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picatinny *federal credit union

Important Notice

Changes to Relationship Rewards

Dear Valued Member,

As part of our ongoing system upgrade, we are making a few important changes to our **Relationship Rewards** program. These updates are designed to improve how rewards are tracked and applied while continuing to provide the benefits you enjoy.

What's Changing?

ATM Fee Refunds

Members who qualify for Relationship Rewards will continue to receive up to **10 free non-PFCU or non-Allpoint ATM transactions per month**.

New Process: Any applicable foreign ATM fees will now be charged at the time of the transaction. If you qualify for the Relationship Rewards benefit, those fees will be **automatically reimbursed to your checking account at the end of the month.**

Overdraft Transfer Fee Refunds

Members who qualify for **free overdraft transfers** will also notice a change.

New Process: Any overdraft transfer fees will be charged when the transfer occurs and then **automatically reimbursed to your checking account at the end of the month**, provided you qualify for the Relationship Rewards benefit.

Enhanced Relationship Rewards Benefits

Mortgage Balances Now Count!

We're excited to announce that **mortgage loan balances are now included** when calculating your Relationship Rewards status. This means your mortgage relationship with Picatinny Federal Credit Union can help you qualify for even greater rewards.

Bonus Interest Will Be Easier to See

Any **bonus interest earned through Relationship Rewards** will now appear as a separate **Bonus Interest** line item on your account, making it easier to identify and track your rewards.

For complete details about Relationship Rewards, please visit: https://www.picacreditunion.com/relationship-rewards/

Thank you for being a valued member of Picatinny Federal Credit Union. We appreciate your membership and look forward to continuing to serve your financial needs.

"Caring about our family of members by offering financial solutions to help them achieve their goals and realize their dreams."

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