the previous month end. In addition to specified combined savings and loan balances, Preferred, Premier and Platinum Rewards Level members must have a Checking Account with Direct Deposit of full pay and an active Debit Card. An active Debit Card is defined as one debit transaction per month. Only members in good standing are eligible to receive the benefits of the Relationship Rewards Program. Relationship Rewards criteria and member benefits are subject to change at any time. Contact the credit union for more information.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

Valued

Preferred

Premier

Platinum

Valued Member

\$5.00-\$9,999 Combined Savings and Loan Balances

AT PICATINNY WE

appreciate AND *value*

ALL OF OUR MEMBERS



That's why we developed a Rewards Program that benefits our members at every level. As a 'Valued' member of Picatinny, you will experience the following benefits...for free:

- Free Checking
- Free On-line Banking
- Free Bill Payer
- Surcharge Free ATM Transactions At Over 50,000 Allpoint Locations Worldwide
- Free Notary Services

Our goal is to provide you with exceptional service, great rates and affordable loans. We make it easy for you to experience even greater savings and benefits with our Relationship Rewards program. To qualify for the next level of rewards, simply sign up for Direct Deposit of your full pay into your Checking, activate your debit card or transfer your loans and deposits from other financial institutions to Picatinny.

Valued

Preferred

Premier

Platinum

Preferred Member

\$10,000-\$24,999 Combined Savings and Loan Balances

rewarding YOU
FOR YOUR loyalty



Relationship Rewards is a program designed to reward you for your loyalty and involvement in the Credit Union. The more products and services you use, the closer you will be to reaching the next tier. Build upon your current balances and experience the following money-saving benefits:

- Free Checking
- Free On-line Banking
- Free Bill Payer
- Free Stop Payments
- Surcharge Free ATM Transactions At Over 50,000 Allpoint Locations Worldwide
- Free Notary Service/Signature Guarantee
- Free Traveler's Checks
- 3 Free Overdraft Transfers Per Month
- 10 Free Non-PFCU Or Non-Allpoint Foreign ATM Transactions Per Month*
- 1 Free Box Of Basic Checks Per Year
- No Fee Gift Cards
- .25% APR¹ Discount On Auto Loans, Personal Loans And Home Equity Loans.

Start earning more rewards with one of our competitive savings and loan products. For example, if you refinance your Auto Loan, Home Equity Loan or open a VISA® credit card account, you may easily move to this rewards level or higher.

*Other financial institution surcharges may apply.

Your relationship level eligibility may change each month depending on your total balances from the previous month end. If your rewards level changes, your benefits will change accordingly.

¹ APR=Annual Percentage Rate. .25% APR discount on Auto Loans, Personal Loans and Home Equity Loans will be applied to the rate at the time of eligibility and loan approval.

Valued



Preferred

Premier

Platinum

Premier Member

\$25,000-\$74,999 Combined Savings and Loan Balances

expand YOUR RELATIONSHIP
AND INCREASE
your rewards



As you continue to build your financial relationship with Picatinny, you will also continue to increase your rewards as well. Premier Members receive a significant increase in rewards for their loyalty and continued business. As a Premier Member, you will receive the following free services, bonus rates and discounts:

- Free Checking
- Free On-line Banking
- Free Bill Payer
- Free Stop Payments
- Free Traveler's Checks
- Free Notary Services/Signature Guarantee
- Surcharge Free ATM Transactions At Over 50,000 Allpoint Locations Worldwide
- 10 Free Non-PFCU or Non-Allpoint Foreign ATM Transactions Per Month*
- 1 Free Box Of Basic Checks Per Year
- Free Overdraft Transfers
- No Fee Gift Cards
- .25% APY¹ Bonus On Savings Accounts
- .25% APR² Discount On Auto Loans, Personal Loans And Home Equity Loans
- .10% APY³ Bonus On Certificate Of Deposit Accounts

*Other financial institution surcharges may apply.

1 APY= Annual Percentage Yield. .25% APY bonus on your savings account will be applied to the published rate at the time of eligibility.

2 APR= Annual Percentage Rate. .25% APR discount on Auto Loans, Personal Loans and Home Equity Loans will be applied to the rate at the time of eligibility and loan approval.

3 .10% APY Bonus on Certificate of Deposit will be applied to the published rate at the time of eligibility.

Your relationship level eligibility may change each month depending on your total balances from the previous month end. If your rewards level changes, your benefits, bonus rates and loan discounts will change accordingly.

Valued

Preferred

Premier

Platinum

Platinum Member

\$75,000 or More Combined Savings and Loan Balances

A *platinum* RELATIONSHIP
DESERVES PLATINUM
benefits



Platinum members have reached the ultimate level of rewards and understand the value and importance of their credit union relationship. Picatinny appreciates your business and has designed a rewards level just for you!

Take advantage of all the free products and services as well as the bonus savings rates and the lowest loan rates we offer to our members.

Enjoy your membership and the following benefits you receive as a Platinum member:

- Free Checking
- Free On-line Banking
- Free Bill Payer
- Free Stop Payments
- Free Traveler's Checks
- Free Notary Services/Signature Guarantee
- Surcharge Free ATM Transactions At Over 50,000 Allpoint Locations Worldwide
- 10 Free Non-PFCU or Non-Allpoint Foreign ATM Transactions Per Month*
- 1 Free Box Of Basic Checks Per Year
- Free Overdraft Transfers
- No Fee Gift Cards
- .50% APY¹ Bonus On Savings Accounts
- .50% APR² Discount On Auto loans And Personal Loans And Home Equity Loans
- .25% APY³ Bonus On Certificate Of Deposit Accounts
- Free Cashier's Checks

*Other financial institution surcharges may apply.

1 APY= Annual Percentage Yield. .50% APY bonus on your savings account will be applied to the published rate at the time of eligibility.

2 APR= Annual Percentage Rate. .50% APR discount on Auto Loans, Personal Loans and Home Equity Loans will be applied to the rate at the time of eligibility and loan approval.

3 .25% APY Bonus on Certificate of Deposit will be applied to the published rate at the time of eligibility.

Your relationship level eligibility may change each month depending on your total balances from the previous month end. If your rewards level changes, your benefits, bonus rates and loan discounts will change accordingly.

Valued

Preferred

Premier

Platinum