



Being a member is great. Being rewarded for it is greater...or greatest!

Good is serving our members. Good is offering the accounts and services our members need to make their lives great.

Great is building relationships with our members. Great is a savings reward on a safe-deposit box. Great is rewarding our members for their loyalty.

At CME, we have the tools to make your life great. Like Great Rewards, the program that pays you back for being a member.

GREAT REWARDS—GREAT FOR YOU, GREAT FOR CME

Let's start with one basic premise: when it comes to your money, you want more of it.

You want to earn more when you deposit it and you want to pay as little in fees and charges as is humanly possible.

And you know what? We want you to do these things, too. That's why we created Great Rewards. With Great Rewards, the more business you do with CME, the more you'll benefit.

Great Rewards creates levels based on your aggregate balances. Then we classify these balances into three different levels: Great, Greater, Greatest. The greater your aggregate balance, the greater (or greatest!) your level.

Not that we're mind readers, of course, but we know your next question:

“What do I get?”

- Bonus Rewards give you better rates on CME certificates and savings accounts.
- Savings Rewards offer great discounts on CME services.

So why are we doing this? We want to give you more of what you want from CME, so we can build a strong relationship with each and every one of our members. And the stronger our relationships with our members, the stronger our credit union.

And we think Great Rewards is a great way to do that.

ADD IT UP! DETERMINING YOUR AGGREGATE BALANCE

It's simple! Just add together your current balances on the following CME accounts within your entire household:

- Savings, Certificates and Club accounts
- Loans (auto, home, home equity, personal, etc.)
- Outstanding balances on lines of credit

Add those all together—for you, your spouse and your kids—and you come up with a number. That's your aggregate balance. And the aggregate balance you have determines the Great Rewards level you've achieved. It applies to everyone in the household, for whatever they need. Questions? Give us a call!

MAKE IT GREAT!

TIP

YOUR WHOLE HOUSEHOLD QUALIFIES!

When coming up with your aggregate balance, be sure to add up all the accounts, loans, and outstanding balances on lines of credit for EVERYONE in your entire household! Then, all these people can benefit from your Great Rewards rewards!



Life is good. Make it great.

GREAT, GREATER, GREATEST—WHAT DO YOU WANT FROM CME?



**THE MORE YOU DO
WITH CME THE MORE
YOU SAVE!**

As a Greatest Member you earn a bonus of .30% on your Share and IRA Certificates. Now is a great time to save!

GREAT REWARDS LEVEL		GREAT LEVEL	GREATER LEVEL	GREATEST LEVEL
Household combined balance (Add together deposit balances, outstanding balances on all CME loans and lines of credit)		\$501-\$5,000	\$5,001 - \$20,000	\$20,000+
BONUS REWARDS		GREAT BONUSES	GREATER BONUSES	GREATEST BONUSES
Bonus on Share and IRA Certificates		Add.10%	Add.20%	Add .30%
GreatPay Rebate Reward with Great Card		NONE	0.10%	0.25%
SAVINGS REWARDS	SERVICE COST*	GREAT SAVINGS	GREATER SAVINGS	GREATEST SAVINGS
Loan Fee	\$125	\$100	\$75	\$50
Safe Deposit Boxes, per year				
3 x 10	\$30 + tax	\$28	\$22	\$14
5 x 10	\$50 + tax	\$48	\$38	\$24
10 x 10	\$70 + tax	\$68	\$54	\$34
Overdraft Transfer from Line of Credit/Savings	\$5	\$4	\$3	FREE
Check Cashing	\$10	FREE	FREE	FREE
Money Orders	\$4	\$3.50	\$3	\$2
Traveler's Checks	At cost	At cost	Single Free	Single & Double Free
Official Checks: First each month is free, cost for subsequent checks	\$4	\$3	\$2	\$1
Incoming Wire Transfer	\$11	\$9	\$7	\$5
Outgoing Wire Transfer (domestic in lobby or CME@Home)	\$20	\$18	\$14	\$10
Replacement Card Fee	\$10	\$9	\$8	FREE
Shared Branching Transaction Fee	\$2	2 FREE/month	4 FREE/month	FREE
Outgoing Wire Transfer (domestic via phone)+	\$35	\$33	\$29	\$25
Coin Machine	5%	FREE	FREE	FREE

Updated 4/21/09

*Fees and discounts subject to change.

For aggregate balances under \$500, members pay the full cost of service as listed on our schedule of Service Charges.

+Effective June 1, 2009

