

Member Loyalty Rewards

We love our members and we're always looking for ways to reward your loyalty.

Earn Member Loyalty Rewards points for things you do every day with us:

- Opening a checking account
- Setting up direct deposit and automatic payments on loans
- Paying interest on loans
- Earning interest and dividends on deposit accounts
- Earn points on your account opening anniversary¹ - just for being a member

Spend those points on things that make your life easier:

- Save on closing costs for mortgages or home equity loans and lines of credit
- Get a rate discount on consumer loans
- Get a better rate on share certificates
- Waive NSF and Courtesy Pay fees

The more business you do with us, the more points you earn. The more points you earn, the more savings you get.

EARN Member Loyalty Rewards Points

2500 points for every friend or relative referred that opens a checking account

1500 points for every new Kirtland FCU checking account opened with direct deposit

1000 points for every new Kirtland FCU checking account opened

250 points for every new Kirtland FCU loan you set up on auto-pay from a Kirtland FCU checking or savings account

100 points for every year of membership at Kirtland FCU¹

1 point for every \$1 in interest paid² each month on loans³

1 point for every \$1 earned in interest/dividends earned on deposit accounts

SPEND Member Loyalty Reward Points

12500 points: \$500 off 1st Mortgage closing costs

12500 points: \$500 off Home Equity or HELOC closing costs

10000 points: \$350 off Kirtland Financial Services wealth management planning fees

5000 points: .50% consumer loan rate discount^{4,5}

2500 points: .25% consumer loan rate discount^{4,5}

1000 points: Waive an NSF or Courtesy Pay fee⁶

Share Certificate point requirements depends on the amount and term of the certificate⁵

Where can you see your points balance?

You can see your Member Loyalty Rewards points balance on the Kirtland FCU Online home page in the Loyalty Rewards widget, as well as within Kirtland FCU Online's mobile app for iPhone, iPad and Android devices. There will also be an "end of month" points total included on your monthly account statement.

1 Starting from January 1, 2016 (100 points for 2016, 100 for 2017, etc.) Points are not awarded for membership years before Jan 1, 2016, the Member Loyalty Rewards Program start date. 2 Points for interest paid on loans will be assessed on whole dollars only. 3 Credit cards not included. 4 Conditions and limitations apply. Kirtland FCU reserves the right to suspend or make changes to this program at any time without notice. 5 Excludes credit cards, home equity loans, mortgages, and share-secured loans. Points cannot be used towards existing share certificates (CDs) or loans and only one rate adjustment is allowed per loan. Electing to break the CD before the maturity date will result in a penalty fee. CD bonus rate is 0.25%. 6 Limit of two (2) total fee coverages per year.