Cash in your Reward Points

As an added bonus:

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

Redeem your Reward Points for better rates on loans or higher rates on share certificates! Here's a list of how you can use your accrued Reward Points.

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

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