

Member Name:	
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Date:	

We value your relationship with us. And to show our gratitude, we're introducing our new Rewards Program. Our rewards program gives you a 10 basis point discount per point. How can you earn points? It's simple. Sign up for e-Statements, online Bill Pay or set up automatic payments for your new car loan (for a complete list see below).

During our Double Rewards Points Promotion (now until 12.31.10), you will earn a 20 basis point discount for each point. Now that's Happy Un-Banking.

Points are earned when you have any of the following products/services:

 Average daily share account balances over \$5,000*
 Average daily loan balance over \$1,000*
 Average daily Line of Credit balance over \$1,000*
 Five (5) signature based debit transactions in each of the prior 3 months
 Bill Pay User
 A min. of \$500 deposited directly into your account or payroll deduction in each of the last 3 months
 Have or activate e-Statements
 Membership with People's Trust of 5 plus years
 Member from one of our Select Employer Groups (SEGs)
 Auto Pay (excludes recurring payments via HomeBranch) set up for this new loan
 An employee of a Select Employer Group (SEG)
TOTAL POINTS
 PROPOSED ANNUAL PERCENTAGE RATE**

** The final rate will be set at loan approval based on the member's prior 3 month history (or 90 days) of transactions as noted above.

				60) Mon	th			72 Month								84 Month						
	Credit	6	5	4	3	2	1	Base	6	5	4	3	2	1	Base	6	5	4	3	2	1	Base	
es	Tier	Pts	Pts	Pts	Pts	Pts	Pt	Rate	Pts	Pts	Pts	Pts	Pts	Pt	Rate	Pts	Pts	Pts	Pts	Pts	Pt	Rate	
3at	A+	2.59%	2.69%	2.79%	2.89%	2.99%	3.09%	3.19%	3.59%	3.69%	3.79%	3.89%	3.99%	4.09%	4.19%	4.59%	4.69%	4.79%	4.89%	4.99%	5.09%	5.19%	
0	Α	3.59%	3.69%	3.79%	3.89%	3.99%	4.09%	4.19%	4.59%	4.69%	4.79%	4.89%	4.99%	5.09%	5.19%	5.59%	5.69%	5.79%	5.89%	5.99%	6.09%	6.19%	
Ę	В	5.59%	5.69%	5.79%	5.89%	5.99%	6.09%	6.19%	6.59%	6.69%	6.79%	6.89%	6.99%	7.09%	7.19%	7.59%	7.69%	7.79%	7.89%	7.99%	8.09%	8.19%	
1 ≥	С	8.59%	8.69%	8.79%	8.89%	8.99%	9.09%	9.19%	9.59%	9.69%	9.79%	9.89%	9.99%	10.09%	10.19%	10.59%	10.69%	10.79%	10.89%	10.99%	11.09%	11.19%	
<u>é</u>	D	11.90%	12.00%	12.10%	12.20%	12.30%	12.40%	12.50%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Е	17.40%	17.50%	17.60%	17.70%	17.80%	17.90%	18.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

				60) Mon	th			72 Month								84 Month						
S	Credit	6		4		2		Base	6		4		2		Base	6		4		2		Base	
ţ	Tier	Pts	Pts	Pts	Pts	Pts	Pt	Rate	Pts	Pts	Pts	Pts	Pts	Pt	Rate	Pts	Pts	Pts	Pts	Pts	Pt	Rate	
Ra	A+	3.59%	3.69%	3.79%	3.89%	3.99%	4.09%	4.19%	4.59%	4.69%	4.79%	4.89%	4.99%	5.09%	5.19%	5.59%	5.69%	5.79%	5.89%	5.99%	6.09%	6.19%	
2	Α	4.59%	4.69%	4.79%	4.89%	4.99%	5.09%	5.19%	5.59%	5.69%	5.79%	5.89%	5.99%	6.09%	6.19%	6.59%	6.69%	6.79%	6.89%	6.99%	7.09%	7.19%	
Au	В	8.59%	8.69%	8.79%	8.89%	8.99%	9.09%	9.19%	9.59%	9.69%	9.79%	9.89%	9.99%	10.09%	10.19%	10.59%	10.69%	10.79%	10.89%	10.99%	11.09%	11.19%	
þ	С	9.59%	9.69%	9.79%	9.89%	9.99%	10.09%	10.19%	10.59%	10.69%	10.79%	10.89%	10.99%	11.09%	11.19%	11.59%	11.69%	11.79%	11.89%	11.99%	12.09%	12.19%	
Jse	D	12.90%	13.00%	13.10%	13.20%	13.30%	13.40%	13.50%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
-	Ε	17.40%	17.50%	17.60%	17.70%	17.80%	17.90%	18.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

^{*} Maximum of 1 point per product/service.