

Spend today *earning more with* GetBigReward\$®

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 ■ Prime Share, Daily Savings, Money Market, or Money Market Plus ■ Average liquid savings balance of \$25,000 or more 	<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

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 2013-2019, 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. **Product and/or service must be active. Eligibility is determined by usage frequency. Please visit GetBigRewards.com for details.



What's changing with **GetBigReward\$[®]** in 2020?

1 Savings Account Points

You will earn one point for having a savings account, including a Prime Share, Daily Share, Money Market, and Money Market Plus. New for 2020 – you can earn an extra point when you have a combined, average daily balance of \$25,000 or more in those same savings products! CD and IRA balances are not included.

2 Checking Account Points

To continue receiving one point for your checking account, please initiate at least one transaction on your account every 35 days. This includes ATM withdrawals, debit card purchases, bill payments, checks, deposits, etc.

3 Debit Card Points

There are two ways to earn points for your Community Choice Visa Debit Card:

1. Earn one point for having an active debit card. Beginning in 2020, this will be defined as having at least 1 transaction on the card every 35 days.
2. Continue to earn an extra point for using your debit card for 15 or more transactions per month.

4 Credit Card Points

There are two ways to earn points for your Community Choice Visa Credit Card:

1. Earn one point for having an active credit card. Beginning in 2020, this will be defined as having at least 1 transaction on the card every 35 days.
2. Continue to earn an extra point for using your credit card for 15 or more transactions per month.

5 Anniversary Month Point

In 2019, we gave you a special point during the month of your credit union membership anniversary. You may not have noticed the gesture, or you may have been confused when the point went away the following month. Thanks for your feedback! We're removing the anniversary point from our GetBigReward\$ program, but we'll continue to appreciate your loyal membership in other ways.