



Federal Credit Union

As of 2/3/2020

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
Checking Account: Personal, Fresh Start, or Money Market	15
Share Account: Other or Special Purpose	10
Club Account: Holiday or Vacation	10
Regular Share Certificate	10
IRA and/or IRA Share Certificate (Traditional, Roth, Coverdell, or SEP)	20
Money Market Account: Savings or Checking	10
Aggregate Savings Balance: 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
Mortgage Loan: First or 360 First	20
Home Equity Loan: Advantage, Fixed, Opt 1, Opt 2, Opt 3, or Plus	20
Other Loans/Lines of Credit: New or Used Auto, Personal, Open End, Other Collateral, Overdraft, or Share Secured	15
Aggregate Loan Balance: up to \$4,999	10
\$5,000 to \$14,999	20
\$15,000 to \$49,999	30
\$50,000 and up	40
Visa® Credit Card: up to 10 trans/mo	15
11 to 19 trans/mo	20
20 and up trans/mo	25

Self Service Participation	VIP Points
Visa® Debit Card: up to 10 trans/mo	15
11 to 19 trans/mo	20
20 and up trans/mo	25
CU*Talk Telephone Banking: active (1x / mo)	10
It's Me 247 Online Banking: active (1x per mo)	15
eStatements: enrolled	20
It's Me 247 Bill Pay: enrolled	15
Valid email address	10
eNotices Subscription	10
eAlerts Subscription	10
Mobile Text Banking: enrolled	10
Credit Union Marketing: opt-in	5
3rd Party Marketing: opt-in	5

Direct Deposit Participation	VIP Points
ACH (Electronic) Direct Deposit: \$500+ per mo	15
Direct Deposit of Payroll: \$500+ per month	15
Automatic Transfers: In pmts or other xfers	10
ACH (Electronic) Loan Payments	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
1000	Waive 1 Member to Member Transfer 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
175	VIP Color Changing Cup
200	VIP Kids Flyer
250	VIP Beach Ball
250	VIP Reusable Grocery Bag
350	VIP Money Bag
450	VIP Sticky Book
450	VIP Dual USB Car Charger
500	VIP Piggy Bank
600	VIP Card Holder
750	VIP Tumbler
1000	VIP Campfire Mug
1100	VIP Stainless Travel Mug
1450	VIP Plush Dog
1450	VIP Umbrella
1500	VIP Dog Leash
1700	VIP Hat
2300	VIP Plush Throw Blanket
2300	VIP Mag Lite® Mini
3000	VIP Coleman® Personal Cooler
5000	VIP Car Emergency Kit
5000	VIP L.L. Bean Tote
5100	VIP Coleman® Quad Chair
5700	VIP L.L. Bean Women's Fleece
5700	VIP L.L. Bean Men's Fleece
5700	VIP L.L. Bean Women's Windbreaker
5700	VIP L.L. Bean Men's Windbreaker
6200	VIP L.L. Bean Duffle Bag

* 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

myccfcu.com

Bronze	0 – 59 Points
Silver	60 – 119 Points
Gold	120 – 179 Points
Platinum	180 Points or more

		Fees	Bronze	Silver	Gold	Platinum
Certificate Rate Renewal Bonus	per certificate	n/a	n/a	n/a	0.03%	0.05%
Account History	per mo/per sfx	\$2.00	\$2.00	\$2.00	free	free
Account Reconciliation/Research (1 hr min)	per hour	\$25.00	\$25.00	\$20.00	\$15.00	\$10.00
Bill Pay	per month	free	free	free	free	free
Canadian Items	per item	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Check Cashing - Member	per item	free	free	free	free	free
Checks [†]	per box of check	varies	varies	varies	varies	free
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	free	free
Cashier's Checks	per check	\$3.00	3 free/mo	3 free/mo	free	free
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	free	free
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	free
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	free
Returned Mail	per item	\$2.00	\$2.00	\$2.00	free	free
Service Charges						
Personal Checking Account	per month	free	free	free	free	free
Non-Profit Checking Account	per month	free	free	free	free	free
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	free	free
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	free	free
Text Banking	per text	\$0.04	\$0.04	\$0.04	\$0.04	\$0.04
Wire Transfers						
Incoming	per transfer	free	free	free	free	free
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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