

Score Card	
Service Used	Point Value
Checking	50
Debit Card up to 15 Transactions—See Additional Debit Card Grid for additional points available	25
Bill Pay	25
Valid Email Address	25
E-Statements	25
E-Notices	10
E-Alerts	10
It'sMe247 Online Banking	25
It'sMe247 Mobile Banking	25
It'sMe247 Text Banking	10
A2A Transfers to loan or ACH Origination	25
ACH Deposits of more than \$1000/month	50
Home Equity Loan (Fixed)	50
HELOC (Home Equity Line of Credit—Variable)	30
VISA®	25
All Other Loans	20
Aggregate Loan Balance of \$2000—\$24999	30
Aggregate Loan Balance of \$25000 - \$49999	40
Aggregate Loan Balance of \$50000—74999	50
Aggregate Loan Balance of \$75000 +	60
Loan Payment AFT Transfers	15
Sub Share Account(s)	10
Share Certificate (s)	10
IRA Share and/or IRA CD (s)	20
Money Market Account	30
Aggregate Share Balance \$1000—\$2499	10
Aggregate Share Balance \$2500—\$14999	20
Aggregate Share Balance \$15000—\$74999	30
Aggregate Share Balance \$75000 +	40
Lifetime points for each year of membership after 10 years	1
Negative Share Balance	-200
Delinquent 30 Days or More	-200
Wrong Address	-200

Score Card	
Service Used	Point Value
Debit Card Transactions 16—25 Transactions	50
Debit Card Transactions 26 –35 Transactions	75
Debit Card Transactions 36 +	100
Debit Card Total Dollar Amount	25
Debit Card Total Dollar Amount of \$1,501—\$3,000	50
Debit Card Total Dollar Amount of \$3,001—\$4,500	75
Debit Card Total Dollar Amount of \$4,501 +	100

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MVP



**REWARD PROGRAM
& FEE SCHEDULE**

First Ohio
Community Federal Credit Union

MVP Reward Program

Your credit union wants to “cheer” you on to score the most points and receive rewards for utilizing the many services we offer. The more services you use, the more benefits you will receive. We will be coaching you to score those points in an endeavor to see you get a homerun! You may inquire at the credit union, check online, or read your statement to check your current score.

Credit union accounts will be scored on the last day of the month and rewards are computed for the following month. (You must qualify for services.) All products must be active to earn points.*

	Single	Double	Triple	Homerun
Point Level Required	0-124	125-224	225-324	325+
FREE Minimum Balance Waiver (109 and 119 Checking)				√
FREE Overdraft Transfers from Shares				√
FREE A2A Outgoing Transactions				√
FREE Specialized Statement Style				√
FREE Cashier's Check			√	√
FREE Money Orders			√	√
FREE Statement Printouts			√	√
FREE Transaction History Print Out			√	√
FREE Bill Pay (with E-Statement)		√	√	√
# of FREE ATM PIN Transactions (Inquiries, Withdrawals, Deposits, Transfers)*		√	√	√
Monthly Consumer Loan Interest Refund (New Loans Only) **		√	√	√
FREE Mobile App	√	√	√	√
FREE Check Cashing	√	√	√	√
Unlimited Teller Transactions	√	√	√	√
FREE MasterMoney™ Debit Card w/ATM Access	√	√	√	√
Unlimited Signature Based Debit Card Transactions	√	√	√	√
Unlimited It'sMe247 Transactions	√	√	√	√
FREE E-Statements	√	√	√	√
Unlimited CU*Talk Access	√	√	√	√
FREE Check Imaging with It'sMe247	√	√	√	√
FREE Starter Order of Checks	√	√	√	√

* # of FREE ATM PIN Transactions (Inquiries, Withdrawals, Deposits, Transfers)	8	10	15	Unlimited
** Monthly Consumer Loan Interest Refund (credited to share-000)	-	0.01%	0.03%	0.05%

***Rewards program can change or be discontinued at anytime.

Fee Schedule 06/01/2018	
Plus Checking (119) Minimum Balance Fee	\$6.00
Modern Checking (109) Minimum Balance Fee	\$3.00
Balancing Account (fee per hour/minimum 1 hour)	\$25.00
Return Draft (check) NSF	\$34.00
Return on Unavailable Funds	\$34.00
NSF Honored Fee	\$30.00
Stop Payment Order	\$25.00
Account History	\$5.00
Statement Copy	\$5.00
Draft Copy from Storage	\$5.00
Overdraft Transfer Fee	\$5.00
Check Orders	Varies
Temporary Checks (per check)	\$1.00
Replacement Card	\$8.00
Replacement PIN	\$6.00
Pinned Transaction after tiered limit exceeded (8 for Single, 10 for Double, 15 For Triple, Unlimited for Homerun) (ATM Transactions made at First Ohio are FREE for Members)	\$1.00
Account Closed within first 90 Days	\$5.00
Stop Payment of an Official Check/Money Order	\$30.00
Returned Mail *	\$7.00
Returned Deposit Item	\$34.00
Large Return Deposit Item (\$2,500.00 +)	\$37.50
Money Orders	\$1.00
Official Checks (copy)	\$5.00
Wire Transfer (incoming/outgoing)	\$25.00
International Wire	Call for more information
ACH Return	\$34.00
ACH Stop Pay	\$25.00
Research (per hour/minimum 1 hour)	\$30.00
VISA® Gift Card	\$3.95
Mail or Copy Fee (per page)	\$2.00
Dormant Account Fee (per month) **	\$5.00
Canadian/Foreign Deposit Item	\$15.00
Garnishment Fee	\$50.00
Regulation D Transaction Fee (per transaction)	\$5.00
Phone Transfer Fee	\$2.00
Minimum Balance for Dividends ***	\$100.00
Club Withdraw Fee ****	\$5.00
Inactive Bill Pay Fee *****	\$5.00
* Member will be charged with any fee associated with efforts to contact the member. If remaining balance is less than \$5.00 (after fees are charged) the account will be closed.	
** Dormancy is determined by the definition of the Ohio Department of Commerce Division of Unclaimed Funds. Members will be charged the Dormant Account Fee after 12 months of inactivity. Any fees associated with efforts to contact the member will also be charged. If the remaining balance is less than the \$5.00 (after fees are charged) the account will be closed.	
*** For Regular and Special Share Accounts.	
**** Per transaction will be applied to withdraw amount.	
***** If enrolled in It'sMe247 Bill Pay, member must do a minimum of 1 transaction a month, or a fee will be charged.	