



## PridePoint Rewards

PridePoints is our way of saying “Thank You!” Our rewards program awards you points for loans and accounts. Earning points is easy, and you’re automatically enrolled. Cash in points to buy down a loan rate or to increase a certificate rate.

HOW TO EARN POINTS	
1,000	New member
1,000	Open New Checking with Direct Deposit
1,000	e-Statement Activation
1,000	On membership anniversary
1,000	Referring a new member who begins their membership by opening at least two accounts <i>(new member must be at least 18 years old)</i>
1	Every \$1 in interest you pay monthly on loans <i>(excludes first mortgages)</i>
1	Every \$1 in dividends you earn monthly on share accounts and certificates

USING YOUR POINTS	
Gathering all of your points over time enables you to get the best deal for future financial needs. Just look how you can use your PridePoints:	
2,500	0.25% off your rate on an auto, boat, RV, motorcycle, or signature loan
2,500	0.25% increase on the rate for regular or IRA certificates
1,000	One free box of checks, any style up to a \$25 value
Varies	Waiving a service charge (conditions and restrictions may apply, points vary based on service charge/fee)

### Automatic Enrollment:

With PridePoint Member Rewards, there’s no enrollment process or a special card you must use. You earn points automatically and use them by just asking.

### Getting your Points:

Anytime you want to know your points balance, just give us a call at 800.443.5698.

**PROGRAM RULES AND CONDITIONS:** Credit Union of Ohio’s PridePoint Member Rewards program is open to members of the credit union, in good standing, age 18 and older. Communications about the program, including changes, primarily will be electronic on [www.cuofohio.org](http://www.cuofohio.org). By becoming a member of the credit union and by using this program, you agree to current and future rules of the program. Credit Union of Ohio reserves the right to amend, modify, revise or terminate the Program at any time.

For a rate bonus, you must cash in points at the time of loan application or account opening. Existing loans/accounts are excluded. Points are one-time only awards, except on monthly interest paid or annual membership anniversary. Points can be combined when members are joint on accounts. All points expire three years from when they are earned. Members under 18 do not earn PridePoint Rewards. If you close your primary share account for any reason, you forfeit all points you may have accumulated, even if you re-open your primary share account at a later date, previously-earned points will not be reinstated. Federally insured by the National Credit Union Administration.

