

# Royal Member Checklist

Our Royal Rewards Relationship Pricing Program is our way of rewarding you, our members/owners, for allowing us to be your primary financial institution. Members earn points for services and/or for balances.

## **Points add up to better rates and free services including:**

- .25% Rate Increase on all New Share Certificates with Terms of 12 Months & Over
- .50% Annual Percentage Rate Decrease on New Consumer Loans\*
- Free ATM Withdrawals\*\*
- Two FREE Money Orders or Cashier's Checks per Month

With only 4 points, you qualify as a **"Royal Rewards Member"** and begin to earn your just rewards. You will be able to see the points you have and what else is still available.

## **Services Points**

- E-Statements = 1 Point
- Mortgage Loan = 1 Point
- Active Checking Account = 1 Point
- Active Debit Card = 1 Point
- Direct Deposit or payroll Deduction = 1 Point
- Automobile Loan = 1 Point
- Boat Loan = 1 Point

## **Balance Points**

Points are rewarded for Regular Savings, CD's, IRA's, or Money Market Account balances independently. Accounts cannot be combined to achieve higher totals to earn points. Balances are calculated by average monthly balance.

- \$25,000.00 to \$49,999.99 = 1 Point
- \$50,000.00 to \$74,999.99 = 2 Points
- \$75,000.00 to \$99,999.99 = 3 Points
- \$100,000.00 and over = 4 Points

## **Your Total of Points**

**Limited to adults 18 years of age or older. Must be a member in good standing to participate in Royal Rewards.**

\* Rate decreases will occur only on new loans excluding loans secured by shares, mortgage loans, and seasonal and/or special promotions. Existing FCFCU loans may not be refinanced to reflect a rate decrease.

\*\*Free ATM withdrawals apply to waiver of FCFCU fees on all ATMs, as well as Capital one fees on selected Capital One ATM's. *Subject to Change.*