



Points Per Product (Monthly)

PERKS @ THE BAY

ADULT	Points
Basic Checking/Bonus Checking	75
Personal Line of Credit (PLOC)	50
For Every Year of Membership After 3	5
Credit Score 700-739	10
Credit Score 740-830	20
Credit Score 831-999	30
Certificate (Regular)	10
IRA Savings and Certificate Product	10
Money Market Account	10
Account Balance \$50,000 to \$100,000	75
Account Balance \$100,001 to \$999,999,999	125
Mortgage Loan	150
Home Equity Loan	100
All Other Loans	75
# Of Credit Card Transactions Up To 5	10
# Of Credit Card Transactions 6-10	15
# Of Credit Card Transactions 11-15	20
# Of Credit Card Transactions 16-999	30
ATM/POS Pin Based Activity	15
# of Debit Card Transactions Up to 10	10
# of Debit Card Transactions 11-21	15
# of Debit Card Transactions 22-31	20
# of Debit Card Transactions 32-999	30
Online Banking (Active)	50
E-Statements (Enrolled)	50
BillPay	5
Valid Email Address	50
E-Notice Subscriptions	50
E-Alerts Subscriptions	10
Mobile Text Banking	25
Mobile Banking (Active)	25
Payroll or ACH Deposit \$500 Or More	50
Loan Payments Via AFT	50
Loan Payments Via ACH	50
Negative Savings Account	-400
Wrong Address	-200
Any Late Loan Delinquency	-200
CPI Added Coverage	-100
Below Par (\$5) in Savings	-50
Youth Additional	Points
Participation in Youth Events	50
Submitting Coloring Page	25
\$500 and up on Deposit	100
B+ or More Grade Card	50