



### VIP Member Rewards Monthly Point Values\*

Your current Member Rewards level can be found when you login to It's Me 247 Online Banking as well as at the top of last month's statement.

Savings & Checking Participation	VIP Points
<b>Checking Account:</b> Personal, Fresh Start, or Money Market	15
<b>Share Account:</b> Other or Special Purpose	10
<b>Club Account:</b> Holiday or Vacation	10
<b>Regular Share Certificate</b>	10
<b>IRA and/or IRA Share Certificate</b> (Traditional, Roth, Coverdell, or SEP)	20
<b>Money Market Account:</b> Savings or Checking	10
<b>Aggregate Savings Balance:</b> up to \$4,999	5
\$5,000 to \$24,999	20
\$25,000 to \$49,999	50
\$50,000 to \$99,999	60
\$100,000 and up	75
Loan Participation	VIP Points
<b>Mortgage Loan:</b> First or 360 First	20
<b>Home Equity Loan:</b> Advantage, Fixed, Opt 1, Opt 2, Opt 3, or Plus	20
<b>Other Loans/Lines of Credit:</b> New or Used Auto, Personal, Open End, Other Collateral, Overdraft, or Share Secured	15
<b>Aggregate Loan Balance:</b> up to \$4,999	10
\$5,000 to \$14,999	20
\$15,000 to \$49,999	30
\$50,000 and up	40
<b>Visa® Credit Card:</b> up to 10 trans/mo	15
11 to 19 trans/mo	20
20 and up trans/mo	25
Self Service Participation	VIP Points
<b>Visa® Debit Card:</b> up to 10 trans/mo	15
11 to 19 trans/mo	20
20 and up trans/mo	25
<b>CU*Talk Telephone Banking:</b> active (1x / mo)	10
<b>It's Me 247 Online Banking:</b> active (1x per mo)	15
<b>eStatements:</b> enrolled	20
<b>It's Me 247 Bill Pay:</b> enrolled	15
<b>Valid email address</b>	10
<b>eNotices Subscription</b>	10
<b>eAlerts Subscription</b>	10
<b>Mobile Text Banking:</b> enrolled	10
<b>Credit Union Marketing:</b> opt-in	5
<b>3rd Party Marketing:</b> opt-in	5
Direct Deposit Participation	VIP Points
<b>ACH (Electronic) Direct Deposit:</b> \$500+ per mo	15
<b>Direct Deposit of Payroll:</b> \$500+ per month	15
<b>Automatic Transfers:</b> In pmts or other xfers	10
<b>ACH (Electronic) Loan Payments</b>	10

### VIP Points Catalog\*

You can redeem your VIP Points for these great rewards:

Points	Refund or Waiver Rewards*
300	Refund up to \$5.00 Foreign ATM Fee
400	Waive 1 Coin Machine Usage Fee per \$500
600	Waive 1 SWBC Payment Fee
700	Waive 1 Check Copy Fee
700	Refund 1 Overdraft Transfer Fee
700	Waive 1 Visa Gift or Travel Card Fee
700	Waive 1 Cashiers' Check Printing Fee
700	Waive 1 IRA/HSA Maintenance Fee
700	Waive \$15.00 Shipping Cost For VIP Item
700	Waive 1 Statement Copy Fee
700	Waive 1 Printed Account History fee
1200	Refund 1 NSF or NonReturn Fee
1200	Waive 1 Deposited Item Return Fee
1200	Waive 1 Hour Reconciliation/Research Fee
1200	Waive 1 Replacement Debit, Credit, or ATM Card Fee
1200	Waive 1 Stop Payment Fee
1900	Waive 1 Wire Transfer Fee – Outgoing Domestic Fee
1900	Purchase 1 Box of Checks†
2200	Refund 1 Late Payment Fee
3200	Waive 1 Wire Transfer Fee – Outgoing International Fee
3700	Reduce 1 Appraisal or Title Fee by \$100 (up to 3 times per appraisal or title)
3700	Reduce Annual Percentage Rate-1 New Consumer Loan by 0.25% (up to 3 times per loan)
3700	Increase Annual Percentage Rate-1 New Share Certificate by 0.10% (up to 3 times per certificate)

