

Loyalty Points

Member 1-7 Years	5	_____
Member 8-14 Years	10	_____
Member 15+ Years	15	_____

Self-Service Points

Active FirstCap Connect ¹	10	_____
Active Bill Pay ²	25	_____
eStatement.....	10	_____

Activity Points

Active Checking Account		
5-11 transactions.....	15	_____
12+ transactions.....	30	_____
Active Direct Deposit ³	15	_____
Automatic Loan/ Credit Card Payment.....	10	_____

Deposit Points

Money Market	10	_____
KASASA	10	_____
Share/IRA Certificate	10	_____

Loan Points

Personal Loan/ First Line of Credit	10	_____
Vehicle Loan	15	_____
Fixed Home Equity Loan/HELOC.....	20	_____
Student Loan	10	_____
Credit Card	10	_____
First Mortgages.....	10	_____

Total Balance Points⁴

\$1,000 - \$9,999	5	_____
\$10,000 - \$24,999	10	_____
\$25,000 - \$49,999	25	_____
\$50,000 - \$99,999	50	_____
\$100,000+.....	75	_____

1. Min 1 FirstCap Connect Online/Mobile Banking or phone visit per month
2. Min. 3 transactions per month
3. Min. \$500 over two months
4. Total Balance Points does not include Student Loan, First Mortgages, or Credit Card balances

Delinquent loans and negative balances will negatively impact your star level.

total:

REAL rewards. REAL benefits.

Who doesn't like free stuff? Get rewarded for using our products and services. Just tally your points and see what free stuff you get!

Products/Services	★	★★	★★★
1st order of checks	Free	Free	Free***
Kasasa Checking Accounts	Free	Free	Free
eStatement	Free	Free	Free
FirstCap Connect			
- Mobile Banking	Free	Free	Free
- Mobile Check Deposit	Free	Free	Free
- Online Banking	Free	Free	Free
- Online Bill Pay	Free	Free	Free
Phone Banking (All-The-Time Teller)	Free	Free	Free
Credit Health Check-Up	Free	Free	Free
Check Copy* (free online)	\$3.00	Free	Free
Cashier's Check*	\$5.00	Free	Free
Money Order (up to \$1,000)*	\$5.00	Free	Free
Safe Deposit Box (annual)**	By size	3x5 Free**	3x5 Free**
VISA® Gift Card Fee*	\$4.00	\$4.00	Free
Wire Transfer (incoming)*	\$10.00	\$10.00	Free
Wire Transfer, Domestic (outgoing)*	\$20.00	\$20.00	Free
Non-Sufficient Funds (NSF)*	\$30.00	\$30.00	Free
Stop Payment	\$25.00	\$25.00	Free
Statement Reprint*	\$5.00	\$5.00	Free
Loan Discount (fixed-rate only)	N/A	N/A	- 0.15%
Certificate Rate Increase	N/A	N/A	+0.10%

points value

- ★ 0-55 pts
- ★★ 56-85 pts
- ★★★ 86+ pts

*Certain limits apply
 **Equivalent discount on larger size box.
 ***One free box of checks per year
 Revised 07/10/23

