

# Membership Value Pricing<sup>®</sup>

## Be rewarded for your membership!

WEST consin members already enjoy some of the lowest loan rates and fees and highest savings dividends. Membership Value Pricing® (MVP) is an added bonus to an already great membership.

MVP is a bit like an airline frequent flyer program or other frequent buyer club—without the punch card! The more services you use with us, the greater your rewards! As a member-owner of *WEST* consin we hope you take advantage of the products and services available to you.

### TO QUALIFY FOR MVP

- Maintain an active WESTconsin Credit Union checking account.
- Regularly direct deposit your primary source of income into a WESTconsin Credit Union checking account.
- Maintain a minimum average monthly household loan or deposit balance.

You may want to link accounts of other household members for maximum benefit. If it is to your benefit to link accounts of household members to qualify, a Member Services Representative can help you do that.



Federally insured by NCUA

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#### **MVP LEVELS**

- Silver MVP—Combined Household Monthly Average Balance (deposits and/or loans) exceeds \$15,000.
- Gold MVP—Combined Household Monthly Average Balance (deposits and/or loans) exceeds \$30,000 OR a current first mortgage loan (with a balance) through WESTconsin Credit Union.

#### **BENEFITS OF MVP**

Depending on MVP level, benefits include:

- Discounted or free Preferred checking accounts.
- Loan Annual Percentage Rate (APR) discount on new personal loans or Express Loan advances made after signing up.
- Discounted or free money orders and Visa gift cards.
- Real estate closing cost discount.
- Bonus certificate dividend rate.
- ...and more!

#### **MVP® IMPORTANT NOTES**

- Your balances and services will be reviewed at the end of each month to determine your MVP level.
- Your household may move between levels each month based on your balance and service relationship, and charges could adjust accordingly.
- Households or members with any outstanding negative balance accounts, charged off balances, or past due loans do not qualify for an MVP level.
- MVP only applies to personal accounts; business accounts connected to a Business Membership Savings account do not qualify.

Visit PERSONAL > MEMBERSHIP VALUE PRICING at westconsincu.org to learn more!