

YOUTH

Youth will be able to earn points as well.



- Participate in youth events
- Submit coloring pages
- \$500 or more on deposit
- Bringing in a grade card with a B+ (or equivalent) and greater
- Turning in the Boomer Chore Chart



BAY AREA CREDIT UNION
EVERYDAY FINANCIAL SOLUTIONS

**We appreciate your
continued trust in us**

**Get In Touch
With Us**



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CALL US
419-698-2962



*Restrictions apply- points can not be combined, points can not be purchased, items from the store can not be purchased with monies. We reserve the right to end this program at anytime. Points expire after 5 years. Please allow 24-48 business hours for orders to be prepared.

4/2025



**PERKS @
THE BAY**

Rewarding you for your membership

How it works

'Perks @ The Bay' is a points system reward program that gives perks to reward you for your participation and use of our products and services.

Tiers

You will earn points which can place you in different tiers.

- **Premier:** 0-300 points
 - Unlimited Mobile Deposit Capture (MDC)
 - Free Early Pay
- **Exclusive:** 301-450 points
 - Unlimited Mobile Deposit Capture (MDC)
 - Free Early Pay
 - Free Notary Services
- **Ultimate:** 451-675 points
 - Unlimited Mobile Deposit Capture (MDC)
 - Free Early Pay
 - Free Notary Services
 - No Check Cashing Fee
 - No Overdraft Transfer Fee
- **Elite:** 676 - above
 - Unlimited Mobile Deposit Capture (MDC)
 - Free Early Pay
 - Free Notary Services
 - No Check Cashing Fee
 - No Overdraft Transfer Fee
 - No Cashier's Check Fee
 - No Money Order Fee
 - No A2A Fee

Perks @ The Bay Stores



There are 3 different stores you can purchase from however only the youth accounts will be able to purchase a \$25 deposit.

The Lillypad Lagoon - ages 0-11

The Shipyard - ages 12-17

The Bait Shack - ages 18+

The Lillypad Lagoon

Frisbee - 150	Youth Lawn Chair - 900
Coozie - 150	Soccer Ball - 1500
Boomer Beach Ball - 300	Stuffed Boomer - 1500
Color Changing Tumbler - 450	Boomer Beanie - 1,800
Youth Umbrella - 750	Frog Rain Poncho - 2,250
Mini Sandbox Toy Set - 750	Frog Umbrella - 2,850
	\$25 Deposit - 3,750

The Ship Yard

Coffee Mug - 450	Frog Umbrella - 2,850
Color Changing Tumbler - 450	Debit Card Replacement - 2,250
Beanie - 1,800	Lawn Chair - 3,000
Power Bank - 2,250	Laptop Backpack - 3,750
Wireless Headphones - 2,250	Bluetooth Speaker - 5,250

The Bait Shack

Window Cling - 300	NSF/Overdraft Fee Refund - 4,500
Color Changing Tumbler - 450	Standard Tool Set - 4800
Coffee Mug - 450	Consumer Loan Fine Refund - 4500
Window Visor - 1,800	Cooler - 6,000
Power Bank - 2,250	.25% off a New Consumer Loan - 10,000
Debit Card Replacement - 2,250	.25% Increase in a New Certificate - 10,000
VISA Card Replacement - 2,250	Collapsible Wagon - 18,000
Lawn Chair - 3,000	
Lunch Box - 3,000	
Umbrella - 3,000	

Collapsible Wagon



Standard Tool Set



Wheeled Cooler



Wireless Charger



Color Changing Tumbler



Soccer Ball



Sandbox Set



Earning Points

Points will be automatically added to your account at the end of each month. You will be able to view these points on the mobile app, online banking and on your monthly statement.

The more products and services that you take advantage of, the more points you will earn each month. Points can be earned for simply having a loan with us, using your debit card, signing up for eStatements, and much more.