



Lifetime Points

As part of the Value in Participation (VIP) program your monthly reward points accumulate each month and these are called Lifetime Points. These points may be saved or redeemed for valuable fee waivers, or for rate discounts or bonuses.

Lifetime Point Rewards	Points
Money Order Fee	900
Cashier Check Fee	1350
Call Center Transfer and Inquiry Fee	2250
Visa Gift Card Activation Fee	2250
Overdraft Protection Transfer Fee \$5	2250
Statement Copy Fee	2250
Medallion/Guarantee Stamp	2250
Debit or Credit Replacement Card Fee \$10	7000
Box of Basic Checks	9450
Wire Transfer (outgoing) Fee	9000
Stop Payment Fee	10750
NSF Fee	10750
Deposited Item Return Fee	10750
Courtesy Pay Fee	10750
Wire Transfer (outgoing) International Fee	15750
Overnight Mail Fee	18000
.15% APR Auto Loan Discount	18000
.15% APY Certificate Bonus	18000