

CU1 Rewards Program

Current as of 12/31/2020 and subject to change.



The CU1 Rewards program was retired on December 31, 2020. Throughout 2021, Credit Union 1 members can redeem their current points at any time per the redemption schedule options – however, no new points will be earned. For tax purposes, members with 119,800+ points will have until March 31, 2022 to redeem their points.

Redeem Points

Interest Rate Discount on New or Used Auto Loan¹

.25% Rate Discount..... 20,000 points

Certificate Premium³

Receive a higher dividend on your certificates:

.10% on a Regular Certificate \$500-\$99,999 10,000 points

.10% on a Jumbo Certificate \$100,000+ 20,000 points

Cash Rebates²

Redeem points to receive cash straight into your account, in the amount of your choosing. Example increments: receive a \$10 cash rebate per every 2,000 points redeemed.

Notes:

1. You may use CU1 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. Loan interest rate discounts may not drop the interest rate on the loan to less than 1.99% APY. 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.
2. A maximum of 100,000 points may be redeemed per points transaction. Annually, a maximum of 119,800 points may be redeemed. To receive a cash rebate, redeem points in Online Access via More > Rewards or by visiting a CU1 branch or calling the Member Service Center. Funds will be transferred into the account of your choice.
3. 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.