

MEMBERSHIP REWARDS PROGRAM

PRODUCT PACKAGES



MEMBERSHIP SAVINGS ACCOUNTS

	ESSENTIAL	PREMIER	ELITE	EXCLUSIVE
Earns Interest	.10% on \$500 or more	.10% on \$500 or more	.10% on \$500 or more	.10% on \$500 or more
Minimum Deposit to Open	\$5.00	\$5.00	\$5.00	\$5.00
Monthly Service Fee	\$10.00	—	—	—
How to Avoid Service Fee	e-Statement	—	—	—

CONSUMER CHECKING ACCOUNTS

		PREMIER	ELITE	EXCLUSIVE
Earns Interest	—	.10% on \$500 or more	.20% on \$1,000 or more	.50% on \$2,500 or more
Minimum Deposit to Open	—	\$25.00	\$100.00	\$500.00
Monthly Service Fee	—	\$12.00 or FREE if you have the following:	\$15.00 or FREE if you have the following:	\$25.00 or FREE if you have the following:
How to Avoid Service Fee	—	e-Statement AND Aggregate monthly balance of \$1,000 in combined deposit and loan balances* OR \$500 or more incoming ACH/month OR Active debit card OR Between ages 13-24**	e-Statement AND Aggregate monthly balance of \$5,000 in combined deposit and loan balances* OR \$1,000 or more incoming ACH/month	e-Statement AND Aggregate monthly balance of \$50,000 in combined deposit and loan balances* OR Mortgage held by Parkside

MEMBERSHIP PACKAGE BENEFITS

	ESSENTIAL	PREMIER	ELITE	EXCLUSIVE
Excess Share Insurance	✓	✓	✓	✓
Additional Sub Savings Accounts	✓	✓	✓	✓
Additional Sub Checking Accounts	—	✓	✓	✓
Overdraft Line-of-Credit up to \$500 †	—	✓	✓	✓
Debit Card	—	✓	✓	✓
CardNav Debit Card Monitoring App	—	✓	✓	✓
ATM (In-Network, CO-OP) - Access to 32,000+ Fee-Free ATMs	—	✓	✓	✓
ATM (Out-of-Network) Fee Waived*	—	—	✓	✓
Card Replacements	—	—	—	✓
Check Orders †	—	—	—	✓
Corporate/Cashier's Checks	—	—	—	✓
Money Orders	—	—	—	✓
Phone Transfers	—	—	—	✓
Statement, Check, or Transaction History Copy	—	—	—	✓
Stop Payments	—	—	—	✓
Wires	—	—	—	✓
Amazon Prime® Membership‡	—	—	—	✓

EARNING POINTS

ACTIVITY	POINTS EARNED	DETAILS
Debit Card Transactions	1 point for \$5 spent	—
Credit Card Transactions (Rewards Card)	1 point earned per dollar spent	—
Mobile Deposit	50	Earned monthly for depositing at least 1 check
Mobile/Online Banking	100	Earned monthly for logging in at least once
Bill Payment	50	Earned monthly for being enrolled as active
ACH Incoming	150	Earned monthly if at least 1 incoming ACH per month is received
Length of Membership (after one year)	25	Earned monthly for those members with at least 1 year of membership
E-Alerts/E-Notices	50	Earned monthly for being enrolled
Mortgage Loan	200	Earned monthly
Home Equity Loan/HELOC	200	Earned monthly
Personal/Signature Loan	100	Earned monthly
Line of Credit w/Balance	25	Earned monthly
Overdraft Line of Credit w/Balance	25	Earned monthly
Auto Loan	150	Earned monthly
RV Loan	150	Earned monthly
Anniversary Bonus	25	Earned annually on date of membership anniversary
Birthday Bonus	25	Earned annually on birthday

POINT REDEMPTION ♦

Gift Cards	Fuel Discounts
Merchandise	Travel
Statement Credit	Pointopia
Amazon Prime	And More!

*Combined aggregate deposit and loan balance as of the last day of the month.

**Minors will require a joint owner of 18 or older.

✓ Included free.

† Based on credit history and ability to repay.

* Parkside's Out-of-Network fee is waived for Elite and Exclusive Packages, the terminal owner fee will still apply. Fee applies to each withdrawal, deposit, transfer, and inquiry.

† Two free basic boxes per year. Temporary checks included free.

‡ Points awarded once per year into ParksidePerks Account. Member may redeem these points for an Annual Amazon Prime Subscription. Membership must be in good standing and must be enrolled in the Exclusive Package for a minimum of 90 days to qualify. Amazon is a registered trademark of Amazon.com, Inc. Amazon.com, Inc. is not a participant in or sponsor of this program.

♦ Account must be in good standing with valid email, address, and phone number to receive or use points.