



Special benefits form

FOR CHILDREN, RETIREES AND THOSE WITH OTHER HOUSEHOLD ACCOUNTS

fee schedule. A 30-day notice of any change in this fee schedule will be issued before any change is implemented.

- I understand that the only persons eligible to be part of my "household" are My Personal Credit Union members living at my address. Account balances of minors ("Minors") and/or persons who are my dependents for purposes of applicable tax laws ("Dependents") can be included as household accounts, as long as such Dependents cannot be included in anyone else's household. Confirmation of Dependents' status should be provided with this Disclosure to Multi-Products and confirmed with My Personal Credit Union annually thereafter in January of each year. My Personal Credit Union reserves the right to terminate "Dependent" status for purposes of providing member rewards if annual confirmation is not provided. Minors and Dependents are entitled to receive member rewards at the "Advantage" level on the My Personal Credit Union fee schedule. Members with minors and/or Dependents are awarded benefits at the level determined by their household balance.
- Members receiving a retirement annuity, pension, social security, or similar retirement benefit from private or government sources, or live in, or belong to, a retirement organization, are "Retired Members" for purposes of My Personal Credit Union's Member Rewards Program. Confirmation of Retiree status should be provided with this Disclosure to My Personal Credit Union and confirmed with My Personal Credit Union annually thereafter in January of each year. My Personal Credit Union reserves the right to terminate "Retiree" status for purposes of providing member rewards if annual confirmation is not provided. Retired Members, and households with Retired Members as members, are entitled

- to rewards at the "Premier" level on the My Personal Credit Union fee schedule.
- New My Personal Credit Union members, and members of a new member's household, are entitled to rewards as listed on the fee schedule at the "Advantage" level for the first twelve months of the New Member's membership.



Wherever you are in life.

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Member Rewards Householding, Dependent And Retiree Form

My Personal Credit Union ("My Personal") members may combine the balance of accounts held by other My Personal members in their household for purposes of computing membership rewards. I understand that by checking "YES" below, and completing the rest of this

form, My Personal will use the aggregate balance of all my household accounts to compute my membership rewards. If I have checked "NO" below (or if I do not check either box below) my member rewards will be determined by the balance of accounts held in my name only and

will not include the balance of accounts held by other members in my household. Moreover, if I have more than one account, the balance of my accounts will not be householded for purposes of computing my membership rewards.

Please check if applicable:

YES, I want my Member Rewards determined by my household balance, subject to the terms and conditions below.

NO, I do not want my Member Rewards determined by my household balance.

I understand and agree that My Personal may disclose my household account balance to the members of my household participating in the Member Rewards Program.

The persons who reside in my household and whose balances should be combined for purposes of computing Household Rewards are:

Name of Primary Account Holder (please print)	Social Security Number	Account Number	<input type="checkbox"/> Check if tax dependent	<input type="checkbox"/> Check if retiree	Member Signature
Name of Account Holder (please print)	Social Security Number	Account Numbers	<input type="checkbox"/> Check if tax dependent	<input type="checkbox"/> Check if retiree	Member Signature
Name of Account Holder (please print)	Social Security Number	Account Numbers	<input type="checkbox"/> Check if tax dependent	<input type="checkbox"/> Check if retiree	Member Signature
Name of Account Holder (please print)	Social Security Number	Account Numbers	<input type="checkbox"/> Check if tax dependent	<input type="checkbox"/> Check if retiree	Member Signature



