



# Rack up the rewards!

1 point is worth \$0.01 so 100 points is equal to \$1.00

Member Loyalty Rewards	
eStatements	500 points when you enroll in FREE eStatements
Direct Deposit	500 points when you have payroll Direct Deposit into your account for 2 consecutive months
Remote Deposit	50 points when you deposit a check through the GTE Mobile App for the first time
Early Paycheck	500 points when you enroll in Early Paycheck and receive 2 deposits early
Overdraft Protection	100 points when you enroll in Overdraft Protection for 30 days <sup>1</sup>
Courtesy Pay	500 points when you enroll in Courtesy Pay for ATM and Debit Card transactions for 60 days <sup>1</sup>
Auto Loan	1,250 points with a new GTE auto loan or when you refinance your car to GTE from a different lender
Automatic loan payments GTE to GTE	500 points when you set up automatically scheduled loan payments from your GTE account to your GTE loan
Automatic loan payments outside GTE	250 points when you set up automatically scheduled loan payments from an outside financial institution to your GTE loan

Credit Card Rewards	
Go Premier & Heritage Credit Card Intro Offer	10,000 points when you spend \$3,000 in your first 3 months
Go Premier Credit Card	3X points on dining, travel, and gas
	2X points on groceries and home improvement stores
	1X points on all other purchases
Heritage Credit Card	4X points on dining and travel
	2X points on EV charging, gas, groceries and home improvement stores
	1X points on all other purchases
Go To Credit Card	1X points on all purchases
Small Business Credit Card	3X points on dining and travel
	2X points on gas, groceries and home improvement stores
	1X points on all other purchases

Student Rewards	
Go Student Checking	Earn up to \$50 when you participate in Cash Academy <sup>2</sup>
Good Grades	2,000 points for good grades 2x per year <sup>2</sup>
High School Graduation	2,000 points for graduating <sup>2</sup>
Upgrade to Go Premium Checking	3,000 points over a 6 month period <sup>2</sup>
18th birthday	1,800 points on your 18th birthday <sup>2</sup>
	2,500 points for opening a Credit Card within 1 year of your 18th birthday <sup>2</sup>

Federally insured by NCUA.

All loans are subject to approval | 1-Please refer to the Member Account Agreement and Disclosure and Member Schedule of Current Charges for how Courtesy Pay and Overdraft Protection operate and any related fees. | 2-See Student Rewards and/or Cash Academy terms and conditions at [gtefinancial.org/studentperks](https://gtefinancial.org/studentperks) or [gtefinancial.org/cashacademy](https://gtefinancial.org/cashacademy) | See [Go Points Terms and Conditions](#) for complete reward information.

Ways to Spend	
Cash Back	Get cash back for your points deposited directly into your checking or savings account (1 point is = to \$0.01)
Pay with Points	On the GTE Go Premier and Go To Credit Cards, you can make a purchase and instantly pay for the transaction with Go Points from your GTE Mobile App
Transaction Eraser	On the GTE Go Premier and Go To Credit Cards, you can redeem your Go Points for purchases made and receive a statement credit within 2-3 days
Gift Cards	Choose from thousands of gift cards from your favorite stores
Travel	Plan your next vacation using your Go Points
TSA Pre-Check	Pay for your TSA PreCheck using your Go Points
Charity of the Month	Donate to the GTE Charity of the Month
0.25% New Loan Discount	Buy down your new loan rate by 0.25% Annual Percentage Rate, using your Go Points. Must be redeemed prior to funding.
Transfer Points	Transfer points to another point holder
For any go points inquiries, click on Go Points in online banking or the mobile app.	