

# One for All Rewards Program

Current as of 6/27/2017 and subject to change.



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Every member of Credit Union 1 is automatically enrolled in our FREE One for All Rewards Program. This program allows our members to earn points on their loan and certificate balances and also for using Credit Union 1 products and services.

## Earn Points Monthly

<b>Certificate of Deposit and Loans<sup>1</sup></b> .....	1 point per \$100
For certificate and loan balances (including credit cards and real estate)	
<b>Debit Card<sup>2</sup></b> .....	1 point per \$5
For signature-based (non-PIN) purchases. Simply swipe and sign to earn points!	

## Earn Bonus Points

<b>Loans<sup>3</sup></b> .....	1,000 points
For each new loan opened with a minimum starting balance of \$2,500	
<b>Set-up Automatic Payment for New Loan Account<sup>3</sup></b> .....	500 points
<b>Certificate</b> .....	500 points
For your first certificate account	
<b>One for All Mail<sup>4</sup></b> .....	500 points
For signing up to receive CU1 e-mail news	
<b>E-Statements<sup>5</sup></b> .....	2,000 points
For signing up to receive e-mail notifications when your CU1 statement is ready online	
<b>Anniversary Points<sup>6</sup></b> .....	500 points
A THANK YOU for your membership with Credit Union 1	

## Redeem Points for Credit Union 1 Products and Services

<b>New or Used Auto Loan Interest Rate Discount<sup>7</sup></b>	
.25% Rate Discount.....	20,000 points
<b>Certificate Premium<sup>8</sup></b>	
<i>Receive a higher dividend on your certificates:</i>	
.10% on a Regular Certificate \$500-\$99,999.....	10,000 points
.10% on a Jumbo Certificate \$100,000+.....	20,000 points

## Redeem Points for Credit Union 1 Fee Reversals<sup>9</sup>

Use points to refund a CU1 fee <sup>9</sup> .....	200 points per \$1
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## Redeem Points for Cash Rebates and Gift Cards<sup>10</sup>

\$10 Gift Card: Starbucks or SUBWAY®.....	2,000 Points
\$15 Gift Card: iTunes®.....	3,000 Points
\$25 Cash Rebate <sup>11</sup> or a CU1 Prepaid Gift Card <sup>12</sup> .....	5,000 Points
\$50 Cash Rebate <sup>11</sup> or a CU1 Prepaid Gift Card <sup>12</sup> .....	10,000 Points
\$100 Cash Rebate <sup>11</sup> or a CU1 Prepaid Gift Card <sup>12</sup> .....	20,000 Points
\$300 Cash Rebate <sup>11</sup> or a CU1 Prepaid Gift Card <sup>12</sup> .....	60,000 Points
\$500 Cash Rebate <sup>11</sup> or a CU1 Prepaid Gift Card <sup>12</sup> .....	100,000 Points

## Notes:

1. The maximum points that can be earned monthly is 500 for each single certificate of deposit account and 500 for each single loan. Points are computed using the account's average daily balance, calculated by adding the balance in the account at the end of each day of the period, and dividing that figure by the number of days in the period. Fresh Start, pledge of share, and pledge of certificate loans do not generate monthly points.
2. Some signature-based transactions may not qualify if the merchant chooses to process the purchase as a PINless transaction. A PINless transaction occurs when a small (typically \$50 or less) signature-based transaction is processed immediately by the merchant – much like a PIN based transaction would be. Although a PIN is not required and the transaction was initiated as signature-based, this processing method allows the funds to be debited from your account much faster.
3. For opening new consumer and real estate loans, but excludes: credit cards, Fresh Start, Quick Cash, pledge of share and certificate loans.
4. Receive 500 One for All bonus points for opting into CU1's One for All Mail. Members may only opt in once to receive the 500 One for All bonus points.
5. Receive 2,000 One for All bonus points for opting into CU1's e-Statements. Members may only opt in once to receive the 2,000 One for All bonus points.
6. All members in good standing who have been with CU1 for at least 12 months will receive 500 anniversary points each January 2<sup>nd</sup>.
7. You may use Rewards points for one loan interest rate discount on any new or used auto loan. For the life of the loan, only one discount will be awarded. Buyers who take advantage of our special financing offer for purchasing a credit union repossessed vehicle may not redeem points to further lower the rate unless they refinance the loan under normal rates.
8. There can only be one premium per certificate term. A certificate rollover is considered a new certificate; therefore, points may be redeemed for another certificate premium.
9. No partial reversal for CU1 fees allowed. A fee reversal requires full point value of fee. Example: A \$5 fee reversal requires 1,000 Rewards points. Only fees incurred in the past 60 days are allowed to be reversed. To receive the fee reversal, redeem points in Online Access, by visiting a CU1 branch or calling the Member Service Center.
10. All gift cards are subject to availability. In the event you select a reward that is temporarily out of stock, Credit Union 1 will contact you with the estimated time the reward will be available. Alternatively, you may redeem your points for another reward if the item you want is not available.
11. Cash Rebates: Redeem 5,000 points (\$25), 10,000 points (\$50) or 20,000 points (\$100) or 60,000 points (\$300) or 100,000 points (\$500). To receive the cash rebate, redeem points in Online Access, by visiting a CU1 branch or calling the Member Service Center. Funds will be transferred into your Regular Share Savings account (\$1).
12. A CU1 Prepaid Gift Card will be mailed directly to the requesting member's current address on file and will take two to three weeks to arrive. This gift card will expire 24 months after the issue date.

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