

How to reach a higher benefit level.

Studies show that consumers who do most of their financial business at a credit union save about \$300 per year. So we encourage you to bring more of your financial services to your credit union

Reaching a higher benefit level is as simple as transferring more of your accounts to My Personal Credit Union, or investing more funds in your existing MPCU accounts. Here are some suggestions:

- Open a MPCU Checking Account and transfer your balances from your bank account(s).
- Refinance your vehicle at our great rates.
- Transfer your credit card balances to a MPCU Visa Credit Card.
- Open a CD, Money Market or IRA.
- Bring your Bank loan to MPCU.

Ways to avoid transaction fees:

- Set up Direct Deposit of your paycheck, social security or pension check to MPCU.
- Sign up for our Online Banking or bank-by-phone services...they're free and available 24/7.
- Use one of our MPCU area ATMs when possible (and withdraw more funds to avoid a second trip).
- Use a MPCU MasterCard Debit/ATM Card to make purchases free of charge (just say or press "credit")
- To avoid additional trips to ATMs, when making debit card purchases, ask for some cash back.
- To avoid ATM surcharges by ATM owners, use ATMs on our "List of Local ATMs Without Surcharges."

A great option for low balance members.

Open a MPCU Balance Builder Certificate and we'll place you into our Value Member Reward Level. Simply commit to depositing \$10 a week into this special Certificate account, until you reach the usual Certificate minimum of \$500.†† You'll save money for your future, earn a CD-like interest rate, and save money on service fees. To open your Balance Builder Certificate, stop by any one of our offices.

††If you withdraw your funds before the one year term, you will be charged a \$40.00 early withdrawal fee.

Don't qualify for regular membership?

If you're simply looking for an affordable, reputable place to cash your checks and pay your bills, or you have had trouble qualifying for a bank account, our Basic Membership Program is for you. Though a Checking Account isn't involved, you'll have access to a Savings Account paying a competitive rate, and our 24/7 convenience services, which make it easy to access and keep track of your funds. We'll also provide you with information and resources to help you save for your future. Ask us for more information.

MPCU...where choices, and rewards, are yours.

Our competitor rate and fee surveys show that regardless of balance, all members of My Personal Credit Union receive some of the most comprehensive, affordable and convenient financial services in the area.

Changes to your accounts that result in a lowering of your reward level will not be immediate. In fact, we'll let you know on your next monthly statement of the pending change, giving you 30 days to make changes to keep your current reward level.

If you have any questions about this program or any of our products or services, please contact one of our Member Service Representatives at 616-452-2161.

***Dependents* are persons who are dependents of another person for purposes of applicable federal tax laws. All Dependents should provide confirmation of their dependent status to My Personal Credit Union at the time an account is opened and annually thereafter in order to continue receiving member rewards at the dependent level. My Personal Credit Union reserves the right to terminate "Dependent" status for purposes of receiving member rewards if annual confirmation is not provided.

****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.



Wherever you are in life.

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1414 Burton St. S.W., W. of U.S. 131
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Chicago Dr.

Reprinted July 2010

Bring your financial services to us and get rewards.

GET FREE SERVICES, DISCOUNTED FEES AND SPECIAL RATES



The more you use us, the more “rewards” you get!

Our Member Rewards program is based on the amount maintained in your MPCU Savings Accounts (Savings, Checking, CDs, IRAs, Money Market), plus the outstanding balances on all loans you have with us (auto loans, credit cards, home equity loans, etc.*). The more financial services you bring to My Personal Credit Union, the more benefits, or “rewards” you’ll receive, including free services, discounted fees and better rates! You are enrolled into the program automatically.

Three groups of members can be placed into higher benefit levels.

Retirees, new members and those claimed as a dependent** on their parent’s taxes. This will allow those who haven’t yet established their financial relationships a chance to do so, and provide a break on fees for retirees, who are often living on lower, fixed incomes.

New members get Advantage Club benefits for one year.†

†Unless balances qualify for higher level.

Are you a child or a tax dependent? Let us know, and you’ll get rewards.

If you are claimed as a dependent** on your parent’s tax return, let us know, and we will place you into our Advantage Club Reward Level.

Retired? Let us know, and you’ll get rewards.

If you’re retired, you and those in your household are eligible to enroll in our Premier Club Reward Level.**** As a member of the Premier Club, one of our highest reward levels, you’ll receive many free services, discounted fees and better Certificate of Deposit rates.

