



Y-12 FEDERAL CREDIT UNION LOYALTY REWARDS



Our Loyalty Rewards program is designed to do just that - reward our loyal members! The more you use Y-12 FCU products and services, the more rewards you can earn.

There are two components to the Loyalty Rewards program: Loyalty Card Rewards and Loyalty Relationship Rewards. Each works independently, but you receive the most value by combining them to work together.

For your convenience, all points are combined in the Loyalty Rewards portal. You may access this in Online Banking and our Mobile App. Just look for Loyalty Rewards in the menu. There is no cap on the total points you can accumulate, but points do expire 3 years from the date earned.

Our loyal card members will automatically earn points for every dollar spent with Loyalty Card Rewards. There are no eligibility requirements for Loyalty Card Rewards. You will earn **1.5%** for all purchases when you use your **VISA Signature Credit Card**, or **2%**² when combined with Loyalty Relationship Rewards.

Visa Reward Debit or **Business Debit** card holders earn 0.25% for signature purchases. Purchases using a PIN are not included.



Our most loyal members can earn even more rewards through our Loyalty Relationship Rewards. If you meet the criteria below, you are automatically enrolled.

ELIGIBILITY¹

Checking account with direct deposit & \$45,000 or more in combined loan and deposit balances.

OR

Checking account with direct deposit & 45 or more monthly combined card transactions.



RELATIONSHIP PERKS

Loyalty Relationship Rewards members receive the following additional benefits:

- Earn 0.50% credit card bonus points on purchases²
- Multi-product rewards bonus³
- Service fee waivers⁴
- Point based fee rebates⁵
- Program activation rewards⁶
- Anniversary rewards⁷
- Mobile banking rewards⁸

REWARD REDEMPTION

All reward points are combined for easy redemption in our Loyalty Rewards Portal. Points may be easily redeemed for:

- Cash back
- Gift cards
- Travel
- Credit union product rebates

You can receive even more value from your reward points by redeeming them for cash rebates on Y-12 FCU products and services.

Requirements and rewards subject to change without notice.



LOYALTY REWARDS REDEMPTION TABLE

- EXAMPLE -

PURCHASES PER MONTH	\$1,250	TOTAL POINTS EARNED <div style="background-color: #f4a460; color: white; padding: 10px; font-size: 24px; font-weight: bold; text-align: center;">22,500</div>
ANNUAL PURCHASES	\$15,000	

 <div style="background-color: #003366; color: white; padding: 10px; font-size: 24px; font-weight: bold; text-align: center;">\$225 CASH VALUE</div> <p style="font-size: 10px; color: #003366; text-align: center;">1.00% CASH BACK</p>	 OPEN A NEW CERTIFICATE <div style="font-size: 24px; font-weight: bold; color: #003366;">10%</div> MORE VALUE EQUALS <div style="font-size: 18px; font-weight: bold; color: #003366;">\$247.50</div> CASH VALUE <p style="font-size: 10px; color: #003366; text-align: center;">1.65% CASH BACK</p>	 OPEN A NEW Y-12 FCU PRODUCT <div style="font-size: 24px; font-weight: bold; color: #003366;">25%</div> MORE VALUE EQUALS <div style="font-size: 18px; font-weight: bold; color: #003366;">\$281.25</div> CASH VALUE <p style="font-size: 10px; color: #003366; text-align: center;">1.88% CASH BACK</p>	 OPEN A NEW LOAN AT Y-12 FCU <div style="font-size: 24px; font-weight: bold; color: #003366;">50%</div> MORE VALUE EQUALS <div style="font-size: 18px; font-weight: bold; color: #003366;">\$337.50</div> CASH VALUE <p style="font-size: 10px; color: #003366; text-align: center;">2.25% CASH BACK</p>	 DONATE TO Y-12 FCU GIVES FOUNDATION <div style="font-size: 24px; font-weight: bold; color: #003366;">100%</div> MORE VALUE EQUALS <div style="font-size: 18px; font-weight: bold; color: #003366;">\$450.00</div> CASH VALUE <p style="font-size: 10px; color: #003366; text-align: center;">3.00% CASH BACK</p>
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1. Relationship Rewards Eligibility: This program is for consumer accounts only. Business accounts, trust accounts, and estate accounts are excluded. Eligibility is determined at the end of each month and is at the account level. Multiple accounts cannot be combined for program eligibility. Balances include the combined total of the average daily balance for all deposit accounts and the month end balance for all loan accounts. Card transactions include both debit & credit card transactions. ATM transactions are excluded. Direct deposit must equal \$500 or more cumulative per month. Direct Deposit must be to a Y-12 FCU checking account and consists of an ACH deposit of wages, pension and/or social security benefits. Transfers of funds, P2P payments, or mobile deposits do not qualify.
2. Credit card bonus points: Points for 0.50% of purchases are posted at beginning of the following month when you meet the Loyalty Relationship Rewards criteria.
3. Multi-product rewards bonus: Receive 100 bonus points each month that you meet the multi-product requirement. Requires 2 or more loans or credit cards. Loan products must have a balance. Credit cards must have at least one transaction per month. Business loans are excluded.
4. Service fee waivers: Receive waivers for the following fees: card replacement, express card delivery, domestic wires, account research.
5. Point based fee refunds: Automatically receive points equal to the fee amount when you incur the following fees: monthly account maintenance fees, paper statement fees, ATM fees. ATM surcharge fees charged by other financial institutions are not eligible for rebate points. Excludes Opportunity Checking Account fees. Refund points are calculated at month end and posted at the beginning of the following month after the fee is incurred.
6. Program activation rewards: Receive 1,000 bonus points the first time you log in to the Loyalty Rewards portal. New users only.
7. Anniversary rewards: Receive 500 bonus points annually on your membership anniversary date (based on open date of your membership account). Points will be calculated at the end of the anniversary month and posted at the beginning of the following month.
8. Mobile banking rewards: Earn 20 bonus points each month for logging in to mobile banking.
9. Qualifying share certificate or loan: Requires a \$5,000 minimum opening balance and a minimum one-year term.
10. Qualifying credit union product: Includes Gap, Warranty, 7 Insurance home, or 7 Insurance auto policies.