

MICHIGAN MADE CHECKING



One checking account with a depth of possibilities to earn interest each month, receive ATM fee refunds and still enjoy your favorites such as:

- No monthly fees
- No minimum balance requirements
- Free on-line account access
- Free mobile access featuring remote check deposit

How it works

Earn reward points based on select activities and product relationships you have tied to your Michigan Made Checking account. Your total number of points earned during each monthly cycle* will determine your reward tier. Michigan Made features the flexibility to earn the most out of your credit union relationship by automatically moving your Reward Tier after each monthly cycle based on your activity and total number of points.

* The monthly reward cycle is the last day of the previous month though the day before the last day of the month.

Earn Points

Activity>>>>>>> Max: 10 pts.

1 point each for
e-Statements
Use Mobile or Home Branching w/in 60 days

2 points each for
Direct Deposit/Auto bill pay
Debit Card w/ 10-24 transactions per cycle
Credit Card w/ 10-24 transactions per cycle

3 points each for
Debit Card w/ 25+ transactions per cycle
Credit Card w/ 25+ transactions per cycle

Relationships>>> Max: 6 pts.


To earn points, loans & lines of credit must be in good standing and tied to Michigan Made.

3 points for
ONE of the following:
Consumer Loan
Home Equity Loan
Line of Credit w/balance
Home Equity Line of Credit w/balance

3 points for
Mortgage Loan

Get Rewards

Michigan Made features five reward tiers. Each tier offers varying interest rates with the opportunity to earn up to 2.25% APR in dividends and \$10 ATM fee refunds on select tiers. Dive right in to your Michigan Made checking and earn more each month!



Erie	Ontario	Huron	Reward Tiers	Michigan	Superior
0-1 Point	2-3 Points	4-5 Points	POINTS EARNED EACH CYCLE	6-10 Points	11+ Points
0.00% APY	0.25% APY	0.50% APY	Balances up to \$10,000	2.00% APY	2.25% APY
0.00% APY	0.15% APY	0.25% APY	Balances \$10,001 - \$20,000	1.00% APY	1.25% APY
0.00% APY	0.05% APY	0.10% APY	Balances \$20,001 - \$999,999,999	0.35% APY	0.50% APY
X	X	X	ATM Fee Refunds	up to \$10	up to \$10