



Legacy perks

Earn points every month simply by using the services at Michigan Legacy Credit Union!

At each level, our owners receive savings and free services. The more you use our services, the more you benefit!

POINTS/PERK LEVEL MONTHLY SAVINGS

1 - 199/OWNER LEVEL

- CU*TALK Automated Phone Response **Free**
- Overdraft Transfer Fee from Line of Credit **Free**
- 'It's Me 247!' on-line banking **Free**
- Notary Service **Free**
- ATM Transactions at MLCU Machines **Free**
- PIN Replacement (ATM/Debit Card) **Free**
- E-Statements **Free**
- ATM Transfers, Deposits & Payments **Free**

200 - 449/BUILDING LEVEL

Receive all benefits listed above, plus FREE: **Save!**

- NO Monthly Maintenance Fee **\$5.00**
- CU*EasyPay! on-line bill pay (up to 15 bills per month) **\$5.95**
- Check Cashing - Per Occurrence **\$5.00**

450 - 699/SHARING LEVEL

Receive all benefits listed above, plus FREE: **Save!**

- Money Orders - Per Item **\$2.00**
- Transaction Histories - Per History **\$3.00**
- Cashiers Checks - Per Check **\$3.00**
- Statement Copies - Per Page (Limit 3) **\$3.00**
- Check Copies - Per Check (Limit 3) **\$5.00**
- History Printout - Per Page (Limit 3) **\$3.00**
- Temporary Checks - Per Page (Limit 4 checks) **\$3.00**

> 700/LEGACY LEVEL

Receive all benefits listed above, plus FREE: **Save!**

- MSR Asst. Account Transfers - Per Occurrence **\$3.00**
- VISA Gift Card (No Activation Fee) (Limit 3) **\$3.00**
- Fax Services - Per Occurrence (Limit 3 pages) **\$1.00**
- Overdraft Transfer From Shares - Per Occurrence **\$3.00**
- Stop Payments - Per Occurrence **\$30.00**
- ATM Transactions - Anywhere!* **\$1.00**

*Other institutions may charge a fee.

Earning LEGACY PERK POINTS is easy!

Use more of our services, earn points towards more benefits. Here's a benefit...avoid a \$5.00 monthly maintenance fee by earning, just 200 points per month. It is easy to do; check out the point earnings below and see how points can really add up!

SAVING SERVICES MONTHLY POINT VALUE

Aggregate Savings Balances from: \$20,001 and > 100	500 to \$20,000	50
Checking Account		50
IRA Share		50
Share Certificate of Deposit		50
Money Market Account		50
Additional Savings Accounts		10
Negative Savings Balance: (> 31 days and/or < 121 days)		ZAP*

LOAN SERVICES MONTHLY POINT VALUE

Mortgages	200
Home Equity Loans	150
All Other Loans (per loan)	100
Any Delinquent Loan Balance > 31 days	ZAP*

SELF-SERVICES MONTHLY POINT VALUE

Active E-Services: 'It's ME 24 7!' On-Line Banking, CU*EasyPay! Bill Pay, and E-Statements	200
Active Debit Card, Active Credit Card, and Active CU*TALK Audio Response	50
Active ATM Card, Active Payroll Direct Deposits > \$500 per month, Active ACH Deposits > \$500 per month, and Active AFT Transfers	25

Your LEGACY PERK POINT totals are available on your monthly statements or on It's Me 247' home banking.

GIFT OPTIONS REQUIRED POINTS

NSF Fee or Waive 1 Stop Payment Fee	30,000
\$25 Gift Card (Does not include Activation Fee)	25,000
Refund 1 Courtesy Pay Fee	25,000
CU Box of Checks	20,000
Card Replacement	20,000

*ZAP = zeroing of all points

michiganlegacycu.org



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government



Equal Housing Lender