



# Member REWARDS Program

Membership is **REWARDING**

Meet the **QUALIFICATIONS** on the right and receive the **REWARDS** below.

	SILVER	GOLD	PLATINUM	TITANIUM
	<ul style="list-style-type: none"> <li>Any Checking* with Direct Deposit</li> <li>Combined deposit balances of \$7,500 or more</li> <li>Combined loan balances of \$15,000 or more</li> </ul>	<ul style="list-style-type: none"> <li>Any Checking* with Direct Deposit plus combined deposit balances of \$5,000 or combined loan balances of \$10,000</li> <li>Combined deposit balances of \$10,000 or more</li> <li>Combined loan balances of \$20,000 or more</li> </ul>	<ul style="list-style-type: none"> <li>Keys Premier Checking, 50 Plus Checking or Money Market plus combined deposit balances of \$10,000, or combined loan balances of \$20,000</li> <li>Combined deposit balances of \$25,000 or more</li> <li>Combined loan balances of \$30,000 or more</li> </ul>	<ul style="list-style-type: none"> <li>Keys Premier Checking, 50 Plus Checking or Money Market plus combined deposit balances of \$300,000 or more, or combined loan balances of \$300,000 or more</li> </ul>
<b>Member REWARDS</b>				
<b>FREE</b> incoming wires				✓
<b>FREE</b> non-Keys FCU ATM transactions				✓
<b>NO FEE</b> American Express Gift Cards				✓
<b>1/4% bonus</b> rate on certificates**			✓	✓
<b>FREE</b> print outs of account history & statements			✓	✓
<b>FREE</b> Cashiers checks			✓	✓
<b>FREE</b> exclusive Keys Federal Credit Union Custom Checks		✓	✓	✓
<b>NO FEE</b> for excessive withdrawals on Savings Accounts	✓	✓	✓	✓
<b>NO SERVICE FEE</b> on Keys Savings & Keys Premier Checking	✓	✓	✓	✓

Based on end-of-day balances. Your relationship level may change each month depending on your previous month's balances.

\* Second Chance Checking, credit card balances, business accounts and sold mortgages are excluded from our Member Rewards Program.

\*\* This bonus rate is not awarded automatically. However, it will be awarded upon your request provided you fall under the Platinum or Titanium status. The bonus rate does not apply to special promotions and rates.