

Universal Rewards Frequently Asked Questions

What do I have to do to enjoy Universal Rewards?

You don't have to do anything! Your account is automatically assigned to one of five categories - **Vista, Signature, Preferred, Premier, and Pinnacle** based on pre-determined criteria described in the Universal Rewards Benefits Chart on the inside of this brochure.

What balances are included in determining my account category?

All Universal 1 Credit Union accounts including savings, checking, certificates, IRA's, Money Market Accounts, and all loans including VISA® credit cards. To allow you to enjoy the most rewards possible, we consider all accounts residing in the same household in this combined balance.

How can my account move up a category?

By increasing your saving or loan balances, or by actively using a Universal 1 Credit Union checking account and VISA® credit card, and remaining a loyal member of our credit union.

How often could my account category change?

Monthly. Your account status is evaluated on the last day of each month.

How will I be notified of my account category?

Your statement will always show your current account category and your pending account category. If the pending is different than the current that means your account category is scheduled to change for the following month. If the pending account category is moving to a higher level, rewards will take effect immediately. If the pending account category indicates moving to a lower level, you will be given that month to improve your account status so you can enjoy the highest level of rewards possible. The VISTA account category does not move up or down until the account holder reaches their 26th birthday.

*You are a valued
member-owner of
Universal 1 Credit Union.*

*Universal Rewards
benefits all our members
as we continue to grow
and prosper, providing
state-of-the-art financial
services, new products
and services, and the
means to help you reach
financial success!*



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Universal Rewards Benefits Chart
Frequently Asked Questions

Rewarding Our Members For Their Loyalty & Patronage

○ Low fee ◐ Reduced fee ● No Fee

¹ Active Checking
(1 transaction at least every 45 days)

² Active VISA®
(1 transaction at least every 60 days)

ACCOUNT CATEGORY Balance indicates combined savings and loans. To maximize your Universal Rewards, we've taken into consideration all accounts at the same mailing address and assigned the account category accordingly.	VISTA Members Ages 0 - 25	SIGNATURE Combined balance between \$0.00 - \$300.00	PREFERRED Combined balance between \$300.01 - \$10,000.00 -or- Savings & Active Checking ¹	PREMIER Combined balance between \$10,000.01 - \$50,000.00 -or- All of the following: Savings, Active Checking ¹ , Active VISA® Credit Card ² and 10+ year member	PINNACLE Combined balance over \$50,000.00 -or- All of the following: Savings, Active Checking ¹ , Active VISA® Credit Card ² and 20+ year member
FREE Internet Home Banking	●	●	●	●	●
FREE Internet Bill Payment – with Checking Account • Pay Anyone • Pay eBills • Total Bill Management	● (15/mo) ● (15/mo) ○	N/A	● (15/mo) ● (15/mo) ○	● (15/mo) ● (15/mo) ○	● (15/mo) ● (15/mo) ○
FREE Universal 1 Call 24 Account Access	●	●	●	●	●
FREE Shared Branching*	●	●	●	●	●
FREE ATM Network	● (6/mo)	● (6/mo)	● (6/mo)	● (6/mo)	● (unlimited)
Loan Rate Reduction with Automatic Payment**	.25%	.25%	.25%	.25%	.25%
FREE Checking with Universal Freedom	●	N/A	●	●	●
ATM or Debit Card Replacement	○	○	○	◐	◐
Cashier's Checks	○	○	○	◐	◐
Money Order	○	○	○	◐	◐
FREE VISA® – No Annual Fee, Low Fixed Rates	●	●	●	●	●
Account Reconciliation or Research	○	○	○	◐	●
FREE Investment Counseling	●	●	●	●	●
Safe Deposit Box Rental (where available)***	○	○	◐	◐	● or ◐ by box size
Monthly Account Fee	●	○	●	●	●
Stop Payment	○	○	○	◐	●
Check Printing	○	○	○	○	● (basic style)
FREE Personalized Service with a Smile at our Banking Centers	●	●	●	●	●

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See the General Fee Schedule for a complete listing of free, reduced fee, and low fee information. *Other institutions involved in the transaction may generate fees. **Rate reduction does not apply to First Mortgages, Home Equity Lines of Credit, or Credit Cards. ***See General Fee Schedule for box sizes and fees. Rates and fees subject to change. Products or services may require an application and qualification. This Credit Union is Federally Insured by the National Credit Union Administration. Equal Housing Lender.