Thornapple Credit Union
where community matters

Royalty Rewards- the more you use with TCU the more you will get!

Where do my points come from?

You earn points by using our products and services. Points are evaluated on the 1st of each month based on what you used the prior month.

Primary Financial Institution Relationship

- [1pt] For every year of membership after 1 year (max 31 points)
- [15pts] Secure Checking account

Savings Relationship

- [10pts] An additional savings product
- [15pts] IRA
- [15pts] CD
- [15pts] Gold saver
- [-25pts] Any savings account with a negative balance
- [5pts] Aggregate balance of $500-$1,999
- [10pts] Aggregate balance of $2000-$9,999
- [15pts] Aggregate balance of $10,000-$49,999
- [25pts] Aggregate balance of $50,000-$999,999

Loan Relationship

- [30pts] Home equity loan
- [10pts] Any other loan
- [5pts] Aggregate balances up to $999
- [10pts] Aggregate balance of $1,000-$24,999
- [20pts] Aggregate balance of $25,000-$49,999
- [30pts] Aggregate balance of $50,000-$74,999
- [40pts] Aggregate balance of $75,000 +
- [20pts] Mortgage with MFM
- [5 pts] Credit card transaction up to 1
- [10pts] Credit card transactions from 2 - 24
- [15pts] Credit card transactions from 25 - 49
- [20pts] Credit card transactions from 50 - 999
- [-150pts] Any loan at a delinquency of 30+ days

Self-Service Relationship

- [10pts] ATM/POS PIN based activity
- [5 pts] 1-25 Debit/signature transactions
- [10pts] 26-49 Debit/signature transactions
- [15pts] 50-99 Debit/signature transactions
- [20pts] 100-999 Debit/signature transactions
- [20pts] Complete Credit Card
- [10pts] CU Talk (telephone banking)
- [25pts] ItsMe247 online banking (active)
- [25pts] E-statements (active)
- [30pts] CU Easy Pay Bill Payment (active)
- [5 pts] Valid E-mail address
- [5 pts] E-Notices subscription
- [5 pts] E-Alerts subscription
- [10pts] Mobile Text banking- enrolled
- [25pts] Mobile web banking with App
- [-10pts] Wrong address on file with us
- [5 pts] Regulation E opt-in

Member-Elected Deposit Relationship

- [20pts] Payroll deposits of at least $500/month
- [20pts] ACH deposits of at least $500/month
- [10pts] Transfers via AFT of any type (active)
- [15pts] Loan payments via AFT (active)
- [15pts] Loan payments via ACH (active)

What can I get with my points?

Emerald Level 50-124 points

- Free checking regardless of balance
  (This does not include Secure Checking Fee)
- Free check cashing
- Free printed statement styles
- Free transaction printout up to 2 weeks

Sapphire Level 125-174 points

- All **Emerald Level** Benefits PLUS
- 0.25% loan rebate* paid to savings monthly
- Discounted Bill Pay ($0.50 per transaction)

Diamond Level 175+ points

- All **Emerald** & **Sapphire Level** Benefits PLUS
- 0.50% loan rebate* paid to savings monthly
- Free Bill Pay
- Free overdraft transfer from shares
- Free cashier's checks (must be over $3000)
- Free money orders (less than $3000)
- Free A2A transfers
- Free Secure Checking

*Mortgages, HELOCS, commercial loans, revolving loans, credit cards and specialty loans are not included

Effective: June 1, 2023

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- [15pts] Loan payments via ACH (active)

What can I get with my points?

Emerald Level 50-124 points

- Free basic checking
  (This does not include Secure Checking Fee)
- Free printed statements (limit 2 statements per request; fees may apply for statements older than 20 months)
- Free transaction printout up to 2 weeks

Sapphire Level 125-174 points

- All **Emerald Level** Benefits PLUS
- 0.25% loan rebate* paid to savings monthly
- Discounted Bill Pay ($0.50 per transaction)
- Free Text Banking

Diamond Level 175+ points

- All **Emerald** & **Sapphire Level** Benefits PLUS
- 0.50% loan rebate* paid to savings monthly
- Free Bill Pay
- Free overdraft transfer from shares
- Free telephone transfers
- Free cashier's checks (must be over $3000)
- Free money orders (less than $3000)
- Free Secure Checking

* Mortgages, HELOCS, commercial loans, revolving loans, credit cards and specialty loans are not included.