





## Program Overview

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. The program is based on four 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.

## Relationship Levels

 <b>Valued Member</b> \$5.00-\$9,999 Combined Savings & Loan Balances	 <b>Preferred Member</b> \$10,000-\$24,999 Combined Savings & Loan Balances	 <b>Premier Member</b> \$25,000-\$74,999 Combined Savings & Loan Balances	 <b>Platinum Member</b> \$75,000 or More Combined Savings & Loan Balances
<ul style="list-style-type: none"> <li>• Free Checking</li> <li>• Free Online Banking</li> <li>• Free Bill Payer</li> <li>• Surcharge Free ATM Transactions at Over 50,000 Allpoint Locations Worldwide</li> <li>• Free Notary Services</li> </ul>	<ul style="list-style-type: none"> <li>• All Valued Member Benefits</li> <li>• 3 Free Overdraft Transfers Per Month</li> <li>• 10 Free Non-PFCU or Non-Allpoint Foreign ATM Transactions per Month*</li> <li>• 1 Free Box of Basic Checks per Year</li> <li>• No Fee Gift Cards</li> <li>• .125% APY<sup>2</sup> Discount on Auto, Personal and Home Equity Loans</li> </ul>	<ul style="list-style-type: none"> <li>• All Valued Member Benefits</li> <li>• Free Overdraft Transfers</li> <li>• 10 Free Non-PFCU or Non-Allpoint Foreign ATM Transactions per Month*</li> <li>• 1 Free Box of Checks/Year</li> <li>• No Fee Gift Cards</li> <li>• .125% APR<sup>1</sup> Bonus on Savings Accounts</li> <li>• .125% APR<sup>2</sup> Discount on Auto, Personal, and Home Equity Loans</li> <li>• .05% APY<sup>3</sup> Bonus on Certificate of Deposit Accounts</li> </ul>	<ul style="list-style-type: none"> <li>• All Valued Member Benefits</li> <li>• Free Overdraft Transfers</li> <li>• 10 Free Non-PFCU or Non-Allpoint Foreign ATM Transactions per Month*</li> <li>• 1 Free Box of Checks/Year</li> <li>• No Fee Gift Cards</li> <li>• .25% APR<sup>4</sup> Bonus on Savings Accounts</li> <li>• .25% APR<sup>5</sup> Discount on Auto, Personal, and Home Equity Loans</li> <li>• .125% APY<sup>6</sup> Bonus on Certificate of Deposit Accounts</li> <li>• Free Cashier's Checks</li> </ul>

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.

\*Other financial institution surcharges may apply.

<sup>1</sup> APY= Annual Percentage Yield .125% APY bonus on your savings account will be applied to the published rate at the time of eligibility.

<sup>2</sup> APR= Annual Percentage Rate .125% APR discount on Auto Loans, Personal Loans, and Home Equity Loans will be applied to the rate at the time of eligibility & loan approval.

<sup>3</sup> .05% APY Bonus on Certificate of Deposit will be applied to the published rate at the time of eligibility.

<sup>4</sup> APY= Annual Percentage Yield .25% APY bonus on your savings account will be applied to the published rate at the time of eligibility.

<sup>5</sup> 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 & loan approval.

<sup>6</sup> .125% APY Bonus on Certificate of Deposit will be applied to the published rate at the time of eligibility