

Power of Ownership Program

Every member of ATL Credit Union is an owner of the credit union, and ownership has rewards. Are you taking advantage of all the money saving benefits available to you as an owner of ATLCU? If you are, then you are contributing to your own financial health and helping ATLCU to grow and prosper as well.

To enhance the value of membership we have developed a rewards program based on the premise that the more you use the products and services of the credit union the more you and the credit union benefit.

The **Power of Ownership Program** provides recognition of your participation by awarding points to the number and value of services per account. The more services you use, the more points you receive.

The total points earned during a calendar month determine the reward level for the following month. If your monthly statement indicates that you are a Maximum Power member then you will be eligible for that level of benefits during the following month. While there is a possibility that you may fluctuate between levels, members with long term relationships such as home equity or auto loans, checking, certificates, debit or credit cards will remain very stable.

Power Levels

Basic: 0 to 49 Points

Power Plus: 50 to 199 Points

High Power: 200 to 499 Points

Maximum Power: 500 Points & Above

Power Points

Savings Relationships

Checking Account	75
Additional Savings Accounts	25
IRA or IRA Certificates	50
Share Certificates	50
Money Market Account	50
Aggregate Savings Balance	
\$501 to \$1,000	50
\$1,001 to \$2,500	100
\$2,501 to \$5,000	150
\$5,001 and above	200
Any Negative Savings Balance	-50

Lending Relationships

Home Equity	75
Any Other Loan	25
Aggregate Loan Balance	
Up to \$5,000	25
\$5001 to \$10,000	50
\$10,001 to \$25,000	100
\$25,001 to \$50,000	150
\$50,001 and above	200
Delinquent Loan Balance	-100

Self Service & Direct Deposit

Active ATM Card	25
Active Debit Card	50
Credit Card	50
Active Audio Response	50
Active PC Banking	50
Bill Payment Enrolled	50
E-statements Enrolled	50
Active ACH \$250 per Mo.	25
AFT Account Transfers	25
AFT Loan Payments	10

Power Rewards

Service	Power Level			
	Basic	Power Plus	High Power	Maximum Power
ATM Transactions				
Free Transactions	4	5	6	6
Additional Transactions	\$1.50	\$1.50	\$1.50	\$1.25
Bill Payment				
Per month	\$5.00	\$4.00	\$3.00	Free**
Transactions per month	10	12	14	16
Additional per check	\$0.40	\$0.40	\$0.40	\$0.40
Audio Response				
Free Minutes	30	60	90	120
Additional Minutes	\$0.10	\$0.10	\$0.10	\$0.10
PC Banking				
Free Minutes	30	60	90	120
Additional Minutes	\$0.10	\$0.10	\$0.10	\$0.10
Overdraft Transfers				
From Savings	\$2.00	Free	Free	Free
From LOC	\$2.00	Free	Free	Free
Cashiers Checks				
Per Check	\$1.00	\$1.00	Free	Free
Money Orders				
Per Money Order	\$1.00	\$1.00	\$1.00	Free
Phone Transfer Fee*				
Free Transactions	2	2	2	2
Additional Transactions	\$2.00	\$2.00	\$2.00	\$2.00
Transaction History Fee				
Per request	\$1.00	\$1.00	Free	Free

* Fee may be waived based upon aggregate account balances.

** A fee of \$2 will be charged to accounts that do not perform at least 2 CU*EasyPay Transactions per month.

Power Point Redemption

Would you like a fee waived, need more Internet or audio minutes, like a better CD or Loan Rate? You can redeem your life-time points for more of the things you need. See the following table for points required.

		Points
ATM Fee**	Per Trans.	300
Cashiers Check Fee	Per Trans.	200
Money Order Fee	Per Trans.	200
Bill Payment**	Per Check	100
Visa Gift Card	Per Card	150
NSF Fee** (not courtesy pay)	Per Item	5400
Overdraft Fee**	LOC to Ckng.	400
Phone Transfer**	Per Item	400
Audio Response**	Per Min.	50
PC Banking**	Per Min.	50
Check Cashing Fee	Per \$1 chg	200
Statement Copies	Per Page	600
Check Copies	Per Check	200
Other Copies	Per Item	500
Starter Checks	Per Check	200
Check Order**	\$10 Maximum	3000
Card or PIN Replacement	Per Card	2000
Wire Transfer Fee	Domestic	4000
	Foreign	6000
Overnight Mail Fee	Per Item	4000
Address Correction**	Per Item	1000
Dormancy Fee**	Per Month	500
	Per \$500 per year	250
CD Rate Increase (.25%)*	Per \$1,000 per year	300
Loan Rate Decrease (.25%)*		

*Excludes Specials

** Limited to fees assessed during last 90 days.

Member Services

- Power of Ownership Program
- Share Savings Accounts
- No Fee Checking Accounts
- Tiered Rate Money Market Accounts
- Traditional and Roth IRAs
- Term Share Certificates
- Christmas and Vacation Clubs
- New and Used Vehicle Loans
- Recreational Vehicle Loans
- Closed-end Home Equity Loans
- Home Equity Line of Credit Plans
- Overdraft Protection Line of Credit Plans
- Easy Line of Credit Plans
- 3 Visa Credit Card Plans
- ATM and Debit Cards
- 24/7 Audio access
- 24/7 Internet access
- CU*Easy Pay Bill Payment
- Shared Branch access through Xtend Shared Branching
- Mortgages through Central States Mortgage Corporation
- Cashiers Checks
- Money Orders
- Visa Gift Cards
- Notary Service
- Discounted Rates for Auto-Home-Life-Supplemental Insurance

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POWER of OWNERSHIP



*a new credit union benefit
that puts **YOU**
in control*



Our Members Count