

DIAMOND CLUB

Muskegon Co-op Federal Credit Union rewards members who are loyal and use many of the services that we offer. As a reward to our most active members we have developed the Diamond Club. Many of our products or services have a point value. The more products or services that you use, the more points you receive. Each member's points are determined on a monthly basis. The total of this score then determines if you are a Diamond Club member and you will receive the rewards below.

All members receive the following free services:

- Remote Deposit Capture/ Mobile App
- It's Me 247 (Internet Home Banking)
- Online Bill Pay
- E-statements
- Unlimited Text Banking Messages
- Notary Service
- CU*Talk (Telephone Banking)
- Discounted amusement park tickets
- Discounted movie theater tickets

DIAMOND Rewards 450+ Points

- Waive check cashing fee
- No hold on ATM deposits
- .25% Rebate each month on Loans (excluding Visa, Home Equity and Mortgage)
- .25% bonus on CD balances greater than \$1,500
- Free Debit/Credit Card re-issue
- 1 Free cashiers check per month

This information is effective May 1, 2022.

231-726-4871
www.muskegoncoop.com

DIAMOND CLUB

Point Values

Activity	Point Value
Active Debit	75
Active Visa	75
Direct Deposit >\$600 per month	75
Delinquent Loan Account	-100
Negative Account Balance	-100

Loan Balances	Point Value
Aggregate Loan Balance \$1,000 - \$19,999	50
Aggregate Loan Balance \$20,000 +	75

Savings Balances	Point Value
Aggregate Deposits \$2,501 - \$14,999	50
Aggregate Deposits \$15,000 - \$49,999	75
Aggregate Deposits \$50,000 +	100

Services	Point Value
SECURE Checking Account	100
Online Bill Pay - Active	75
E-Statements	75
It's Me 247 (Home Banking) - Active	75

MUSKEGON
CO-OP FEDERAL CREDIT UNION

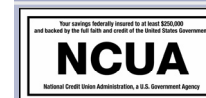
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Loyalty has Rewards

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SERVICE CHARGE SCHEDULE - (Effective May 1, 2022)

CARD SERVICES	Service Charge
ATM/Debit/Credit Card Re-issue (lost card)*	\$ 10.00
CHECKING ACCOUNTS	Service Charge
Checks (price set by check vendor)	varies
Secure Checking (monthly charge)	\$5.00
Courtesy Pay Coverage on Overdraft** (per presentment)	\$20.00
NSF/Returned Item (per presentment)****	\$20.00
Stop Payment	\$25.00
Paper Statement (free with Secure Checking and Fresh Start Checking)	\$3.00
CREDIT UNION SERVICES	Service Charge
Account Printout (per page), Statement Copy (per statement), or Check Copy	\$3.00
Address Change notification by U.S. Post Office	\$5.00
Cashiers' Check* (Minimum check amount: \$500)	\$3.00
Check Cashing*** (if aggregate balance < \$100)	\$5.00
Foreign Item Processing	\$ 15.00
Garnishment/Levy/Escheatment/Subpoena	\$50.00
Inactive Account, monthly fee (12 months of no activity)	\$5.00
Instant Deposit	\$ 10.00
Low Balance Fee (monthly)*** (if aggregate balance < \$100)	\$5.00
Money Order (Maximum M.O. amount \$ 1000)	\$2.00
Non-member Cashiers' Check	\$ 10.00
One-time Membership Fee (when account is opened)	\$ 1.00
Phone Transfers or Inquiry	\$3.00
Pre-authorized or electronic withdrawals from Money Market Account after 6 free per month	\$5.00
Research & Investigation fee (per hour, plus expenses)	\$40.00
Returned Item (deposited or loan payment)	\$25.00
Rush order for debit/ATM/credit card	\$40.00
Verification Requests	\$6.00
Wire Transfers, incoming	\$ 10.00
Wire Transfers, outgoing (domestic only)	\$20.00

LOAN SERVICES	Service Charge
Loan Extension/Skip-a-pay	\$35.00
Loan Modification	\$50.00
Loan Pay Express	Fee varies
Loan Subordination	\$200.00

*This service charge may be reduced or waived for Diamond Club Members.

**Courtesy Pay Coverage on Overdraft. Your account has two kinds of balances: the actual balance and the available balance. We use the available balance to determine whether a transaction will overdraw your account, be returned or declined, and for determining when an overdraft (Courtesy Pay) or NSF (Returned Item) fee will be imposed. Your actual balance reflects transactions that have posted to your account but not transactions that have been authorized and are pending (including debit card transactions). Your available balance represents your actual balance minus any holds on your account, such as debit card transactions that have been authorized but are pending final settlement or holds for checks you have deposited. You are responsible for ensuring your available balance is sufficient to cover all of your transactions. You can review your actual and available balances when you review your account online, at an ATM, by phone, by mobile application, or at a branch. For additional information on your available balance, please review the Courtesy Pay Overdraft Protection and Your Account program description and contact us if you have any questions.

*** This service charge waived if member is under age 23 or over age 62 and waived w/loan.

**** NSF/Returned Item (Debit, Check, Electronic Fund Transfer). We use your available balance to determine whether an item will be paid or returned. We will charge you an NSF/Returned Item fee each time an item is presented for payment even if the same item is presented for payment multiple times. We do not control when (and how often) an item is presented to us for payment. You may be charged multiple NSF (Returned Item) fees for one item (for example, one check or one ACH debit) if that item is presented and returned more than once.



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