## **Score Card**

Account Relationship	Point Value
Regular Shares	25
Checking	25
Christmas Club	25
Vacation Club	25
Certificate Products Present	25
IRA Share and Certificate Products Pres	sent 25
Total Saving Balances of \$100-\$1,999	25
Total Loan Balances of \$0-\$4,999	25
ATM card - Active	25
Loan Payments via AFT – Active	25
Total Saving Balances of \$2,000-\$9,999	50
Total Loan Balances of \$5,000-\$19,999	50
Debit card	50
Audio Response – Active	50
PC Banking – Active	50
E-Statements – Enrolled	50
Bill Payment/Presentment – Enrolled	50
Total Saving Balances of \$10,000+	75
Total Balances of \$20,000+	75
Any other Loans	75
Credit Card	75
Payroll Deposits of at least \$300 per mo	onth 75
ACH Deposits of at least \$300 per mont	h 75
Accounts with Home Equity Loans	100
Savings Product with a Negative Balance	e -200



Checking Product with a Negative Balance

Loan Product at a Delinquent 30 Days or More

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