SIOUX EMPIRE
FEDERAL CREDIT UNION

Relationship Pricing Rewards

Earn Points. Receive Great Rewards.

We appreciate your membership.
To prove it, we award you points every month
based on your participation at the Credit Union.

From the accounts you open to the types of transactions you do every day...
the more you do with your Credit Union, the more points you'll earn!
And the more points you earn, the more rewards you get—
including special rates and waived fees!

How do you earn points?

Accumulate points just for using
the great products & services
your Credit Union offers!
Here are just a few ways...

- ☑ Using Your Debit Card
- ☑ Taking Out a Car Loan
- ☑ Actively Using Online Banking
- ☑ Using E-Statements

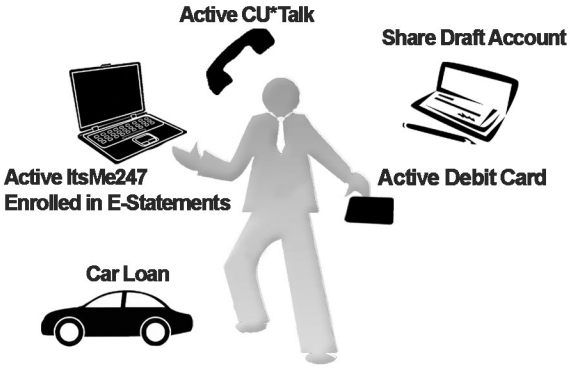
www.siouxempirefcu.org

Earning Points is Easy

The more products & services you use, the more points you earn!

Here are a few examples of how members like you are reaching their desired levels and earning great rewards.

Silver Level Member



Gold Level Member



Platinum Level Member



Earning Points is Easy

Check out all the ways YOU can earn points just by using the great Credit Union products & services you enjoy every day!

Share Draft Products w/Negative Balance	-999
Share Draft Account (paid once per type-Basic, Dividend bearing or Money mkt. checking)	175
Non-IRA Certificate	10
IRA Plan or Certificate (paid once per plan-Roth, Traditional or Coverdall)	5
Share Products w/Negative Balance	-999
Aggr. Savings Balance from $5,000-9,999	25
Aggr. Savings Balance from $10,000-24,999	50
Aggr. Savings Balance from $25,000-49,999	75
Aggr. Savings Balance from $50,000-999,999,999	100
Mortgage Loans	200
HELOCs or Construction Loans	250
All Other Loans	150
Loans w/a Delinquency level of 1+	-999
Aggr. Loan Balance from $5,000-24,999	25
Aggr. Loan Balance from $25,000-49,999	50
Aggr. Loan Balance from $50,000-99,999	75
Aggr. Loan Balance from $100,000-999,999,999	100
Active Debit Card	10
Active CU*Talk	10
Active ItsMe247	25
CU*EasyPay	175
Enrolled in E-Statements	75
Credit Card (Limit 1)	150
Insurance Club	50
Investment Club	50
Payroll Deposits of at Least 1 Per Month*	51
ACH Deposits of at Least 1 Per Month*	51
Loan Payments via AFT-active	25

Please note: in the instance your Payroll Deposit comes to us in the form of an ACH Deposit, you will be credited points for ACH Deposits rather than Payroll Deposits. You will not be credited for both.

Automatically Receive Great Rewards

Based on your relationship level each month, you'll automatcially receive the benefits associated with that level.

	Basic	Silver	Gold	Platinum
Points Level Required	0-299	300-550	551-700	701+
FREE Overdraft Transfers from Shares				✓
FREE Check Cashing				✓
FREE Cashier's Checks			✓	✓
FREE Money Orders			✓	✓
FREE Statement Printouts			✓	✓
FREE CU*EasyPay! (with E-Statement)			✓	✓
# of FREE Advantage Network ATM Withdrawals per Month		✓	✓	✓
Monthly Consumer Loan Interest Refund		✓	✓	✓
Monthly Overdraft Protection(RLOC) Interest Refund		✓	✓	✓
Monthly HELOC Interest Refund		✓	✓	✓
Unlimited Teller Transactions	✓	✓	✓	✓
FREE Advantage VISA Checkcard w/ATM Access	✓	✓	✓	✓
FREE PULSE PAY PIN Transactions w/Checkcard	✓	✓	✓	✓
Unlimited Debit Card Transactions	✓	✓	✓	✓
Unlimited ItsMe247 Transactions	✓	✓	✓	✓
FREE E-Statements	✓	✓	✓	✓
Unlimited CU*Talk Access	✓	✓	✓	✓
FREE 1st Box of CU Designated Style Checks	✓	✓	✓	✓
FREE Check Imaging with ItsMe247	✓	✓	✓	✓
E-Statement Rewards	✓	✓	✓	✓

	Basic	Silver	Gold	Platinum
# of Free Advantage ATM Withdrawals	10	15	20	UNLIMITED
Monthly Consumer Loan Interest Refund (credited to share-000)		0.013%	0.025%	0.050%
Monthly Overdraft Protection(RLOC) Interest Refund (credited to share-000)		0.025%	0.050%	0.100%
Monthly HELOC Interest Refund (credited to share-000)		0.025%	0.050%	0.100%
E-Statements Rewards (credited to share-000)	$0.25	$0.25	$0.25	$0.25

Cash in your Reward Points

As an added bonus:

We also track the points you receive over the course of your relationship with the Credit Union. You can redeem these Reward Points for even more rewards based on your lifestyle needs.

Waived Fees

$5 CU*EasyPay Fee:	1,000 points
$5 Inactive Fee:	1,000 points
$15 Stop Payment Fee:	3,000 points
$25 NSF Fee:	5,000 points
$25 Payguard Fee:	5,000 points
$25 Skip a Pay Fee:	5,000 points

Loan Rate Reductions on New or Refinanced Loans

.250% Loan Rate Reduction:	5,000 points
.375% Loan Rate Reduction:	10,000 points
.500% Loan Rate Reduction:	15,000 points
.750% Loan Rate Reduction:	25,000 points
1.00% Loan Rate Reduction:	50,000 points

Share Certificate Rate Increases on New or Maturing

.250% Share Certificate Rate Increase:	5,000 points
.375% Share Certificate Rate Increase:	10,000 points
.500% Share Certificate Rate Increase:	15,000 points
.750% Share Certificate Rate Increase:	25,000 points
1.00% Share Certificate Rate Increase:	50,000 points

Sioux Empire Federal Credit Union CU Bling Store

Check out our new store for more great rewards, including CU Bling clothing and other great products! Visit www.siouxempirefcu.org/cu-bling

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency