

500 Points For Your Friend or Family Member²

New Members, fill out this side.

Fill out your information below, and then turn in the entire form when you join Michigan First.

Last Name, First Name

Address

City, State & Zip

Phone Number

E-mail Address

Date

For employee use only

Account Number

Checking account and direct deposit required.²
Read disclosure or see Credit Union for full details.

Welcome to Michigan First!

Enjoy the great benefits and personal service we offer.

- FREE Checking
- FREE Online Banking & Bill Pay
- FREE Access to Over 25,000 ATMs Nationwide
- EZ Scan&DepositSM – Deposit Your Checks From Home
- Great Rates on Savings and Loans
- And, much more!

It's Easy to Join

CALL: 248-443-4600, 313-345-7200 or 800-664-3828

CLICK: www.michiganfirst.com

VISIT: Any convenient Michigan First branch office

MoneyPerks Rewards Chart

Rewards **Points Needed to Redeem**
Certificate Yields

+0.25% Bump2,500 per Certificate
+0.50% Bump5,000 per Certificate

Loan Rates³

-0.25% Discount2,500 per Loan
-0.50% Discount5,000 per Loan
-0.75% Discount10,000 per Loan

You can also use your points to waive the following fees: **Points Needed to Redeem**

Account History (At Branch)100
Card Reorder (Lost/Stolen)100
Cash Withdrawal (Service Center)400
Check Copy100
ID SafeChoice5,000
MoneyNow500
Money Order500
NSF Fee/Payment500
Official Check500
Official Check Copy100
Official Check Stop Payment500
Outgoing Wire Transfers500
Overdraft (NSF)500
Overdraft Transfer from Savings100
Pin Reorder50
Return Electronic Deposit/Withdrawal500
Sales Draft Copy100
Statement Copy100
Stop Payments500

- ¹ Awarded monthly. Must have a minimum of \$500 deposited electronically.
- ² To be eligible, current member must be in good standing, and new members over the age of 18 must open a checking account with direct deposit of \$500 or more per month. Direct deposit must begin within 90 days of account opening. Points will be credited to accounts within 30 business days after the direct deposit begins. New members under the age of 18 must open a savings account with \$100 minimum balance. Friends must meet membership requirements - visit www.michiganfirst.com for details.
- ³ Rate discounts cannot be applied to mortgages or credit cards or combined with other offers. Maximum loan rate discount is 0.75% (new loans only). Maximum CD yield bump is 0.50% (new CDs only). Subject to credit approval. Cannot redeem points for late fees. Must be a member in good standing to redeem. For details, please contact the Credit Union. Michigan First Credit Union reserves the right to change or cancel the program at any time. MoneyPerks points have no direct cash value.
- ⁴ Rates and yields listed in this brochure are examples only, and do not necessarily reflect current Credit Union rates or yields. Savings and earnings are examples, and will vary based on balance, rate, terms and portfolio. For rates, yields and payment details, please contact the Credit Union. APY = Annual Percentage Yield. APR = Annual Percentage Rate. APR is based on credit score. The better the credit, the better the rate. Home equity loan example is based on a 15 year closed end home equity loan.

Michigan First Credit Union reserves the right to change or cancel the program at any time. See the Credit Union for details on all offers. MoneyPerks[®] points have no direct cash value.

Federally insured by the NCUA.

Michigan First
Credit Union
MoneyPerks[®]
Real Rewards. Real Value.



Give...and You Shall Receive!

Earn 1,000 MoneyPerks points for you and 500 for a friend or family member when you refer them to Michigan First!^{1,2}

Michigan First
CREDIT UNION

The only place to do your banking!

What Are MoneyPerks Points?

At Michigan First, you can earn MoneyPerks points by using our savings, loan and online services.

Earn MoneyPerks Points:

1 Point per \$1 in interest you pay on loans

1 Point for \$1 in dividends you earn on savings

25 Points per month for using Online Bill Pay

25 Points per month for using e-Statements

50 Points per month for using Direct Deposit¹

1,000 Points when you refer a friend or family member²



View Your MoneyPerks Points:

Your points are listed on your statement, and available at www.michiganfirst.com when you log into home banking.

What's In It For You?

You can use your MoneyPerks points to waive almost any fee. But the real benefit lies in the loan rate discounts and certificate yield bumps.

Use Your MoneyPerks Points:

Lower a Loan Rate – up to .75% off the lowest rate you qualify for³

Increase a Certificate Yield – up to .50% in addition to our best yield

Waive a Selected Service Fee

See MoneyPerks Rewards Chart for more details.

Real Rewards, Real Value

How much are your MoneyPerks worth? Here are a few examples:⁴

2-Year Certificate at \$10,000

		Ending Balance (After 2 Years)
Without MoneyPerks	3.15% APY ⁴	\$10,639.92
With MoneyPerks .50% Bump	3.65% APY	\$10,743.32

You Earn... \$103.40 More!

5-Year Jumbo Certificate at \$75,000

		Ending Balance (After 5 Years)
Without MoneyPerks	3.85% APY ⁴	\$15,585.68
With MoneyPerks .50% Bump	4.35% APY	\$17,826.15

You Earn... \$2,240.47 More!

\$50,000 Home Equity Loan

		Total Interest Paid (Over 15 Year Loan)
Without MoneyPerks	6.25% APR ⁴	\$27,188.51
With MoneyPerks .75% Discount	5.50% APR	\$23,554.20

You Save... \$3,634.31!

1,000 Points For You²

Current Members, fill out this side.

Just fill out your information below and then give the form to the friend or family member that you are referring so they can fill out the form on the back.

Last Name, First Name

Address

City, State & Zip

Phone Number

Last four digits of account number

E-mail Address

Date

**Refer One Friend
and Get 1,000 Points!**

There are many ways to use your points, including:

- Get two free Money Orders
- Get two free Outgoing Wire Transfers
- Waive two MoneyNow fees (Save \$50)

Refer Five Friends and Get 5,000 Points!

- Earn an extra .50% yield on a Certificate, or
- Earn a .50% discount on a loan³ – you can save thousands over the life of your loan!

