



Rack up the Points

Rack up mad rewards with GTE's all new member loyalty program, Go Points!

Ways to Earn	Points	Awarded	Details on How to Rack Up Points
Home Loan	12,500	1x / Loan	Looking to purchase, refinance from another bank or build? Earn points with a GTE Home Loan on your primary residence!
Go Signature Credit Card Introductory Offer	10,000	1x	Spend \$3,000 in your first 3 months with the GTE Go Signature Credit Card to earn 10,000 points, equivalent to \$100 in cash!
Go Signature Credit Card Rewards	Variable	Ongoing	Enjoy GTE's Go Signature Credit Card and earn up to 3x the points, plus take advantage of special retailer offers to rack up even more rewards.
Go To Credit Card Rewards	Variable	Ongoing	Swipe your GTE Go To Credit Card and earn 1 point for every \$1 you spend! This card also qualifies members to earn bonus points by shopping at top retailers.
Home Equity Loan	9,000	1x / Loan	If you needs funds, put your equity to work! Open a Home Equity Loan for at least \$25,000 and get rewarded!
Go Forward Credit Card Rewards	Variable	Ongoing	Earn rewards on your secured and unsecured Go Forward Credit Card for free when you take advantage of special retailer offers that pay you points to shop!
Debit Card Rewards	Variable	Ongoing	Instead of earning 1 point for every \$5, you'll be able to rack up rewards with special retailer offers that offer bigger, better reward promotions, for free!
Home Equity Line of Credit	5,000	1x / Loan	Earn points and enjoy the flexibility of a great-rate GTE Home Equity Line of Credit with a minimum \$10,000 draw within the first 45 days.
Direct Auto Loan	2,500	1x / Loan	Refinance from a different bank or purchase a used or new vehicle with a GTE Direct Auto Loan and earn big points.
Automatic Scheduled Loan Payment between GTE Accounts	2,500	1x / Loan	Set up automatic loan payments from one GTE account to another and we'll transfer you some points!
Automatic Scheduled Loan Payment from Another Bank to a GTE Account	1,000	1x / Loan	Set up automatic loan payments from an outside financial institution to a GTE loan and we'll reward you!
Courtesy Pay Debit Card	500	1x / Member	Sign up for Courtesy Pay with your Debit Card, stay enrolled for 60 days, and boom! Free Points!
eStatements	500	1x / Member	Enroll in free eStatements. You'll save money each month, enjoy added convenience and security, plus earn points.
Direct Deposit	500	1x / Member	Setup direct deposit into your GTE Checking or Savings Account for two months and earn points!
Use the GTE Mobile App to Deposit a Check	50	1x / Member	Earn points when you deposit a check through the GTE Mobile App for the first time.
Retailer Rewards	Variable	Unlimited	Members will be able to earn bonus rewards points through special offers from top retailers. Ex. Lowes® may give 3x the points for a special promotion. Members will be able to use their eligible GTE card to earn the bonus points from Lowes - no sign-up or coupon needed. Simply swipe!
Early Paycheck	500	1x / Member	Enroll in Early Paycheck and receive two deposits early to earn!
Overdraft Protection	100	1x / Member	Enroll in Overdraft Protection on your checking account for 30 days to qualify!

For full terms and conditions, visit
gtefinancial.org/GoPointsTerms



Federally Insured by NCUA. Equal Housing Lender. Rewards Matrix; terms and conditions are subject to change without notice. Loans are subject to underwriting based on payment method, creditworthiness, loan terms and collateral.



Ways to Spend

Spend your points on Cash Back, Travel, Gift Cards or fantastic GTE benefits!

Ways to Spend	Cost	Awarded	GTE-Exclusive Benefits You Can Redeem
GTE Go Points (Cash Back, Gift Cards, Travel & More)	Variable	Ongoing	With GTE Go Points, use your rewards to redeem for great stuff like gift cards, cash back, merchandise and travel. You'll be able to login to Online Banking to shop 'til you drop!
.25% APR Loan Discount	15,000	1x / Loan	Redeem for a .25% Annual Percentage Rate reduction on an eligible, fixed-term auto or vehicle loan (ex. boat, RV or motorcycle). Redeem your points and ride away with a sweet rate drop! Minimum APR floor applies.
Annual Paper Statement Fee Reimbursement	7,000	1x / Year	Redeem to have your Paper Statement Fees Reimbursed for one full year
Early Paycheck for 1 Year Fee Reimbursement	6,000	1x / Year	Redeem to receive a reimbursement for one year's worth of Early Paycheck service charges.
Go Signature Credit Card \$60 Annual Fee Reimbursement	7,000	1x / Year	Want to get the annual fee for your GTE Go Signature Credit Card reimbursed? Simply redeem and enjoy 3x the points for free for another year!
Non-Sufficient Fund (NSF) Fee Reimbursement	4,500	1x / Unlimited	Incur an NSF Fee recently? Redeem points to receive a 1x reimbursement.
Balance Transfer Fee Reimbursement (\$60)	6,000	1x / Unlimited	Move a new balance to your GTE Credit Card and redeem points for a 1x reimbursement of \$60 to help cover the transfer.
Box of Basic Checks Reimbursement	3,500	1x / Unlimited	Need checks? Redeem to get your box of basic design checks free with a 1x reimbursement.
Coinstar® Fee Reimbursement (\$25)	3,000	1x / Unlimited	Used Coinstar recently? Use your points to earn a 1x reimbursement of \$25.
Card Replacement Fee Reimbursement	1,500	1x / Unlimited	Redeem points to get a 1x reimbursement for your GTE Debit or Credit Card replacement.
Loan Coupon Book Fee Reimbursement	1,500	1x / Unlimited	Redeem to receive a reimbursement for the Loan Coupon Book Fee
Automatic Overdraft Transfer Fee Reimbursement	1,200	1x / Unlimited	Use points to pay for a 1x Automatic Overdraft Transfer Fee reimbursement.
ATM Fee Reimbursement (\$7)	1,000	1x / Unlimited	Hate paying ATM fees? Get a 1x reimbursement of \$7 for ATM surcharges when you pay with points!
Official Check Fee Reimbursement	900	1x / Unlimited	Want to get reimbursed for an Official Check? No problem! Use your points for a 1x reimbursement.
Money Order Fee Reimbursement	650	1x / Unlimited	Recently pay for a Money Order? Use points for a 1x reimbursement to cover the charge.
.25% APY Increase on New and Renewal Share Certificate Rates	5,500	1x Per Product Per Term	Want to earn even more on your GTE Share Certificate? Redeem points to earn an additional .25% Annual Percentage Yield for a full term, per product.
Go Premium Free 1 Month (\$4.95)	750	1x / Unlimited	Use your points to receive a reimbursement for the cost of one month of our Go Premium account.
Go Premium Free 4 Months (\$19.80)	2,500	1x / Unlimited	Use your points to receive a reimbursement for the cost of four months of our Go Premium account.
Go Premium Free 12 Months (\$59.40)	7,000	1x / Unlimited	Use your points to receive a reimbursement for the cost of one year of our Go Premium account.
Go Full Access Fee Redemption (\$4.95)	750	1x / Unlimited	Use your points to receive a reimbursement for one Go Full Access fee.
Go Further Fee Redemption (\$9.95)	1,250	1x / Unlimited	Use your points to receive a reimbursement for one Go Further fee.

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