

## Redeem Your Points These Cool Items:

COOL LOAN PERKS & GIFT CARDS	POINTS REQUIRED
\$250 VISA Gift Card	142,500
\$250 New Loan 1 <sup>st</sup> Payment Credit	127,500
\$150 VISA Gift Card	60,000
\$150 New Loan 1 <sup>st</sup> Payment Credit	56,300
\$100 VISA Gift Card	45,000
\$100 New Loan 1 <sup>st</sup> Payment Credit	37,500
\$100 Off 1st Mortgage Application Fee	37,500
\$100 Off Home Equity Closing	37,500
\$50 VISA Gift Card	22,500
\$50 New Loan 1 <sup>st</sup> Payment Credit	18,800
.25% Rate Bonus on a Share Certificate*	12,000
.25% Rate Bonus on a Fixed Rate Consumer Loan*	12,000
*(Not applicable on any matched rate products)	

### COOL GIFTS & GIFT CARDS\*\*

\$25 Gift Card	12,000
Six-Pack Cooler	8,000
Movie Gift Card \$10.00 Value	8,000
Refund 1 Courtesy Pay Fee	8,000
Refund 1 NSF Fee	8,000
Waive 1 Stop Payment Fee	8,000
Refund Loan Late Fee (Consumer and Credit Card Only)	6,000
Cool Perks Travel Coffee Mug	5,300
Waive Fee on VISA Travelers Check Card	5,300
CU Box of Checks	3,800

\*\*Gifts may be subject to change and while supplies last.

### Affinity Group Credit Union

Serving Members of Crestwood Community,  
Municipal & Health Services,  
and WySouth at These Following Locations:

27621 W. Warren Ave., Garden City, MI 48135  
734-458-2800 • fax 734-458-2050  
www.crestwoodcu.com

144 E. Pike St., Pontiac, MI 48342-2632  
248-334-0568 • fax 248-334-2740  
www.mhscu.com

22855 Gibraltar Rd., Flat Rock, MI 48134  
734-379-9125 • fax 734-379-9181  
269 Oak Street, Wyandotte, MI 48192  
734-285-0600 • fax 734-285-3264  
www.wysouthfcu.org



# Cool PERKS



You asked for it...

# YOU GOT IT!



**Rewards...**our new Cool Perks program is now available for all members! Everyone will earn rewards for doing business with the credit union. **The more business you do with us, the more Cool Perks points you'll earn...**

### USE COOL PERKS POINTS TO...

- earn extra rate benefits on qualified savings and loans programs...
- earn free services. You'll save every month! Check out the savings to the right ...
- qualify for special Cool Perks Products...
- use towards your first payment on qualified new loans...
- purchase Visa gift cards to buy yourself something special!

FREE services. Special products. Rate benefits.

**Just for doing business with your Credit Union**

**Now that's...Cool Perks!**

## Cool Perks Freebies and Savings!

### ESSENTIAL PERKS LEVEL points: 1 - 199\*

	Monthly Savings!
• CU*TALK Automated Phone Response	Free
• Overdraft Transfer Fee from Line of Credit	Free
• 'It's ME 24 7!' on-line banking	Free
• Notary Service	Free
• ATM Transactions at Affinity Group CU Machines	Free
• PIN Replacement	Free
• E-Statements	Free
• ATM Transfers, Deposits & Payments	Free

### GOOD PERKS LEVEL points: 200 - 449\*

You receive all privileges listed above, PLUS:	Save!
• <b>NO</b> Monthly Service Fee	\$3.00
• Free CU*EasyPay! ** on-line bill pay	\$3.00

### BETTER PERKS LEVEL points: 450 - 699\*

You receive all privileges listed above, PLUS:	Save!
• Free Check Cashing - Per Occurrence	\$3.00
• Free Money Orders - Per Item	\$1.00
• Free Transaction Histories - Per History	\$2.00
• Free Cashiers Checks - Per Check	\$2.00
• Free Christmas Club Early Withdrawal	\$15.00
• Reduced Outgoing Wire Fee - Per Wire	\$5.00
• Free Statement Copies - Per Statement (Limit 3)	\$2.00
• Free Check Copies - Per Check (Limit 3)	\$3.00
• Free Transaction Copies - Per receipt (Limit 3)	\$2.00
• Free Temporary Checks - Per Page (Limit 4 checks)	\$2.00

### BEST PERKS LEVEL points: 700\* +

You receive all privileges listed above, PLUS:	Save!
• Free MSR Asst. Account Transfers - Per Occurrence	\$2.00
• Free VISA Debit Gift Cards - Per Card (Limit 3)	\$3.00
• Free Fax Services - Per Occurrence (Limit 3 pages)	\$1.00
• Free Overdraft Transfer From Shares - Per Occurrence	\$2.00
• Free Stop Payments - Per Occurrence	\$25.00
• Free ATM Transactions - Anywhere!	\$1.00

\*points awarded each month \*\*up to 15 bills per month

## Building Points is Easy...Simply Use the Credit Union and You'll Earn Points Every Month!

Watch your monthly statement to see the total number of Cool Perks points you earned during the calendar month.

