

Preferred Membership

Our Preferred Member Program is designed to reward you, the member, for using AREFCU as your primary financial institution. We provide our preferred members with special benefits to show you our appreciation for bringing your financial business to your credit union.

Member must have 5 of the 9 services

1. An active checking account-both deposits and check clearing activity within the past 30 days
2. A Visa Credit Card
3. Direct deposit or payroll deduction of at least \$50 month
4. Automated payment on any AREFCU loan(payroll or automatic transfer)
5. Any auto loan
6. A Life Benefit Share Account with at least a \$1000 balance
7. Homebanking, E-Statements
8. Every \$25,000 aggregate balance (excluding checking) counts as one service
9. Active Debit Card

Preferred Member Benefits

- ✓ Free Debit Card -
- ✓ Free Homebanking and E-Statements
- ✓ \$10 Credit to be used toward your next box of checks
- ✓ Preferred members who qualify for a Visa will be eligible for visa scorecard cash back reward
- ✓ One Free stop payment per year
- ✓ Loan Rate Discount:

- One loan – Rate discount of .10% on 1st loan
- Two loans – Rate discount of .25% on 2nd loan
- Three loans – Rate discount of .50% on 3rd loan

VISA AND LOC LOAN DISCOUNTS ARE EXCLUDED see next page

EXAMPLE: YOU HAVE YOUR VISA & LOC LOAN AT AREFCU. YOU CAN COUNT THOSE AS YOUR FIRST TWO LOANS, EVEN THOUGH THE DISCOUNT DOES NOT APPLY TO THOSE LOAN RATES. APPLY FOR A CAR LOAN AS YOUR THIRD LOAN AND AUTOMATICALLY RECEIVE A RATE DISCOUNT OF .50%.