financial center ball state financial

Loyalty Rewards Disclosures

Applicability – Owners, joint owners, trustees, or co-borrowers with a valid Social Security Number (SSN) or Tax Identification Number (TIN) may qualify for eligibility for Financial Center First Credit Union's (Financial Center's) Loyalty Rewards program.

Eligibility – In order to be eligible for Financial Center's Loyalty Rewards program, membership must be established with Financial Center and must be in good standing. Business or other entities are not eligible for the Loyalty Rewards program. Business accounts and Health Savings Accounts (HSAs) of all types are not eligible in the Loyalty Rewards program.

Good Standing includes but is not limited to the following and is subject to change at any time in Financial Center's sole discretion:

- You are not delinquent on any loan; your loan payment is not 30 days or more past due
- You do not have an open or unpaid charged off account
- Your accounts do not have a negative balance greater than 35 days

Points – Points are calculated each month based on prior month account activity as of the last day of prior month. Points will be aggregated for all eligible accounts associated with eligible member's SSN or TIN.

ATM debit card transactions are not eligible to receive points.

Rewards – **Debit Card Transactions**

ATM debit card transactions are not eligible.

0.25% or 0.50% Discount on Rates of Qualifying Loans – The following loans are ineligible to receive the rate discount:

- Indirect Loans
- Credit Cards
- Gateway Loans
- Certificate Secured Loans
- Share Secured Loans
- First Mortgage Loans

All other loans are considered as a qualifying loan.

All loans are subject to credit approval and underwriting guidelines. Approved borrowers can receive a 0.25% or a 0.50% Annual Percentage Rate discount, according to their Loyalty Rewards Level, on qualifying rates for their qualified loan. Qualifying rate is the rate the borrower receives at time of application approval. Rates may vary based on applicant creditworthiness, age of collateral, loan to value ratio, and length of term.

Up to 0.25% or 0.50% Added Share Certificate Dividend Rate – Dividend rate addition not eligible on certificate specials.

Free Cashier's Checks – Only available at Financial Center locations or by calling Financial Center.