

Utilize Services

Membership Rewards

After 5 years of membership you are awarded 5 points for every year of membership (i.e. 5 years=25 pts.)

Deposit Relationships

Checking Account	125
Additional Savings Account	25
IRA	75
Share Certificate (CD)	75
Money Manager	75
Aggregate Deposit Balance	
\$501 to \$5,000	50
\$5,001 to \$25,000	100
\$25,001 to \$75,000	250
\$75,001 and above	450
Any Negative Savings Balance	-100

Lending Relationships

Mortgage Loans	125
Home Equity Loan	75
Any Other Loan	50
Aggregate Loan Balance	
Up to \$5,000	25
\$5,001 to \$15,000	50
\$15,001 to \$30,000	100
\$30,001 and \$75,000	250
\$75,001 and above	400
Delinquent Loan Balance	-500

Self Service & Direct Deposit

Active ATM Card	25
Active Debit Card	75
Active Credit Card	75
Telephone Banking	50
Active Home Banking	100
Bill Payment Enrolled	50
E-Statements Enrolled	100
Direct Deposit	50
Automatic Loan Payments	75

Earn Points

Bronze (0-199 Points)

FREE - FREE - FREE
 Starter Checks
 Phone Banking
 Online Home Banking
 DCCU ATM Transactions
 Notary
 Telephone Transfers
 E-Statements

Silver (200-449 Points)

All of the same privileges as Bronze, plus...
 Bill Pay \$4 per month
 VISA Gift Card \$2 per card
 Stop Payment Fee \$12.50
 Wire Transfer Fee \$10.00 Domestic
 Safe Deposit Box Rental 10% Discount

Gold (450-699 Points)

All of the same privileges as Bronze, plus...
 Bill Pay \$2 per month
 VISA Gift Card \$1 per card
 Stop Payment Fee \$10.00
 Wire Transfer Fee \$7.50 Domestic
 Safe Deposit Box Rental 25% Discount

Platinum (700+ Points)

All of the same privileges as Bronze, plus...
 FREE Bill Pay \$5 Value
 FREE VISA Gift Card Value \$5 Each
 FREE Stop Payments Value \$15.00 Each
 Wire Transfer Fee \$5.00 Domestic
 Safe Deposit Box Rental 50% Discount
 CD Bonus .25% on new
 FREE Box of Checks 1 per year \$15 Max.
 FREE Debit & Credit Card Replacement Value \$5 Each

Get Rewards

Reward Item	Points
Famous DCCU Pens	FREE
Baseball Cap	2,500
T-shirt	10,000
Fleece Blanket	15,000
Fold-Up Lawn Chair	20,000
Sweatshirt	25,000
\$50 VISA Gift Card	35,000



Only at YOUR Credit Union.

How It Works

Every member of the Delta County Credit Union is an owner of the credit union, and ownership has rewards. If you are taking advantage of all of the money saving benefits available to you as an owner then you are contributing to your own financial health and helping your credit union to grow and prosper as well.

As a thank you to our loyal member-owners we have developed a program that rewards you for using the products and services of the Delta County Credit Union. The Membership Rewards Program recognizes participation and loyalty with a point system. The more services and products you use, the more points you receive.

Each month the points you earn will be added to your accumulated total from the prior month. These points will continue to accumulate during your membership. Use your points and receive great Delta County Credit Union gifts.

Your membership level will appear on your monthly statement and on your home banking page on the Delta County Credit Union web site. You are then eligible for that level of benefits during the following month. While there is a possibility that you may fluctuate between levels, members with long term relationships such as home equity and auto loans, checking, certificates of deposit, and debit or credit cards will remain very stable.



Escanaba Office

2600 1st Avenue South • Escanaba, MI 49829
Phone: 906-786-7213 • Fax: 906-786-7299

Mailing Address

P.O. Box 756 • Escanaba, MI 49829

Lobby Hours

Monday – Friday 9 am – 5 pm
Saturday 9 am – 12 pm

Drive-Thru Hours

Monday – Thursday 8:30 am – 5 pm
Friday 8:30 am – 6 pm
Saturday 8:30 am – 1 pm

Wells Office

5664 Main Street • Wells, MI 49894
Phone: 906-789-6680 • Fax: 906-789-6688

Mailing Address

P.O. Box 220 • Wells, MI 49894

Lobby Hours

Monday – Friday 9 am – 5 pm

Drive-Thru Hours

Monday – Thursday 9 am – 5 pm
Friday 9 am – 6 pm
Saturday 9 am – 1 pm

Both locations have 24 hour ATMs

On line 24/7 at: www.deltacountycu.com

Toll-Free: 1-877-335-8228



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