

Refer to the chart below to find out what your household's relationship is with Dow Louisiana Federal Credit Union, and check out how you can qualify to receive additional benefits and rewards when you **UPGRADE ALL YOUR ACCOUNTS** to DLFCU!

| | STATUS ONE ACCOUNT | PRIME ACCOUNT | PRIME PLUS ACCOUNT | ADVANTAGE ACCOUNT | PRESIDENT'S CLUB | CHAIRMAN'S CIRCLE | REWARDS ACCOUNT |
|---------------------------------|--|---|---|---|---|---|--------------------|
| AGE | Under 24 | Between 24 and 62 | Between 24 and 62 | NA | NA | NA | 62 and over |
| TOTAL RELATIONSHIP ¹ | NA | \$0 - \$249.99 | \$250 - \$499.99 | \$500.00 - \$49,999.99 | \$50,000.00 - \$99,999.99 | \$100,000 + | \$0 - \$499.99 |
| RELATIONSHIP FEE | \$0 | \$8.00/month | \$5.00/month | \$0 | \$0 | \$0 | \$0 |
| DEPOSIT BONUS | NONE | NONE | NONE | NONE | .15% for \$10,000 CDs or IRAs of 1 year or longer | .25% for \$10,000 CDs or IRAs of 1 year or longer | NONE |
| LOAN DISCOUNTS | STANDARD DISCOUNTS INCLUDE: .25% discount for instant online loan approvals ² .25% discount for Direct Deposit or Automatic Payments ² | | | | STANDARD DISCOUNTS + ----- .25% additional discount on any consumer loan ² | STANDARD DISCOUNTS + ----- .50% additional discount on any consumer loan ² | STANDARD DISCOUNTS |
| CHECK ORDERS | FIRST BOX OF CHECKS FREE ³ | AT COST | AT COST | AT COST | FREE CHECKS ³ | FREE CHECKS ³ | AT COST |
| E-PAL ONLINE BANKING | FREE | FREE | FREE | FREE | FREE | FREE | FREE |
| BILL PAYER | FREE | 3 mos FREE, \$4.95 per month after | | FREE | FREE | FREE | FREE |
| FREE E-SERVICES | Online Check Images - Electronic Statements - Account Alerts - Scheduled Transfers - Secure Messaging | | | | | | |
| ADDITIONAL BENEFITS | FIRST BOX OF CHECKS FREE ³ | FREE DEBIT OR ATM CARDS NO TELLER FEES | FREE DEBIT OR ATM CARDS NO TELLER FEES | FREE DEBIT OR ATM CARDS NO TELLER FEES | <ul style="list-style-type: none"> • LEATHER CHECKBOOK • NO STOCK PURCHASE FEES • QUARTERLY INCENTIVES <ul style="list-style-type: none"> • CASHIERS CHECKS • TRAVELERS CHECKS • WIRE TRANSFERS • CHECK COPIES • SAFETY DEP. BOX (3 x 5) <ul style="list-style-type: none"> • NOTARY SERVICE • SIGNATURE GUARANTEE PROGRAM <ul style="list-style-type: none"> • STOP PAYMENTS | FREE DEBIT OR ATM CARDS NO TELLER FEES | |
| FREE ATM TRANSACTIONS | UNLIMITED FREE ATM TRANSACTIONS AT ATMS OWNED BY DLFCU OR AT ANY CU HERE ATM TERMINALS PLUS, DLFCU DOES NOT CHARGE MEMBERS TO USE ATMS OWNED BY OTHER INSTITUTIONS! [^] | | | | | | |
| ACCOUNT UPGRADES | GET UP TO \$20.00 CASH BACK FOR UNUSED CHECKS & DEBIT/ATM CARDS FROM YOUR OLD FINANCIAL INSTITUTION | | | | | | |
| INVESTMENT SERVICES | FREE INITIAL PERSONAL INVESTMENT SERVICES CONSULTATION | | | | | | |

NA= Not Applicable ¹ Calculated by combining all deposit and loan balances in each household on the last day of the qualifying month. Your relationship level may change each month depending on your total balances during the previous month. Only members in good standing are eligible to receive the benefits of the Relationship Rewards Program. ² Excluding Mortgage Loans & Revolving Credit ³ Base check stock only ⁴ Some charges may apply ⁵ ATM Transactions from savings accounts are subject to Regulation D limitations
^You may be charged fees by the ATM owner