

## YOUTH

Youth will be able to earn points as well.

- Participate in youth events
- Submit coloring pages
- \$500 or more on deposit
- Bringing in a grade card with a B+ (or equivalent) and greater



**BAY AREA CREDIT UNION**  
EVERYDAY FINANCIAL SOLUTIONS

## We appreciate your continued trust in us



## Get In Touch With Us



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### CALL US

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# PERKS @ THE BAY

Rewarding you for your membership



\*Restrictions apply- points can not be combined, points can not be purchased, items from the store can not be purchased with monies. We reserve the right to end this program at anytime. Points expire after 5 years.



## How it works

'Perks @ The Bay' is a points system reward program that gives perks to reward you for your participation and use of our products and services.

## Tiers

You will earn points which can place you in different tiers.

- **Premier: 0-2000 points**
  - Unlimited Mobile Deposit Capture (MDC)
  - Free Early Pay
- **Exclusive: 2001-6000 points**
  - Unlimited Mobile Deposit Capture (MDC)
  - Free Early Pay
  - Free Notary Services
- **Ultimate: 6001-12,000 points**
  - Unlimited Mobile Deposit Capture (MDC)
  - Free Early Pay
  - Free Notary Services
  - No Check Cashing Fee
  - No Overdraft Transfer Fee
- **Elite: 12,001 - above**
  - Unlimited Mobile Deposit Capture (MDC)
  - Free Early Pay
  - Free Notary Services
  - No Check Cashing Fee
  - No Overdraft Transfer Fee
  - No Cashier's Check Fee
  - No Money Order Fee
  - No A2A Fee

## Earning Points

Points will be automatically added to your account at the end of each month. You will be able to view these points on the mobile app, online banking and on your monthly statement.

The more products and services that you take advantage of, the more points you will earn each month. Points can be earned for simply having a loan with us, using your debit card, signing up for eStatements, and much more.

## Perks @ The Bay



### Stores

There are 3 different stores you can purchase from however only the youth accounts will be able to purchase a \$25 deposit.

The Lillypad Lagoon - ages 0-11

The Shipyard - ages 12-17

The Bait Shack - ages 18+

### The Lillypad Lagoon

Frisbee - 150	Mini Sandbox Toy Set - 750
Coozie - 150	Youth Lawn Chair - 900
Boomer Beach Ball - 300	Soccer Ball - 1500
Lanyard - 450	Stuffed Boomer - 1,500
Color Changing Tumbler - 450	Boomer Beanie - 1,800
Tumbler - 450	Frog Rain Poncho - 2,250
Youth Umbrella - 750	\$25 Deposit - 3,750

### The Ship Yard

Coffee Mug - 450	Wireless Headphones - 2,250
Lanyard - 450	Umbrella - 2,250
Color changing Tumbler - 450	Debit Card Replacement - 2,250
Boomer T-Shirt - 750	Lawn Chair - 3,000
Beanie - 1,800	Laptop Backpack - 3,750
Power Bank - 2,250	Bluetooth Speaker - 5,250

### The Bait Shack

Window Cling - 300	Lunch Box - 3,000
Color Changing Tumbler - 450	NSF/Overdraft Fee Refund - 4,500
Coffee Mug - 450	Cooler - 6,000
Window Visor - 1,800	.25% off a New Consumer Loan - 10,000
Power Bank - 2,250	.25% Increase in a New Certificate - 10,000
Debit Card Replacement - 2,250	Collapsible Wagon - 18,000
Lawn Chair - 3,000	
Umbrella - 3,000	

Collapsible Wagon



Wheeled Cooler



Wireless Charger



Color Changing Tumbler

Soccer Ball



Sandbox Set

