

# Earn Points Unlock Better Benefits

## How are points calculated?

Points are earned based on your activity each month, like account balances, transactions, and services you use.

## When is my membership level updated?

Your level is updated monthly and reflects your activity from the previous month.

## Do my points roll over?

No, points reset each month, giving you a fresh opportunity to qualify for rewards.

## How do I move to a higher tier?

Increase your engagement. Maintain higher balances, use your debit or credit card more often, or add services like online banking and bill pay.

## Where can I see my points or tier?

You can view your current status through online or mobile banking, or by contacting us.

## What happens if my activity changes?

Since tiers are based on monthly activity, your level may increase or decrease depending on your account usage.



# Our Mission

To radically  
impact the lives  
of our members  
and the  
communities we  
serve with Trust,  
Respect and  
Unity.



## Contact Us

(864) 229-6177

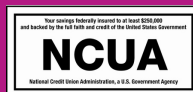
[www.tru-fcu.org](http://www.tru-fcu.org)

### Locations

617 Durst Avenue East,  
Greenwood, SC 29649

1632 South Main Street,  
Greenwood, SC 29646

1128 South Main Street,  
Greenwood, SC 29646



# Tiered Services Program



[WWW.TRU-FCU.ORG](http://WWW.TRU-FCU.ORG)

# Points

## + 1 point

- For every year of membership after 15 years

## + 10 points

- Non-IRA certificate products
- Share/Draft Aggregate balance from \$1,000-\$2,499
- E-Alert Subscription
- E-Notice Subscription
- Enrollment in Mobile Text Banking

## + 15 points

- Debit card transactions from 11-25
- \$250-\$2,499 in debit card transactions
- Loan payments only via AFT

## + 20 points

- IRA share and certificate products
- Share/Draft Aggregate balance from \$2,500-\$14,999

## + 25 points

- All other loans not specified
- 5-9 online credit card transactions
- \$150-\$999 in credit card transactions
- Active Online Banking
- E-Statement Enrollment
- Bill Pay Enrollment
- Valid Email Address
- Active Mobile Web Banking
- Loan Payments Via ACH

# Rewards

## TRU Platinum

350 points and above

- 0.25% Loan Rebate\*
- 10% Off Safe Deposit Box
- Free Cashiers Checks
- Free Money Orders
- Free Transaction History
- Online/ Mobile Banking Services
- Member Services

## TRU Gold

250-349 points

- 0.15% Loan Rebate\*
- 5% Off Safe Deposit Box
- Free Cashiers Checks
- Free Money Orders
- Free Transaction History
- Online/ Mobile Banking Services
- Member Services

## TRU Silver

150-249 points

- 0.05% Loan Rebate\*
- One Free Cashiers Check Per Month
- Online/ Mobile Banking Services
- Member Services

## TRU Bronze

0-149 points

- One Free Cashiers Check Per Month
- Online/ Mobile Banking Services
- Member Services

\*Terms and conditions may apply.

# Points

## + 30 points

- Money Market Accounts
- Share/Draft Aggregate Balance from \$15,000-\$74,999
- Loan Aggregate balance from \$2,500-\$14,999
- Debit card transactions from 26-50
- \$2,500-\$10,000 in debit card transactions

## + 35 points

- 10-19 online credit card transactions
- \$1,000-\$2,999 in credit card transactions

## + 40 points

- Share/Draft Aggregate Balance \$75,000 and up
- Loan Aggregate balance from \$15,000-\$29,999

## + 45 points

- 20-999 online credit card transactions.
- \$3,000+ in credit card transactions
- 51-999 debit card transactions
- \$10,001+ in debit card transactions

## + 50 points

- Debit Card Accounts
- Home Equity Loan
- Loan Aggregate balance from \$30,000-\$44,999
- ACH Deposit at least \$1,000
- Online Credit Card

## + 60 points

- Loan Aggregate balance \$45,000 and above

## + 75 points

- Mortgage Loan