



# 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	<b>3,500</b>	1x / Loan	Looking to purchase, refinance from another bank or build? Earn points with a GTE Home Loan on your primary residence!
Go Premier Credit Card Introductory Offer	<b>10,000</b>	1x	Spend \$3,000 in your first 3 months with the GTE Go Premier Credit Card to earn 10,000 points, equivalent to \$100 in cash!
Go Premier Credit Card Rewards	<b>Variable</b>	Ongoing	Enjoy GTE's Go Premier 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	<b>Variable</b>	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	<b>2,000</b>	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	<b>Variable</b>	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	<b>Variable</b>	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	<b>1,250</b>	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	<b>1,250</b>	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	<b>500</b>	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	<b>250</b>	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	<b>500</b>	1x / Member	Sign up for Courtesy Pay with your Debit Card, stay enrolled for 60 days, and boom! Free Points!
eStatements	<b>500</b>	1x / Member	Enroll in free eStatements. You'll save money each month, enjoy added convenience and security, plus earn points.
Direct Deposit	<b>500</b>	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	<b>50</b>	1x / Member	Earn points when you deposit a check through the GTE Mobile App for the first time.
Retailer Rewards	<b>Variable</b>	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	<b>500</b>	1x / Member	Enroll in Early Paycheck and receive two deposits early to earn!
Overdraft Protection	<b>100</b>	1x / Member	Enroll in Overdraft Protection on your checking account for 30 days to qualify!

For full terms and conditions, visit  
[gtefinancial.org/gopoints](http://gtefinancial.org/gopoints)



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)	<b>Variable</b>	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	<b>15,000</b>	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	<b>7,000</b>	1x / Year	Redeem to have your Paper Statement Fees Reimbursed for one full year
Early Paycheck for 1 Year Fee Reimbursement	<b>8,200</b>	1x / Year	Redeem to receive a reimbursement for one year's worth of Early Paycheck service charges.
Non-Sufficient Fund (NSF) Fee Reimbursement	<b>4,500</b>	1x / Unlimited	Incur an NSF Fee recently? Redeem points to receive a 1x reimbursement.
Balance Transfer Fee Reimbursement (\$60)	<b>6,000</b>	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	<b>3,500</b>	1x / Unlimited	Need checks? Redeem to get your box of basic design checks free with a 1x reimbursement.
Coinstar® Fee Reimbursement (\$25)	<b>3,000</b>	1x / Unlimited	Used Coinstar recently? Use your points to earn a 1x reimbursement of \$25.
Card Replacement Fee Reimbursement	<b>1,500</b>	1x / Unlimited	Redeem points to get a 1x reimbursement for your GTE Debit or Credit Card replacement.
Loan Coupon Book Fee Reimbursement	<b>1,500</b>	1x / Unlimited	Redeem to receive a reimbursement for the Loan Coupon Book Fee
Automatic Overdraft Transfer Fee Reimbursement	<b>1,200</b>	1x / Unlimited	Use points to pay for a 1x Automatic Overdraft Transfer Fee reimbursement.
ATM Fee Reimbursement (\$7)	<b>1,000</b>	1x / Unlimited	Hate paying ATM fees? Get a 1x reimbursement of \$7 for ATM surcharges when you pay with points!
Official Check Fee Reimbursement	<b>900</b>	1x / Unlimited	Want to get reimbursed for an Official Check? No problem! Use your points for a 1x reimbursement.
Money Order Fee Reimbursement	<b>650</b>	1x / Unlimited	Recently pay for a Money Order? Use points for a 1x reimbursement to cover the charge.
Go Premium Free 1 Month (\$4.95)	<b>750</b>	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)	<b>2,500</b>	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)	<b>7,000</b>	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)	<b>750</b>	1x / Unlimited	Use your points to receive a reimbursement for one Go Full Access fee.
Go Further Fee Redemption (\$9.95)	<b>1,250</b>	1x / Unlimited	Use your points to receive a reimbursement for one Go Further fee.



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