



# Directors Choice

## Member Rewards

Enrollment is automatic; open a checking account with direct deposit and use your debit card to qualify. Maintain your deposit balances or take out a loan with us and you are eligible. We keep track of your balances and usage and at the end of the year we will deposit your bonus into your checking account. Your loan rate reduction will be applied to any loans you close the following calendar year.

### Types of Reward Accounts:

#### DCCU Preferred

\$50 Annual Member Appreciation Bonus and a 0.10% Annual Percentage Rate reduction on loans originated in the following calendar year.

**To qualify you must:** Have a checking account with a debit card; receive direct deposit at least one time per month; conduct 25 or more debit card transactions annually; not have any delinquencies of 30 or more days past due on DCCU loan payments within the calendar year; and maintain either a \$25,000 average monthly balance on deposit for the calendar year OR have one active loan.

#### DCCU Preferred Plus

\$100 Annual Member Appreciation Bonus and a 0.20% Annual Percentage Rate reduction on loans originated in the following calendar year.

**To qualify you must:** Have a checking account with a debit card; receive direct deposit at least one time per month; conduct 50 or more debit card transactions annually; not have any delinquencies of 30 or more days past due on DCCU loan payments within the calendar year; maintain either a \$25,000 average monthly balance on deposit AND one active loan OR \$50,000 average monthly balance on deposit OR two active loans; and be enrolled in online banking with E-Statements OR have been a member of DCCU for 5+ years.



Federally insured up to \$250,000 by NCUA

#### TERMS AND CONDITIONS

- Qualifying debit card transactions do not include ATM cash withdrawals.
- Line of credit accounts are excluded from active loans.
- Share secured loans count as only one relationship, not both a certificate and loan relationship.
- To qualify for an active loan, you must have had a balance on the loan for at least three months of the year.
- Account analysis will be performed in December to determine eligibility; Member Appreciation Bonuses will be posted by January 10<sup>th</sup> the following year.
- Loan rate discounts will be applied to loans originated in the following calendar year.
- All Member Appreciation Bonuses will be reviewed and awarded per individual account number.
- Program is subject to change and can end without notice.
- Manual check deposits can be substituted for the direct deposit requirement provided that there are at least 25 manual check deposits within the calendar year.