



Value in Participation (VIP) Rewards

We appreciate our members and understand they have many options when it comes to choosing their financial institution. To show our appreciation, we want to reward our members and offer them savings based on their participation in our cooperative credit union. The more products and services you use at KCCU, the more VIP points you will earn allowing you to save more money! This is our way of thanking you for your loyalty and participation.

Bronze – 0 - 299 VIP Points

Our Bronze level earns the following:

- Unlimited Free ATM Transaction at KCCU ATMs
- Online Bill Payment (Up to 13 free per month)

Silver – 300 – 599 VIP Points

Our Silver level earns the following:

- Unlimited Free ATM Transaction at KCCU ATMs
- Online Bill Payment (Up to 13 free per month)
- 2 Free ATM Transactions at non-KCCU ATMs

Gold – 600 – 899 VIP Points

Our Gold level earns the following:

- Unlimited Free ATM Transaction at KCCU ATMs
- Online Bill Payment (Up to 13 free per month)
- 4 Free ATM Transactions at non-KCCU ATMs
- Free Cashier's Checks
- Free Money Orders
- Unlimited Free Phone Banking

Platinum – 900+ VIP Points

Our Platinum level earns the following:

- Unlimited Free ATM Transaction at KCCU ATMs
- Online Bill Payment (Up to 13 free per month)
- 4 Free ATM Transactions at non-KCCU ATMs
- Free Cashier's Checks
- Free Money Orders
- Unlimited Free Phone Banking
- Free Debit/Credit Card Replacements
- \$5 Off Annual Safe Deposit Box Rental Fee
- Free Coin Processing

How do I earn Value in Participant Points?

The following shows the number of points you can earn for various products, services, and balances that you carry at KCCU.

Products and Services	Pts
Enrolled in Bill pay	50
Subscribed to E notices	50
Subscribed to E Alert	50
Consumer loans (excluding mortgage and HE), points are per loan	100
Mortgage loans	100
Home Equity/HELOC Loan	100
Checking	100
Certificate	100
IRA Certificate	100
Payroll Direct Deposit - Min. monthly deposit \$500	50
ACH Deposits - Min. Monthly deposit \$500	50
Negative Checking Account	-200
Negative Share Balance	-200
Delinquent Loans	-200
Incorrect Address	-200

Aggregate Savings Balances	Pts
\$0 - \$4,999	100
\$5,000 - \$14,999	200
\$15,000 - \$74,999	400
\$75,000 - \$149,999	600
\$150,000+	700

Aggregate Loan Balances	Pts
\$0 - \$9,999	0
\$10,000-\$24,999	100
\$25,000 - \$74,999	300
\$75,000 - \$149,999	500
\$150,000+	700