

GetBigReward\$[®]

I'll spend today *earning more.*

What is GetBigReward\$?

Since 2013, we have offered GetBigReward\$, our variable member loyalty program based on the Credit Union's annual performance. Earn credits based on your level of qualified participation. As long as you have at least six active products/services at the end of the year, any unused rewards will be credited as cash back into your savings account. The more products and services you use, the more you save.



Qualifying options

Actively use eight or more of the qualifying options below to reach the Emerald level.

SHARES	LOANS	SERVICES
<ul style="list-style-type: none"> ■ Checking ■ Certificate of Deposit (CD) ■ IRA ■ Money Market ■ Prime Share savings 	<ul style="list-style-type: none"> ■ Auto loan ■ Home Equity loan ■ Mortgage ■ Recreational loan ■ Secured loan ■ Unsecured loan ■ Visa[®] credit card 	<ul style="list-style-type: none"> ■ ATM/Visa[®] debit card ■ e-Deposit ■ e-Pay ■ CCIS Investment Services ■ Direct Deposit[†] ■ e-Banking/Mobile Banking ■ e-Statements ■ 15 or more debit/Visa credit card transactions/month
<p>LOYALTY POINT</p> <p>Receive an extra point the month of your anniversary with Community Choice</p>		

My total active products/services _____

In addition to earning rewards for the products and services you use to manage your finances, Emerald level accounts may be eligible for up to a 10%* interest rebate on all auto, recreational, secured and personal loans.

REWARD LEVEL	PRODUCTS/SERVICES	MONTHLY REWARDS CREDITS	ANNUAL REWARDS CREDITS
 Emerald	8+ Products/Services	\$9	\$108
 Gold	6-7 Products/Services	\$3	\$36

* Loan Interest Rebate is determined annually by the Board of Directors. In 2013-2018, a 10% rebate was given on loan interest paid on qualifying loans.

† Must have an aggregate deposit of at least \$300 every 35 days to be considered active. GetBigReward\$ terms are subject to change at the discretion of the Board of Directors. Some product and/or service eligibility may be determined by usage frequency. Please visit CommunityChoice.com for details.



communitychoice
credit union



Members earned over **\$2.8 million** in 2018. **THAT'S BIG!**

Last year, Community Choice paid more than \$2.8 million in reward dollars to members. We value our members and the **GetBigReward\$**[®] program is one way we show our gratitude and appreciation for our loyal members.



Frequently Asked Questions about **GetBigReward\$**

Checking

Q: How often do I have to use my debit or ATM card to receive one point?

A: You must use your debit or ATM card at least once every 90 days to receive one point. Use your debit card to make purchases at least 15 times every 30 days to receive an additional point. You may also earn an additional point for using your Visa credit card at least 15 times every 30 days.

Q: Are there minimum requirements for Direct Deposit to qualify for one point?

A: Yes. To qualify for one point, you must have an aggregate deposit of at least \$300 every 35 days.

Savings

Q: Do Certificates of Deposit each count for one point?

A: If you have multiple Certificates of Deposit, only one Certificate of Deposit earns a point.

Q: Is there a minimum balance required for a Money Market to earn one point?

A: Yes, Money Market accounts must have a balance of at least \$2,000 at the end of business on the last day of the month to earn one point.

Loans

Q: Which loans qualify for the Loan Interest Rebate?

A: Auto, recreational vehicle, motorcycle, marine, secured and unsecured loans qualify for the Loan Interest Rebate, determined annually by the Board of Directors. In 2013-2018, a 10% rebate was given on loan interest paid on qualifying loans. To receive the loan interest rebate, the account holding the loan must be Emerald level on December 31.

Services

Q: How often must I login to e-Banking to receive one point?

A: You must login at least once every 90 days to receive one point.

Q: Is there a minimum number of bill payments needed to receive one point for e-Pay?

A: Yes. To receive one point, you must pay at least one bill using e-Pay every 90 days.

Q: To earn one point for e-Deposit, are there minimum requirements for the number of deposits, or dollar amounts?

A: To earn one point for e-Deposit, you must make at least one deposit using e-Deposit every 90 days. There are no minimum dollar amount requirements.

Q: How do I earn the loyalty point?

A: It's easy! During your anniversary month, you'll receive an extra point. You won't have to do a thing; it will automatically be added to your GetBigReward\$ status.