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Federally Insured by NCUA
We do business in accordance
with the Federal Housing Law and
the Equal Credit Opportunity Act

MEMBER REWARDS



At Emory Alliance Credit Union, our members are our most valuable asset. The Member Rewards Program is our way of thanking you for your business and for giving us the opportunity to help you reach your financial goals.

*The idea behind it is simple:
The more credit union products and services you use,
the greater your rewards.
This brochure outlines the
Member Rewards Program.*

There are three levels of Member Rewards: **Value**, **Classic**, and **Premier**. Value Rewards members are those with combined total deposits and loan balances less than or equal to \$24,999. Classic Rewards members are those with combined total deposits and loan balances of \$25,000 to \$74,999. Premier Rewards members are those with combined total deposits and loan balances greater than or equal to \$75,000.

You must be a member in good standing with the credit union to be eligible to participate in the Member Rewards Program.*

If you have any questions, you are always welcome to call us during regular business hours. We will be glad to discuss your Member Rewards package with you.

**To be a member in good standing, you must not have had any past due loan accounts for more than 60 days or be responsible for any transaction(s) that are considered fraudulent by the credit union or have had any unpaid account that has caused a monetary loss to the credit union in the past year.*

MEMBER REWARDS

VALUE REWARDS: Combined total deposits and loan balances less than or equal to \$24,999.99

Free Services

- Online Banking
- Identity Theft Protection¹
- Bill Pay
- ATM/Visa Debit Card¹
- Loan Discounts (-0.25%) with Direct Deposit² or Auto Loan Payment²

CLASSIC REWARDS: Combined total deposits and loan balances of \$25,000 to \$74,999.99

Free Services

- Online Banking
- Identity Theft Protection¹
- Bill Pay
- ATM/Visa Debit Card¹
- Cashier's Check (one per month)
- Money Orders (five per month)
- Checks (one box of Emory Alliance CU standard checks per year)
- American Express Traveler's Cheques (one-signature, no fee)
- Visa Gift Card (one per month)

Additional Benefits

- Bonus Rates on Share Certificates & IRAs (+0.25%)³
- Loan Discounts (-0.25%) with Direct Deposit² or Auto Loan Payment²
- Refunds for Non-Emory Alliance CU ATM Transaction Surcharges (up to two per month at \$2 each)

About ATM Surcharges: Emory Alliance CU may refund \$2 per ATM transaction surcharge at non-proprietary ATM machines. However, you may be assessed a surcharge greater than that amount, depending on the institution and its ATM machine. Emory Alliance CU members have access to surcharge-free transactions at ATMs in Georgia through CU 24/CU HERE ATM networks. To find a surcharge-free ATM near you, visit www.cu24.com and click on the CU Here Surcharge-Free Program.

PREMIER REWARDS: Combined total deposits and loan balances greater than or equal to \$75,000

Free Services

- Online Banking
- Identity Theft Protection¹
- Bill Pay
- ATM/Visa Debit Card¹
- Incoming/Outgoing Wire Transfer
- Cashier's Checks
- American Express Traveler's Cheques (two-signature, no fee)
- Money Orders
- Visa Gift Cards (two per month)
- Free Network ATM withdrawals at Nonproprietary ATMs
- Checks (one box of Emory Alliance CU standard checks per year)

Additional Benefits

- Bonus Rates on Share Certificates & IRAs (+0.50%)⁴
- Loan Discounts (-0.25%) with Direct Deposit⁵ or Auto Loan Payment⁵
- Additional Loan Discounts (-0.25% on consumer loan rates only)⁵
- Refunds for Non-Emory Alliance CU ATM Transaction Surcharges (up to four per month at \$2 each)
- Refund on Stop Payment Fee (one per month)
- Reduced Mortgage Loan Origination Fees (-0.25%)⁶
- Refund on ODP Fee (one per month)

¹ For checking account holders only.

² Maximum of 0.25% on loan discounts. Consumer loans are comprised of auto loans and personal loans.

³ Maximum of 0.25% on bonus rates. Advantage Club members cannot combine bonus rates from the Member Rewards Program with bonus rates from the Advantage Club Program on certificates and IRAs.

⁴ Maximum of 0.50% on bonus rates. Advantage Club members cannot combine bonus rates from the Member Rewards Program with bonus rates from the Advantage Club Program on certificates and IRAs.

⁵ Maximum of 0.50% on loan discounts. Consumer loans are comprised of auto loans and personal loans.

⁶ Cannot combine with other mortgage loan offers or promotions.

Frequently Asked Questions

Q: How does the Member Rewards Program work?

A: The Member Rewards Program has been designed to reward Emory Alliance CU members for their loyalty and patronage with value added incentives in the form of free or discounted services and member bonuses, whether you're a borrower, a saver, or both.

Every calculation period, we'll add your Emory Alliance CU loan balances (see Note 1, below) and your deposit account balances (see Note 2, below). These balances determine your rewards level: Value, Classic, and Premier. As you continue to borrow and save at the credit union and your loan and deposit account balances increase, your rewards may increase as well.

Q: How is my reward level calculated?

A: Reward levels are based on the balances maintained in your qualified accounts during each calendar month. Your eligibility for Member Rewards is calculated every month, and the calculation determines your Member Rewards level for the following month. For example: Calculations of your accounts that are made in May determine your benefits to be awarded during June; calculations made in June determine your benefits to be awarded during July, etc. Member Rewards are not pro-rated. If you close your account at any time during a month, you will not be awarded Member Rewards for that month.

Q: If my total balance falls below the requirement for the level I qualify for, does my Member Rewards level change immediately?

A: No. Your Member Rewards level will remain the same until the next calendar month.

Q: How will I know if my Member Rewards level drops?

A: Your Member Rewards level will be shown either on your monthly or quarterly statement.

Q: When are my rewards posted to my account?

A: All fee waivers and rebates are posted at the end of the current month, after the close of business, to the S1-Membership Share account and are reflected on your account statement.

Q: How do I get my free or discounted checks?

A: If you are a Classic or Premier Rewards member, the cost for the free checks will be rebated back to you when you order the checks directly through Emory Alliance CU.

Q: Can I combine my account balances with other accounts that I am a joint owner at the credit union?

A: No. The Member Rewards Program is based on individual accounts and not household accounts.

Note 1: Loan account balances are comprised of the combined actual balance of auto loans and personal loans and the drawn balances on home equity lines and other lines of credit as of close of business on the last day of the calendar month. Credit card balances are NOT included.

Note 2: Deposit account balances are comprised of the combined aggregate balance of all savings accounts, checking accounts, money market accounts, certificates of deposit, and IRAs as of the close of business on the last day of the calendar month.

The Member Rewards Program is subject to change, at any time.