Member or Household Combined Loan and Deposit Balance*	Challenged (members with charged-off loans or share or delinquent loan 30 + days)	Associate Members \$0 - \$999	Value Members \$1,000 - \$7,499	Advantage Club \$7,500 - \$39,999 or Minors or Dependents** or New Members***	Premier Club \$40,000 - \$99,999 or Retired Members****	Presidents Club \$100,000 +	E-Member Club **** (optional)
Check Printing	Regular Price	Regular Price	Regular Price	10% Discount	Free Basic Style	Free Personal Checks - Any Style	10% Discount
ATM transactions at non-MPCU ATMs ++							
• Deposits	Free	Free	Free	Free	Free	Free	Free
• Other transactions	\$1.95	\$1.95	\$1.75	4 free/mo. then \$1.25	8 free/mo. then \$1.00	Free	Free
Bonus Certificate rates	Regular rates	Regular rates	Regular rates	Regular rates	.10 bonus	.20 bonus	Regular rates
Check Copies ✓	\$3.00	\$3.00	\$2.00	\$1.00	Free	Free	\$1.00
Cashiers Check	\$5.99	\$5.99	\$3.99	\$2.99	\$2.00	Free	\$2.00
Money Orders	\$2.00	\$2.00	\$1.50	\$1.00	\$0.50	Free	\$2.00
Travelers Checks	2% of face value	2% of face value	1.5% of face value	1% of face value	.75% of face value	Free	1% of face value
Acct. History/Stmnt. copies✓	\$5.00	\$5.00	\$5.00	\$3.00	\$2.00	Free	\$5.00
Safe Deposit Box	Regular Price	Regular Price	Regular Price	10% off	20% off	30% off	Regular Price
Auto. Overdraft Transfers +	\$5.00	\$5.00	\$5.00	\$3.00	\$2.00	Free	Free
Teller Phone Transfer	\$5.00	\$5.00	\$5.00	\$3.00	\$2.00	Free	\$5.00
Teller-Assisted Transactions	Free	Free	Free	Free	Free	Free	\$5.00+++
Member Relationship Fee	\$3.00	\$3.00	Free	Free	Free	Free	Free
ATM Deposit Funds Avail.	See Disclosure	See Disclosure	See Disclosure	See Disclosure	See Disclosure	Immediate	Immediate

Terms and Conditions of Household Accounts

- I understand that My Personal may contact each member of my household listed above, and may request each member to review and sign a My Personal Household Rewards Disclosure. If any member I have listed as part of my household does not elect to participate in my household in the Member Rewards Program, that member's accounts will not be included in my household balance. After members of my household sign a My Personal Household Rewards Disclosure, those members' account balances will be included with my balance to calculate my member rewards. I understand that the balance of accounts held by members of my household are combined only for purposes of calculating member rewards, and are not combined for any other purpose.
- I understand that accounts in the names of corporations, partnerships, and limited liability companies may not be listed as household accounts, and that even if I have listed any such account above, such account will not be included in my household balance. I also understand that My Personal has exclusive authority to determine which accounts are eligible household accounts for purposes of the Member Rewards Program.
- I have received a copy of, and have read, My Personal's Terms and Conditions of Household Accounts, Truth in Savings Disclosure, and My Personal's "Understanding Your Account" brochure.
- I understand that if my household balance changes, my membership rewards may change without notice. I also understand that My Personal may charge fees on my household accounts according to My Personal's fee schedule, which may be changed from time to time. The current fee schedule is posted on the credit union's website www.mpcu.org and is available upon request, and I have been provided a copy of My Personal Credit Union's current

Please review this membership rewards schedule in conjunction with My Personal's Truth in Savings Disclosures and "Understanding Your Account" brochure.

*Only those members signing My Personal's Household Rewards Disclosure may receive fees and benefits based on household accounts. "Household accounts" refers to accounts defined and designated on My Personal Household Rewards Disclosure. Balances calculated at month end, and don't include loans financed through other institutions, or accounts through Financial Resource Advisors, L.L.C. We reserve the right to make fee changes in the future.

***Dependents* are persons who are dependents of another person for purposes of applicable tax laws.

All Dependents should provide confirmation of their dependent status to My Personal at the time an account is opened and annually thereafter in order to continue receiving member rewards at the dependent level. My Personal reserves the right to terminate "Dependent" status for purposes of receiving member rewards if annual confirmation is not provided.

****New Members* are members who have been My Personal members for less than one year.

*****Retired members* are members who receive a retirement annuity, pension, social security, or similar retirement payment from private or government sources, or live in, or belong to, a retirement organization.

+To cover check, ATM, debit withdrawals.

++Includes withdrawals, transfers, inquiries and denials. Fees may be charged by owners of non-MPCU ATMs. See us for a list of local non-surcharge ATMs.

+++Only applies to lobby teller transactions which don't have set fees and could be done electronically using Access 24, Online Banking, ATM/Debit Card, Direct Deposit (excludes loan payments).

++++Members must utilize Direct Deposit (if available) and qualify for a MPCU MasterCard Debit/ATM Card

✓ These services available for free in Online Banking.