

Qualifying for Membership Value Pricing® (MVP)

- Open a WESTconsin Preferred, AddsUp, Select or Free Checking account and arrange for Direct Deposit of your primary source of income into it.
- Move loans or deposits from other institutions to WESTconsin.
- Link accounts of other household members for maximum benefit. You don't have to link accounts of household members to qualify for MVP. However, it could be to your benefit to do so. We can talk with you to determine if linking accounts is in your best interest.
 - Qualified household members are immediate family members—spouse, parents, children and stepchildren—living at the same address. This link will not automatically grant account joint ownership privileges, unless individual accounts are set up this way.
- Your balances and services will be reviewed at the end of each month. Your MVP level will appear near the beginning of each monthly statement. Preferred Checking charges for that particular month will be based on the MVP level appearing on that statement. You will receive the other MVP benefits until the next month's review.
- Any account with a loan 15 days or more past due during a month will not qualify for MVP benefits.
- Households or members with any outstanding negative balance accounts or charged off balances do not qualify for a MVP level.
- Your household may move between levels each month based on your balance and service relationship, and charges could adjust accordingly.
- MVP applies only to personal accounts.
 - Business accounts connected to a Business Membership Savings account do not qualify.

Membership Value Pricing®

Add more value to your membership.



westconsincu.org



Federally insured by NCUA

10/2013

WESTconsin®
CREDIT UNION
We belong to you.™

Be Rewarded for Your Loyalty With Us!

WESTconsin members already enjoy some of the lowest loan interest rates and fees and highest savings dividends. Membership Value Pricing® (MVP) is the cherry on top of an already great membership.

As a member-owner of this financial cooperative, we invite you to use the products and services available to you. MVP is much like an airline frequent flyer program or other frequent buyer club—the more services you use with us, the greater your rewards!

To gain maximum benefit from the MVP program, you can link accounts of immediate family members living in your household (see form at right). A WESTconsin Credit Union representative can assist you in determining if linking accounts is in your best interest.

It's easy to move up to MVP status! Just maintain an active primary WESTconsin Preferred, Adds^{Up}, Select or Free Checking account, regularly Direct Deposit your primary source of income into that account, and keep a household monthly average balance.

Membership Value Pricing (MVP)

MVP LEVEL	SILVER	GOLD
Combined Household Monthly Average Balance (Deposits & Loans) <i>Guaranteed Student Loan balances not included</i>	\$15,000	\$30,000 or current 1st mortgage loan with a balance
BENEFITS		
Loan Annual Percentage Rate (APR) discount on new personal loans or Express Loan advances made after signing up <i>(remains through loan period)</i>	.25% discount	.50% discount
Visa credit card APR discount	.25% discount	.50% discount
Preferred Checking monthly fee	Reduced to \$4	No charge
Select Checking monthly fee	Reduced to \$3	No charge
Bonus certificate dividend rate <i>(remains through certificate period)</i>	.15% additional	.35% additional
ATM transactions/inquiries <i>(FREE unlimited transactions at WESTconsin-owned ATMs & four (4) free per month at non-WESTconsin ATMs)</i>	Reduced to 75¢ each	No charge
Check or ACH non sufficient funds fee per item	Reduced to \$25	Reduced to \$20
Ready Reserve transfer fee	Reduced to \$1	No charge
Safe deposit boxes	25% discount	50% discount
Money orders	50% discount	No charge
Real estate closing cost discount	\$50 discount	\$100 discount
Gift cards <i>(limit may apply)</i>	\$2.50 each	No charge
Reloadable/travel cards <i>(limit may apply)</i>	\$5 each	\$3 each
Cash advance transaction fee	Reduced to 1%	No charge

Membership Value Pricing Household Link Request

(Return to WESTconsin Credit Union)

Name _____ Account# _____

Please link the following WESTconsin accounts to my account to form a household for Membership Value Pricing (MVP).
The accountholders listed below live at my address and are my spouse, children or stepchildren.

Name _____	Account# _____	Relationship _____
Name _____	Account# _____	Relationship _____
Name _____	Account# _____	Relationship _____
Name _____	Account# _____	Relationship _____
Name _____	Account# _____	Relationship _____
Name _____	Account# _____	Relationship _____
Signature _____		Date _____