Points	Merchandise Rewards
300	VIP Big Pen
300	VIP Coin Purse
300	VIP Colored Pencil Set
400	VIP First Aid Kit
400	VIP Foldable Shopping Tote
400	VIP Money Bag
500	VIP Dual USB Car Charger
500	VIP Piggy Bank
1200	VIP Campfire Mug
1200	VIP Hot/Cold Tube Tumbler
1200	VIP Water Bottle
1450	VIP Plush Dog
1450	VIP Stainless Travel Mug
1450	VIP Umbrella
2200	VIP Picnic Blanket
2200	VIP Plush Throw Blanket
2700	VIP Coleman® Personal Cooler
2700	VIP Mag Lite® Mini
3200	VIP Coleman® Stadium Seat
4700	VIP Coleman® Quad Chair
5200	VIP Car Emergency Kit
5200	VIP L.L. Bean Duffle Bag
5200	VIP L.L. Bean Tote
5200	VIP Lands' End Men's Fleece
5200	VIP Lands' End Men's Outrigger Jacket
5200	VIP Lands' End Women's Fleece
5200	VIP Lands' End Women's Outrigger Jacket

\* Effective February 1, 2018. VIP Member Rewards Program does not apply to business accounts. Any negative savings balances or delinquent loans will result in a deduction of points. Account status can change monthly. Benefits are subject to change without notice. Please review this VIP Member Rewards schedule in conjunction with Cumberland County Federal Credit Union's Membership Agreement & Disclosure, Rate and Fee Schedules, and account agreements. Points expire 48 months after awarded

† Select check styles only. Limit to one box per order.

We have made every effort to display our CCFCU Merchandise that appears on myccfcu.com as accurately as possible, however; we cannot guarantee that products will be exactly as depicted on the site. All orders are subject to availability. Please note that we don't accept returns at this time.

## How The Points Add Up

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<b>Bronze</b>	0 – 59 Points
<b>Silver</b>	60 – 119 Points
<b>Gold</b>	120 – 179 Points
<b>Platinum</b>	180 Points or more

		Fees	Bronze	Silver	Gold	Platinum
Certificate Rate Renewal Bonus	per certificate	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	0.03%	0.05%
Account History	per mo/per sfx	\$2.00	\$2.00	\$2.00	<i>free</i>	<i>free</i>
Account Reconciliation/Research (1 hr min)	per hour	\$25.00	\$25.00	\$20.00	\$15.00	\$10.00
Bill Pay	per month	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>
Canadian Items	per item	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Check Cashing - Member	per item	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>
Checks <sup>†</sup>	per box of check	<i>varies</i>	<i>varies</i>	<i>varies</i>	<i>varies</i>	<i>free</i>
Closed Account Within 90 Days Of Opening	per membership	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Copies Of Cleared Checks	per copy	\$3.00	\$3.00	\$3.00	<i>free</i>	<i>free</i>
Cashier's Checks	per check	\$3.00	<i>3 free/mo</i>	<i>3 free/mo</i>	<i>free</i>	<i>free</i>
Cashier's Checks Escheatment	per item	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Cashier's Checks Replacement	per item	\$5.00	\$5.00	\$5.00	<i>free</i>	<i>free</i>
Courtesy Pay	per cleared item	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Dormant Primary Share Account	monthly primary shares	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Item Returned After Deposit	per item	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
Mail Receipt For Telephone Transaction	per call	\$1.00	\$1.00	\$1.00	\$1.00	<i>free</i>
Overdrafts Created By Checks, In Person Withdrawal, ATM or Other Electronic Means	per item	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Prepaid VISA Cards						
Gift Cards	per card	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Travel Cards	per card	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00
Replacement Debit, Credit, or ATM Cards	per card	\$12.00	\$12.00	\$10.00	\$7.00	<i>free</i>
Returned Mail	per item	\$2.00	\$2.00	\$2.00	<i>free</i>	<i>free</i>
Service Charges						
Personal Checking Account	per month	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>
Non-Profit Checking Account	per month	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>
DBA Checking Accounts	per month	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Other Business Checking Accounts	per month	\$14.00	\$14.00	\$14.00	\$14.00	\$14.00
IRA / HSA Maintenance	per year	\$15.00	\$15.00	\$15.00	\$10.00	\$10.00
Statement Copy	per statement	\$3.00	\$3.00	\$3.00	<i>free</i>	<i>free</i>
Stop Payment						
One-Time	per item	\$20.00	\$20.00	\$15.00	\$12.00	\$10.00
Consecutive Checks	per group	\$20.00	\$20.00	\$15.00	\$12.00	\$10.00
Recurring Visa Debit Card Debits	per item	\$30.00	\$30.00	\$27.00	\$23.00	\$20.00
SWBC Payment By Telephone	per payment	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
SWBC Payment Online	per payment	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Transfers From Share Account or Line of Credit To Cover Overdrafts	per transfer	\$3.00	\$3.00	\$3.00	<i>free</i>	<i>free</i>
Text Banking	per text	\$0.04	\$0.04	\$0.04	\$0.04	\$0.04
Wire Transfers						
Incoming	per transfer	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>	<i>free</i>
Outgoing Domestic	per transfer	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Outgoing International	per transfer	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00

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