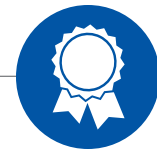


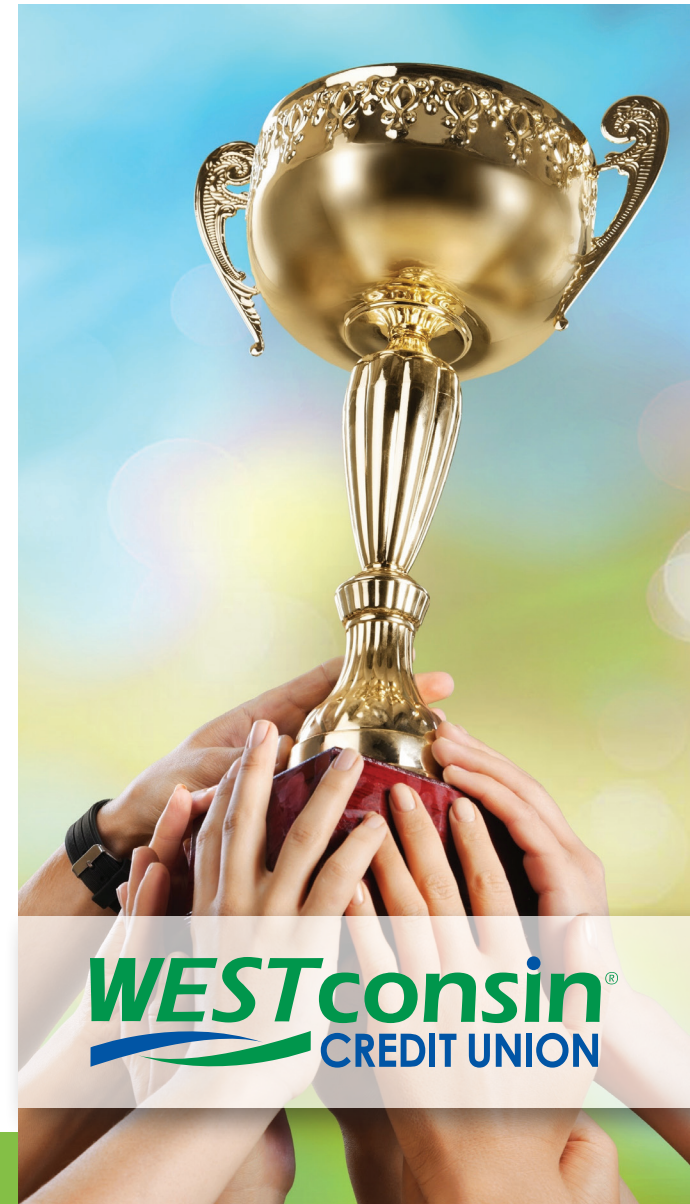
QUALIFYING FOR MEMBERSHIP VALUE PRICING® (MVP)

- Open a *WEST*consin Preferred, Adds^{UP}, Select or Free Checking account and arrange for Direct Deposit of your primary source of income into it.
- Have your loans and deposits here at *WEST*consin. If you have deposits or loans at another financial institution, contact us about how we can help bring them to *WEST*consin.
- Link accounts of other household members for maximum benefit. If it is to your benefit to link accounts of household members to qualify, we are here to help you do that. Please let us know if we can assist you.
 - Qualified household members are immediate family members—spouse, parents, children and stepchildren—living at the same address.
- Your balances and services will be reviewed at the end of each month. Your MVP level will appear near the beginning of each monthly statement. Preferred Checking charges for that particular month will be based on the MVP level appearing on that statement. You will receive the other MVP benefits until the next month's review.
- Any account with a loan 15 days or more past due during a month will not qualify for MVP benefits.
- Households or members with any outstanding negative balance accounts or charged off balances do not qualify for a MVP level.
- Your household may move between levels each month based on your balance and service relationship, and charges could adjust accordingly.
- MVP applies only to personal accounts.
 - Business accounts connected to a Business Membership Savings account do not qualify.



Membership Value Pricing®

**BE REWARDED FOR
YOUR MEMBERSHIP!**



WESTconsin®
CREDIT UNION

Be Rewarded for Your Loyalty With Us!

WESTconsin members already enjoy some of the lowest loan rates and fees and highest savings dividends. Membership Value Pricing® (MVP) is the cherry on top of an already great membership.

MVP is much like an airline frequent flyer program or other frequent buyer club—the more services you use with us, the greater your rewards! As a member-owner of this financial cooperative, we invite you to use the products and services available to you.

It's easy to move up to MVP status! Just maintain an active primary WESTconsin checking account, regularly Direct Deposit your primary source of income into that account, and keep a household monthly average balance.

To gain maximum benefit from the MVP program, you can link accounts of immediate family members living in your household (see form at right). A WESTconsin Credit Union representative can assist you in determining if linking accounts is in your best interest.

MVP Level	Silver	Gold
Combined Household Monthly Average Balance (Deposits & Loans) <i>Guaranteed Student Loan balances not included</i>	\$15,000	\$30,000 <i>or</i> current 1st mortgage loan with a balance
BENEFITS		
Preferred Checking monthly fee	Reduced to \$4	FREE
Select Checking monthly fee	Reduced to \$3	FREE
ATM transactions/inquiries <i>(FREE unlimited transactions at WESTconsin-owned ATMs and four (4) free per month at non-WESTconsin ATMs)</i>	Reduced to 75¢ each	FREE
Ready Reserve transfer fee	Reduced to \$1	FREE
Gift cards <i>(limit may apply)</i>	\$2.50 each	FREE
Money orders	50% discount	FREE
Loan Annual Percentage Rate (APR) discount on new personal loans or Express Loan advances made after signing up <i>(remains through loan period)</i>	.25% discount	.50% discount
Safe deposit boxes	25% discount	50% discount
Visa credit card APR discount	.25% discount	.50% discount
Bonus Certificate dividend rate <i>(remains through certificate period)</i>	.15% additional	.35% additional
Real estate closing cost discount	\$50 discount	\$100 discount
Check or ACH non-sufficient funds fee per item	Reduced to \$25	Reduced to \$20

Membership Value Pricing Household Link Request

Return to WESTconsin Credit Union

NAME		
MEMBER NUMBER		

Please link the following WESTconsin Credit Union accounts to my account to form a household for Membership Value Pricing (MVP).

The accountholders listed below live at my address and are my spouse, children or stepchildren.

NAME		
MEMBER NUMBER	RELATIONSHIP	


NAME		
MEMBER NUMBER	RELATIONSHIP	

NAME		
MEMBER NUMBER	RELATIONSHIP	

NAME		
MEMBER NUMBER	RELATIONSHIP	

NAME		
MEMBER NUMBER	RELATIONSHIP	

NAME		
MEMBER NUMBER	RELATIONSHIP	

SIGNATURE		
DATE		