PARTICIPATION LEVEL	MONTHLY POINT TOTALS
<b>ESSENTIAL PERKS</b>	<b>1 - 199</b>
<b>GOOD PERKS</b>	<b>200 - 449</b>
<b>BETTER PERKS</b>	<b>450 - 699</b>
<b>BEST PERKS</b>	<b>700 +</b>

### Cool Perks will benefit you in many ways....

For instance, you can avoid a \$3.00 monthly service fee by earning just 200 points per month and it's easy!

When you take care of your finances with the Credit Union, you get a great product that saves you money and you earn rewards...Cool Perks.

Use your Cool Perks rewards to earn: extra rate benefits on qualified savings and loans programs, save money each month on fees, qualify for special Cool Perks Products, use towards your first payment on qualified new loans, or purchase Visa gift cards to buy yourself something special!

## Monthly Cool Point Earnings...

SAVINGS		Point Value Per Month	LOANS		Point Value Per Month	SELF-SERVICE		Point Value Per Month
Checking Account	50	Mortgage	200	Active ATM Card	25			
Additional Savings Accounts	10	Home Equity Loans and/or Line of Credit	100	Active Debit Card	50			
Non-IRA Certificate	75	All Other Loans	50	Active Credit Card	50			
IRA Share & Certificate	50	Aggregate Loan Balances <b>up to \$3,000</b>	25	Active CU* TALK Audio Response	50			
Money Market Account	50	Aggregate Loan Balances from <b>\$3,001 to \$10,000</b>	50	Active 'It's ME 24 7!' On-Line Banking	75			
Aggregate Savings Balances <b>up to \$500</b>	10	Aggregate Loan Balances from <b>\$10,001 to \$25,000</b>	100	Enrolled CU*EasyPay! Bill Pay	50			
Aggregate Savings Balances from <b>\$501 to \$5,000</b>	50	Aggregate Loan Balances from <b>\$25,001 to \$75,000</b>	200	Enrolled in E-Statements	75			
Aggregate Savings Balances from <b>\$5,001 to \$20,000</b>	100	Aggregate Loan Balances from <b>\$75,001 +</b>	350	Active Payroll Direct Deposits > \$500 per month	25			
Aggregate Savings Balances from <b>\$20,001 to \$75,000</b>	200	<b>Any Delinquent Loan Balance &gt; 31 days</b>	-300	Active ACH Deposits > \$500 per month	25			
Aggregate Savings Balances from <b>\$75,001 +</b>	350	<b>Any Written-off Loan Balance Present</b>	*ZAP	Active AFT Transfers	25			
<b>Negative Savings Balance</b>	-100							

\* ZAP = Zero All Points

We're also offering One Time Bonus Point Awards (listed to the right). We have great products and services! We want to encourage you to use them!

Enroll into any of these services as a first time user and we'll reward you with lots of points.

Did you know that you can earn points by bringing in family or eligible co-workers to join the credit union? Earn **500 points** when they do!



### Cool First-Time Bonus Points!

Check Out These Points! Sign-up and Earn

NEW ACCOUNTS	POINTS
Checking Account with Direct Deposit/AFT Enrollment*	3,500
Saving Account (minimum deposit of \$500)*	1,500
Money Market (opening deposit of > \$2,500)*	3,500
IRA (with AFT Transfer Enrollment)	3,500
Certificate of Deposit (minimum deposit of >\$2,500)*	5,000
Direct Deposit > \$500	1,000
ACH Deposit > \$500	1,000
AFT Transfer Set-up	1,000
New Debit Card Activation within 60 days	1,000
New Credit Card Activation within 60 days	1,000
'It's ME 24 7!' (first on-line banking transaction)	2,500
CU*EasyPay! (first EasyPay bill payment)	2,500
E-Statement Enrollment	2,500
Mortgage Loan (at time of closing)	20,000
Equity Loan (with first advance >\$5,000)	10,000
Vehicle Loan (with disbursement of loan)	5,500
Credit Card Balance Transfer (balance transfer > \$1,500)	5,000
New Membership Referrals	500

\*Opened with money not currently on deposit at the credit union.

### But wait there's more...!

Watch for our special Cool Perks Products which we'll offer a twist on our already great products. Each quarter we'll reveal our newest Cool Perks Product. Watch for it on-line at our website, in our Newsletter or give us a call and we'll be happy to tell you more.

### Use your Cool Perks Points...

Check out the rewards listed on the back. You can use your points to redeem gift cards, rate advantages, gas cards and special cool prizes!

