



Federal Credit Union

As of 12/22/2022

**VIP Member Rewards Monthly Point Values\***

Your current Member Rewards level can be found when you login to your 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/month	15
11 to 19 trans/month	20
20 and up trans/month	25

Self Service Participation	VIP Points
<b>Visa® Debit Card:</b> up to 10 trans/month	15
11 to 19 trans/month	20
20 and up trans/month	25
<b>CU*Talk Telephone Banking:</b> active (1x / month)	10
<b>It's Me 247 Online Banking:</b> active (1x per month)	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 month	15
<b>Direct Deposit of Payroll:</b> \$500+ per month	15
<b>Automatic Transfers:</b> In prmts or other transfers	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 or Statement 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 Wire Transfer Fee - Incoming
700	Waive 1 Printed Account History fee
700	Waive 1 Replacement Debit, Credit, or ATM Card Fee
1000	Waive 1 Member to Member Transfer fee
1200	Refund 1 NSF or Non-Return Fee
1200	Waive 1 Deposited Item Return Fee
1200	Waive 1 Hour Reconciliation/Research Fee
1200	Waive 1 Instant Issue Replacement Debit Card/Rushed Credit 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 Home Equity 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



As of 12/22/2022

**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 month/per sfx	\$2.00	\$2.00	\$2.00	no fee	no fee
Account Reconciliation/Research (1 hr min)	per hour	\$25.00	\$25.00	\$20.00	\$15.00	\$10.00
Bill Pay	per month	no fee	no fee	no fee	no fee	no fee
Canadian Items	per item	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Check Cashing – Member	per item	no fee	no fee	no fee	no fee	no fee
Checks <sup>†</sup>	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	no fee	no fee
Cashier's Checks	per check	\$3.00	3 free/mo	3 free/mo	no fee	no fee
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	no fee	no fee
Courtesy Pay / Non-Return	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	no fee
NSFs/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	no fee
Instant Issue Replacement Debit Card/Rushed Credit Card	per card	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
Returned Mail	per item	\$2.00	\$2.00	\$2.00	no fee	no fee
Service Charges						
Personal Checking Account	per month	no fee	no fee	no fee	no fee	no fee
Non-Profit Checking Account	per month	no fee	no fee	no fee	no fee	no fee
Sole Proprietorship 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 Maintenance	per year	\$10.00	\$10.00	\$10.00	\$5.00	\$5.00
Statement Copy	per statement	\$3.00	\$3.00	\$3.00	no fee	no fee
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	no fee	no fee	no fee	no fee	no fee
Transfers From Share Account or Line of Credit to Cover Overdrafts	per item/withdrawal	\$3.00	\$3.00	\$3.00	no fee	no fee
Text Banking	per text	\$0.04	\$0.04	\$0.04	\$0.04	\$0.04
Wire Transfers						
Incoming	per transfer	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
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

<sup>†</sup> Select check styles only. Limit to one box per order.

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\*An NSF service charge is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate service charge.