

Better value is now in your control. Get more connected!	Pearl Tier (0 - 124 Points)	Silver Tier (125 - 224 Points)	Royal Tier (225+ Points)
Â¹Discounted Consumer Loan 0.25% (Excludes Christmas & Mortgage Products)			X
Â¹Savings, Money Market or Certificate 0.10% APY Rate Bump			X
Free Checking*	X	X	X
NSF/Courtesy Advance Fee Refund		1 Annually	2 Annually
Late Fee Waived			1 Annually
Â²Free Box of Checks			X
Discounted Wire Transfer (\$5 Value)			X
Free Check Copies			X
Free Bill Pay	X	X	X
Free Card Replacement**		X	X
Free Notary Services	X	X	X
Free Cashier Checks		X	X
Free Money Orders			X
Free Statement Copies***		X	X