

# Relationship Pricing

As your relationship with us increases, so will your rewards – you can even link accounts from your same household!

## Benefits for Members

- ¼% discount on loan rates when using electronic payment\*
- Free SCE FCU / CO-OP ATM usage
- Free CU@Home online banking
- Free eStatements
- Free online Bill Payer
- Free unlimited access to the Shared Branch Network
- Money orders at \$1 each
- Free Money Market checks
- Free cashiers Checks
- Skip up to two non-consecutive loan payments per year for a \$25 fee
- Free notary services
- Free financial planning consultation

## Premier Package Benefits

When you have Checking with monthly deposits of \$500 or more, you'll receive the following bonuses:

- ✓ Free ATM access to all ATMs, including those outside of our network
- ✓ Free money orders
- ✓ One free box of logo checks per year
- ✓ 50% discount on stop payment fees (not including online Bill Payer stops)
- ✓ Debit Rewards
- ✓ **Free membership in Benefits Plus®** - the value club program that saves you money on things you'd be buying anyway

## Premier Exclusive Package Benefits

When you have Checking with monthly deposits of \$500 or more AND total loan balances of \$5,000+ OR deposit balances of \$5,000+, you'll receive the following bonuses:

- ✓ Free ATM access to all ATMs, including those outside of our network
- ✓ Free money orders
- ✓ One free box of logo checks per year
- ✓ 50% discount on stop payment fees (not including online Bill Payer stops)
- ✓ **Free membership in Benefits Plus®** - the value club program that saves you money on things you'd be buying anyway
  - Courtesy Pay fees discounted to \$22 each
  - Skip up to two non-consecutive loan payments per year with no fee
  - **Loan rate discount** on new loans\* of 15 basis points (0.15%), 25 basis points (0.25%) if loan or deposit balances are \$50,000+
  - **Deposit rate bumps on Money Market Accounts**
    - Total deposit balances of \$10,000 - \$24,999 – 5 basis point bump (0.05%)
    - Total deposit balances of \$25,000 - \$49,999 – 10 basis point bump (0.10%)
    - Total deposit balances of \$50,000 - \$99,999 – 15 basis point bump (0.15%)
    - Total deposit balances of \$100,000 or more – 20 basis point bump (0.20%)
  - **Deposit rate bumps on term Certificates and IRAs**
    - Total deposit balances of \$10,000 - \$24,999 – 13 basis point bump (0.13%)
    - Total deposit balances of \$25,000 - \$49,999 – 25 basis point bump (0.25%)
    - Total deposit balances of \$50,000 - \$99,999 – 30 basis point bump (0.30%)
    - Total deposit balances of \$100,000 or more – 50 basis point bump (0.50%)

**Additional bonuses if your loan or deposit balances are \$50,000+**

- Free Travelers Checks
- Free 3x5 safe deposit box of \$35 off annual fee on larger box
- Free domestic wires
- Visa Gift Cards at cost
- \$25 discount on GAP Waiver & \$50 discount on Mechanical Breakdown Insurance

## Premier Investor Package Benefits

When you have total balances on deposit of \$50,000 or more, you'll receive the following bonuses:

- ✓ Free ATM access to all ATMs, including those outside of our network
- ✓ Free money orders
- ✓ One free box of logo checks per year
- ✓ 50% discount on stop payment fees (not including online Bill Payer stops)
  - Courtesy Pay fees discounted to \$22 each
  - Skip up to two non-consecutive loan payments per year with no fee
  - Free Travelers Checks
  - Free 3x5 safe deposit box of \$35 off annual fee on larger box
  - Free domestic wires
  - Visa Gift Cards at cost
  - \$25 discount on GAP Waiver & \$50 discount on Mechanical Breakdown Insurance
  - **Loan rate discount** on new loans\* of 25 basis points (0.25%)
  - **Deposit rate bumps on Money Market Accounts**
    - Total deposit balances of \$50,000 - \$99,999 – 15 basis point bump (0.15%)
    - Total deposit balances \$100,000 or more – 20 basis point bump (0.20%)
  - **Deposit rate bumps on term Certificates and IRAs**
    - Total deposit balances \$50,000 - \$99,999 – 30 basis point bump (0.30%)
    - Total deposit balances \$100,000 or more – 50 basis point bump (0.50%)