

# River Valley Rewards Program

River Valley Rewards allows members to earn free products/services, by taking advantage of the array of financial products we offer. Your Reward Level will depend on how many services you use at River Valley Credit Union. Use the Point Value chart to calculate the number of points you have, based on the services you use, to determine your Reward Level. River Valley Rewards will give members incentives for using our services.

The more services you use, the more rewards you will receive!

## River Valley Rewards Scoring Chart

Product or Service	Point Value
Additional Savings Account Products	25
Checking Account or Active Debit Card	50
RVCU VISA Credit Card	50
Money Market Account	25
Term Share Certificates	50
IRA Savings or Certificate	50
Share Account Balance:	
Balance up to \$1000	25
Balance \$1,001 - \$5,000	50
Balance \$5,001 - \$10,000	75
Balance Over \$10,001	100
Negative Share Account Balance	-500
Home Equity Loan	75
Any Other Loan	25
Loan Account Balance:	
Loan Balance up to \$5,000	25
Loan Balance \$5,001 - \$10,000	50
Loan Balance \$10,001 - 25,000	75
Loan Balance over \$25,001	100
Delinquent Loans over 30 days late	-500
Active ATM Card	25
Active Audio Response Use	25
Active Home Banking Use	25
Active E-Statements	50
Active CU*Easy Pay	50
Payroll Deposit of at least \$500 per month	50
ACH Deposit of at least \$500 per month	50
Loan Payments made via AFT	50
<b>Total Points</b>	_____

REWARD LEVELS		
Basic	0-99	points
Silver	100-199	points
Gold	200-299	points
Platinum	300+	points.

What Reward Level are you? Which Reward Level do you want to become? Talk to a professional in the Member Services Department about increasing your Reward Level TODAY! Call (616) 787-7481, stop into the Credit Union, or email [members@myrivervalleycu.org](mailto:members@myrivervalleycu.org).

## River Valley Rewards Fee Schedule

Services	Basic	Silver	Gold	Platinum
Membership Fee	Free	Free	Free	Free
Statement copy <small>(12 Months to Current)</small>	\$ 5.00	\$ 2.00	\$ 1.00	Free
Corporate Drafts	\$ 3.00	\$ 3.00	Free	Free
Deposited Item Return	\$ 10.00 per item	\$ 5.00 per item	\$ 3.00 per item	Free
Travelers Checks for One Person	\$ 1.00 per \$100.00	\$ 1.00 per \$100.00	Free	Free
Travelers Checks for Two	\$ 2.00 per \$100.00	\$ 2.00 per \$100.00	Free	Free
Money Order Fee	\$ 1.00	\$ 1.00	Free	Free
Wire Transfer Fee (Domestic)	\$ 15.00	\$ 10.00	\$ 10.00	\$ 5.00
Wire Transfer Fee (Foreign)	\$ 30.00	\$ 25.00	\$ 15.00	\$ 10.00
<b>Checking Accounts:</b>				
Account Reconciliation (per hour)	\$ 20.00	\$ 15.00	\$ 10.00	\$ 5.00
Overdraft Transfer Fee	\$ 3.00	\$ 3.00	Free	Free
Draft Copy Fee	\$ 5.00	\$ 2.00	\$ 1.00	Free*
Pin Based Transactions/Withdrawals (ATM/Debit Cards)	\$ 1.50 After 5	\$ 1.50 After 7	\$ 1.50 After 10	\$ 1.50 After 15

Please note: This schedule does not include all fees. Please see our Fee Chart for a complete listing. \* One free a month