Combine your household accounts for greater benefits!*

If your accounts are spread across a household (accounts held by spouse, children, parents), you may get “credit” for these additional account balances for the purposes of computing your Member Rewards level. Simply fill out the householding form in our Member Rewards Special Benefits Disclosure, then mail, fax or drop off the form to one of our offices. This may allow you to reach a higher reward level.

Like our remote services? Our E-Member Club offers many benefits.

If you rarely visit one of our offices and mainly use our electronic services, you may want to join our E-Member Club. Some of its benefits include: unlimited free ATM transactions, free Online Banking, free Automatic Overdraft Transfers, and many other discounted services. To sign up for this club, email us at memberservice@mpcu.org. Members must utilize Direct Deposit (if available) and qualify for a MPCU MasterCard Debit Card.

THE MORE YOU USE YOUR CREDIT UNION, THE MORE "REWARDS" YOU GET!

Member or Household Combined Loan & Deposit Balances*	Associate Members (\$0 - \$999)	Value Members (\$1,000 - \$7,499)	Advantage Club (\$7,500 - \$39,999)	Premier Club (\$40,000 - \$99,999)	Presidents Club (\$100,000+)	E-Member Club (Optional)
ATM Transactions At MPCU ATMs	Free	Free	Free	Free	Free	Free
Access 24 Bank-By-Phone Service	Free	Free	Free	Free	Free	Free
Online Banking Service	Free	Free	Free	Free	Free	Free
Debit Card Transactions (press "credit")	Free	Free	Free	Free	Free	Free
Mastercard Debit /ATM Card	Free	Free	Free	Free	Free	Free
Visa Credit Card W/ No Annual Fee	Free	Free	Free	Free	Free	Free
Financial Planning Consultation++	Free	Free	Free	Free	Free	Free
Accid. Death & D. Insurance \$2,000 ++	Free	Free	Free	Free	Free	Free
Online Bill Pay Service	Free	Free	Free	Free	Free	Free
Check Printing	Regular Price	Regular Price	10% Discount	Free, Basic Style	Free, Personal Style	10% Discount
ATM Transactions at non-MPCU ATMs +++						
• Deposits	Free	Free	Free	Free	Free	Free
• Other transactions +++	\$1.95	\$1.75	4 free/mo., then \$1.25 ea.	8 free/mo., then \$1.00 ea.	Free	Free
Bonus Certificate Rates	no	no	no	.10 bonus on any new CD	.20 bonus on any new CD	no
Check Copies	\$3.00	\$2.00	\$1.00	Free	Free	\$1.00
Cashiers Check	\$5.99	\$3.99	\$2.99	\$2.00	Free	\$2.00
Money Order	\$2.00	\$1.50	\$1.00	\$0.50	Free	\$2.00
Travelers Checks	2% of face value	1.5% of face value	1% of face value	.75% of face value	Free	1% of face value
Account History/Add'l Statement Copies	\$5.00	\$5.00	\$3.00	\$2.00	Free	\$5.00
Safe Deposit Boxes***	Regular Price	Regular Price	10% off	20% off	30% off	Regular Price
Automatic Overdraft Transfers+	\$5.00	\$5.00	\$3.00	\$2.00	Free	Free
Teller-Assisted Phone Transfers	\$5.00	\$5.00	\$3.00	\$2.00	Free	\$5.00
Member Relationship Fee	\$3.00/mo.	Free	Free	Free	Free	Free
Teller-Assisted Lobby Transactions ++++	Free	Free	Free	Free	Free	\$5.00
ATM Deposit Funds Availability	See Disclosure	See Disclosure	See Disclosure	See Disclosure	Immediate	Immediate

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

*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. Only those members signing My Personal Credit Union's Special Benefits Disclosure may receive fees and benefits based on household accounts.

"Household accounts" refers to accounts defined and designated on My Personal Credit Union Special Benefits Disclosure.

***all sizes may not be available at each office.

+to cover check, ATM, ACH, debit withdrawals

++Available through Financial Resource Advisors, L.L.C., a wholly-owned subsidiary of My Personal Credit Union.

+++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 separate fees and could be done using Access 24, Online Banking, ATM/Debit Card, Direct Deposit (excludes loan payments).