

Marvelous Member Perks

Available to established members, it's just one of the ways we show you our appreciation!

Marvelous Member Perks Rewards:

- Receive a **\$10 VISA Gift Card** when you establish a new Club Account or Draft Account with direct deposit/payroll deduction.
- Receive a **\$50 VISA Gift Card** when you refinance your vehicle from another financial institution or dealer financing and set up your loan with auto pay.
- Receive a **\$100 VISA Gift Card** when you finance a new mortgage or refinance your existing one.
- Eligible members* may receive unsecured loans up to **\$5,000 with no credit checks and waived home equity fees.** **

Member Referral Perks:

- **Receive \$50** when you refer a new member that finances a vehicle.
- **Receive \$100** when you refer a new member that finances a mortgage.

Plus:

- Each month we raffle off a **\$100 VISA Gift Card** for members with a birthday in the current month.
- We regularly organize drawing for free **White Sox tickets** and **golf outings**.
- Enjoy **refreshments** in each lobby, including coffee, drinks, and small snacks.
- Take advantage of **special discounts** that include savings on hotels, entertainment, theme parks and movie tickets - simply register at **workingadvantage.com** with our Company Code: **nifedcuperks**
- Get **free access** to **SavvyMoney** and take control of your credit score! Sig up today by heading to online or Mobile Banking and clicking "SavvyMoney" and start enjoying daily access to your credit score, real-time alerts, special credit offers and more - all without impacting your score.

*Members must be in good standing with a \$25 continuous balance in share account. Direct deposit and/or current auto mortgage loan required for at least one (1) year. Other conditions apply. Marvelous Member Perks, rewards, and overall program, including lending criteria, are subject to change at any time.

**Members with a current auto or mortgage loan may receive an unsecured loan up to \$5,000. The term of the unsecured loan will be concurrent with the payoff of the auto or mortgage loan with a maximum term of five (5) years. Members with an established direct deposit account may receive an unsecured loan up to \$1,000 with a term of one (1) year. Home equity fees waived for members with a first mortgage and for members with a checking account and direct deposit.

