



VIP Member Rewards Point Values* as of 6/1/2024

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

VIP Participation Levels	
0 - 59 points	Bronze
60 - 119 points	Silver
120 - 179 points	Gold
180 - or more points	Platinum
Savings & Checking Participation VIP Points	
Checking Account: Personal, Fresh Start, Money Market, Teen	15
Additional general savings products present (Other Share, Special Purpose, Holiday Club, Vacation Club)	10
Non-IRA Certificate Products Present (Regular Share Certificate)	10
IRA Share and/or IRA Share Certificate Products Present (Traditional, Roth, Coverdell (ESA), or SEP)	20
Money Market Account: Savings or Checking	10
Any Checking Product with a Negative Balance	0
Any Savings Product with a Negative Balance	-30
Aggregate Savings Balance: VIP Points	
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
Miscellaneous OTB Savings Account Present	0
Loan Participation VIP Points	
Mortgage Loans by Loan Category*: First or 360 First	20
Home Equity Loans By Loan Category: Advantage, Plus, Fixed Rate, Opt 2, Opt 3 or Construction	20
All Other Loans: New or Used Auto, Personal, Open End, Other Collateral, Overdraft, or Shared Secured	15
Any loan product with a delinquency more than 15 days	-500
Aggregate Loan Balance:	
up to \$4,999	10
\$5,000 to \$24,999	20
\$25,000 to \$49,999	30
\$50,000 to \$99,999	40
\$100,000 and up	40
VISA Credit Card:	
up to 10 transactions per month	15
11 to 19 transactions per month	20
20 and up transactions per month	25
Self-Service Participation VIP Points	
ATM/POS PIN-based activity	0
VISA Debit Card:	
up to 10 transactions per month	15
11 to 19 transactions per month	20
20 and up transactions per month	25
Audio response: active	10
Online banking: active	15
eStatements: enrolled	20
Bill Payment/presentation: 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
Reg E Opt-In or Wrong Address	0
Direct Deposit Participation VIP Points	
Payroll with deposits of at least \$500+ per month	15
ACH with deposits of at least \$500+ per month	15
Transfers (any type) via AFT: active	10
Loan payments only via AFT: active	10
Loan payments via ACH	10

Refunds or Waivers	
Points	
800	Refund up to \$5.00 Foreign ATM Fee
800	Waive 1 SWBC Payment Fee
800	Waive 1 Check Copy or Statement Copy Fee
800	Refund 1 Overdraft Transfer Fee
800	Waive VISA Gift or Travel Card Fee
800	Waive 1 Cashiers' Check Printing Fee
800	Waive 1 Wire Transfer Fee - Incoming
800	Waive 1 Printed Account History Fee
1,000	Waive 1 IRA/HSA Maintenance Fee
1,000	1000 VIP points per \$15 of shipping costs to ship directly
1,200	Waive 1 Member to Member Transfer Fee
1,400	Waive 1 NSF or Non-Return Fee
1,400	Waive 1 Deposited Item Return Fee
1,400	Waive 1 Hour Reconciliation/Research Fee
1,400	Waive 1 Stop Payment Fee
1,500	Waive 1 Non-Rush Replacement Debit, Credit, or ATM Card Fee
2,000	Waive 1 Wire Transfer Fee - Outgoing
2,000	Purchase 1 Box of Checks (WDGYS100 check style)
2,500	Refund 1 Late Payment Fee
3,500	Waive 1 Wire Transfer Fee - Outgoing International Fee
4,500	Reduce 1 Home Equity Appraisal or Title Fee by \$100.00
5,000	Increase Annual Percentage Rate - 1 New Share Certificate by 0.15% (1x per certificate only)
5,000	Reduce Annual Percentage Rate - 1 New Consumer Loan by 0.25% (1x per loan only)
VIP Merchandise	
Points	
2,000	Hat
2,500	Plush Throw Blanket
2,500	Cooler
6,000	LL Bean Vest
8,000	LL Bean Fleece
*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. Merchandise redemption must be all points or all cash, no combination of the two. Please note that we do not accept merchandise returns at this time.	
† Select check styles only. Limit to one box per order.	
We have made every effort to display our CCFCU Merchandise that appears on our myccfcu.com website as accurately as possible, however; we cannot guarantee the the products will be exactly as depicted on the site. All orders are subject to availability.	