

Points Accumulation Chart

Rewards Category	Points Needed
Bronze	0 - 15
Silver	16 - 30
Gold	31 +

Account Longevity	Points
10-25 Years	5
> 25 Years	10

Loan Services	Points
Line of Credit	1
Credit Card	2
Auto Loan	5
Real Estate	6
Other Loans	2

Loan Balances	Points
0-\$5000	1
\$5000.01-\$10000	2
\$10000.01-\$25000	3
\$25000.01-\$50000	4
Over \$50000	5

Share Balances	Points
0-\$5000	1
\$5000.01-\$10000	2
\$10000.01-\$25000	3
\$25000.01-\$50000	4
Over \$50000	5

Share Services	Points
Savings	1
Club Account	1
IRA Account	2
Certificate	2
Money Market	2
Limited Checking	3
Sharedraft	5
Business Account	5

EFT Services (Used in 180 Days)	Points
Telco Teller	2
ATM Card Active	2
Debit Card Active	5
Direct Deposit	5
Overdraft Protection	1
Automatic Loan Transfer	3
Bill Payment	3
Home Banking	5
Mobile Banking	3
eStatement	5

Deduction Points	Points
DQ PMTS Ovr 15-30 days	-2
DQ PMTS Ovr 31-60 days	-5
DQ PMTS Ovr 61-90 days	-10
DQ PMTS 91+ days	-15

A Rewards Program That Makes Sense

We think there's a little gold in every one of our members, no matter where you are today, and that's why we have the **Telco Member Rewards** program.

Our rewards program gives you a snapshot about where you stand and an opportunity to excel and achieve your dreams. We survey our data monthly to determine what services you're taking advantage of and determine your overall status based on your relationship strength.

We do all the work, and keep it *simple for you.*

Each month we total the points you earned and place you into one of three categories: Bronze, Silver or Gold. You can change your status drastically by doing little things like adding eServices or using Telco Teller. Your status is then reported on your regular monthly statements.

Not surprisingly, the single most valued attribute is longevity – *the number of years you've been a member of the Telco family* – and we hope you grow with us through the years like so many of your friends and neighbors have done.

You're deeply valued here at Telco, no matter what your status, but we want to reward members who have chosen us as their primary financial institution as well. While each category offers some monthly rewards, our Silver and Gold members receive the most perks.

Use the charts in this booklet to determine your current relationship status. Check out how many points you need to move to a different level and learn about everything we have to offer. If you have any questions or want some advise on what more to do, **feel free to call us at 800.222.1025.**



Member Rewards...

more really smart banking options available to you at Telco.

Effective Date: 01.23.2015

Member Rewards



More ways to reward you for a lasting relationship



Connecting Families & Building Futures



Member Rewards



Advantage Level	Bronze	Silver	Gold
Points Earned	0-15	16-30	31+
Monthly ATM Transactions	8 Free	10 Free	15 Free
Free Official Checks <i>(Limit 3 per month)</i>			✓
Free Card Replacement			✓
Free Starter Checks ▲▲	✓	✓	✓
Free Money Orders <i>(Limit 3 per month)</i>		✓	✓
Half Price Safe Deposit Fee			✓
Rebate on Mortgage Closing Cost *		\$100	\$250 ▲
One free box of Member style sand checks per year <i>(shipping not included)</i>			✓
Free Domestic Outgoing Wire Transfer			✓
Free Domestic Incoming Wire Transfer		✓	✓
Free Notary Service	✓	✓	✓
Business Accounts <i>(Waived monthly fees)</i>			✓
Check Cashing Fee Waived		✓	✓
Mobile Check Capture <i>(Business Accounts, Limit 60/Mo)</i>			✓
Mobile Check Capture <i>(Individual Accounts, Limit 20/Mo)</i>			✓



**Go for the Gold,
and experience all of your
Telco member benefits.**

We want to be your primary financial institution. Our Membership Rewards Program is all about building that relationship with you.

This means providing competitive rates and services and wooing you away from mega banks, which offer less and typically charge customers more fees and higher loan rates, too. It also means offering a level of transparency you're unlikely to find at a bank.

We want to develop a lasting relationship with you – the type of connection that used to be common, but has become increasingly rare. We've designed our rewards program to thank you for your membership and commitment.

The more services you take advantage of, the more rewards you'll receive. It's really that simple.

How can you increase your status at Telco? Use the Points Accumulation chart listed in this brochure to calculate your score.

▲ \$250 Rebate on Finance of new mortgage only.
▲▲ For opening a new checking account only.

Effective Date: 01.23.2015
* Certain Restrictions May Apply
Member Rewards Reviewed Monthly