

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		
19		
120 - 179		
Platinum Savings & Checking Participation 15		
Savings & Checking Participation Checking Account: Personal, Fresh Start, Money Market, Teen Additional general savings products present (Other Share, Special Purpose, Holiday Club, Vacation Club) Non-IRA Certificate Products Present (Regular Share Certificate) IRA Share and/or IRA Share Certificate Products Present (Traditional, Roth, Coverdell (ESA), or SEP) Money Market Account: Savings or Checking Any Checking Product with a Negative Balance Any Savings Product with a Negative Balance Any Savings Product with a Negative Balance Any Savings Product with a Negative Balance Aggregate Savings Balance: UP Point Up to \$4,999 \$5,000 to \$4,999 \$5,000 to \$4,999 \$5,000 to \$9,999 \$60 \$100,000 and up \$100,000 and up Miscellaneous OTB Savings Account Present Coan Participation Wortgage Loans by Loan Category*: First or 360 First Up 20 Loan Participation Wortgage Loans By Loan Category*: Advantage, Plus, Fixed Rate, Opt 2, Opt 3 or Construction All Other Loans: New or Used Auto, Personal, Open End, Other Collateral, Overdraft, or Shared Secured Any loan product with a delinquency more than 15 days Aggregate Loan Balance: Up to \$4,999 \$25,000 to \$49,999 \$26,000 to \$49,999 \$27,000 to \$49,999 \$28,000 to \$49,999 \$29,000 to \$40 \$20 and up transactions per month \$21 to 19 transactions per month \$22 and up transactions per month \$23 and up transactions per month \$24 and up transactions per month \$25 and up transactions per month \$25 and up transactions per month \$26 and up transactions per month \$27 and up transactions per month \$28 and up transactions per month \$29 and up transactions per month \$20 and up transactions per month \$20 and up transactions per month \$20 and up transactions per month \$25 and up transacti		
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Credit Union Marketing Opt-In 5		
3rd Party Marketing Opt-In 5		
Reg E Opt-In or Wrong Address 0		
Direct Deposit Participation VIP Point		
Payroll with deposits of at least \$500+ per month 15		
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ACH with deposits of at least \$500+ per month 15		
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	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	

*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.