

What is MOR? MOR stands for Member/Owners Rewards and is a relationship pricing program being offered at MPECU that pays rewards to members based on the relationship they've maintained with MPECU.

What Level are you?

Member Owner Rewards - Ways to Qualify

3 Ways to Qualify for MOR at MPECU		Level 1	Level 2	Level 3	Level 4
1.)	Aggregate total balance of Shares ¹ + Loans ² +Certificates:	\$10,000	\$20,000	\$30,000	\$40,000
	-AND-				
	S6 average balance:	\$500	\$1,000	\$1,500	\$2,000
	-AND-				
	Qualifying ³ Service	One service	One service	One service	One service
	-OR-				
2.)	Aggregate total balance of Shares + Certificates:	\$25,000	\$50,000	\$75,000	\$100,000
	-OR-				
3.)	Aggregate total balance of Loans:	\$25,000	\$50,000	\$75,000	\$100,000

¹Average monthly balance.

²Excludes VISA balances. Non-delinquent loans only.

³Qualifying services: Direct Deposit, Safe Deposit Box, Home Banking user, PowerLine user, or MPECU VISA Card.

Member Owner Rewards - Rate Premiums and Discounts

	Level 1	Level 2	Level 3	Level 4
Personal Secured* Loan Discount (Based on MOR level at time of application)	0.10%	0.15%	0.25%	0.50%
S8 Advantage Account Rate Premium (Based on MOR level at time of dividend payment)	0.10%	0.15%	0.25%	0.50%
Certificate Rate Premium (Based on MOR level at time of certificate purchase)	0.10%	0.15%	0.25%	0.50%

*Excludes Leased Land Loans

Member Owner Rewards - Fee Schedule

Description	Member	Level 1	Level 2	Level 3	Level 4
Real Estate Loan Origination Fee	1%	0.85%	0.85%	0.75%	0.50%
Overdraft/NSF/Returned Item	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
Stop Payment	\$25.00	\$18.75	\$12.50	\$6.25	No Charge
Postdated Item	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
Share Draft Printing					
Copy of Draft	\$1.50	No Charge	No Charge	No Charge	No Charge
Share Draft Over Limit Transfer	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
ACH Overdraft	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
ACH Stop Payment	\$25.00	\$18.75	\$12.50	\$6.25	No Charge
Account Reconciliation (per hr)	\$10.00	\$10.00	\$10.00	No Charge	No Charge
Account Research (per hr)	\$10.00	\$10.00	\$10.00	No Charge	No Charge
Items Sent for Collection	\$6.25	\$6.25	\$6.25	\$6.25	\$6.25
Wire Transfer (Outgoing)	\$10.00	\$7.50	\$5.00	\$2.50	No Charge
Foreign Wire Transfer (Outgoing)	\$45.00	\$33.75	\$22.50	\$11.25	No Charge
Western Union–Domestic	\$20.00	\$15.00	\$10.00	\$5.00	No Charge
Western Union–International < \$500	\$30.00	\$22.50	\$15.00	\$7.50	No Charge
Western Union–International >\$500	\$50.00	\$37.50	\$25.00	\$12.50	No Charge
Money Order	\$1.00	No Charge	No Charge	No Charge	No Charge
Check to Third Party–<\$500	\$2.00	\$1.00	\$0.50	No Charge	No Charge
Bill Pay	\$5.95	\$4.46	\$2.98	\$1.49	No Charge
Bill Pay Stop Payment	\$25.00	\$25.00	\$21.25	\$18.75	\$12.50
Card Replacement	\$5.00	\$2.00	\$1.00	No Charge	No Charge
Debit Card Overdraft	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
Debit Card PIN change	\$1.00	No Charge	No Charge	No Charge	No Charge
Gift Card–<\$500	\$3.50	\$2.00	\$1.50	\$1.00	No Charge
Gift Card–>\$500	\$5.00	\$3.00	\$2.50	\$2.00	No Charge
Safe Deposit Box:					
3x5 rental	\$24.00	\$21.60	\$20.40	\$18.00	\$12.00
3x10 rental	\$35.00	\$31.50	\$29.75	\$26.25	\$17.50
5x10 Rental	\$54.00	\$48.60	\$45.90	\$40.50	\$27.00
10x10 Rental	\$75.00	\$67.50	\$63.75	\$56.25	\$37.50
Drilling of Box	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00
Replacement Key	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Late Payment	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00