

# One for All Rewards Program

Current as of 10/10/2019 and subject to change.



1941 Abbott Road  
Anchorage, AK 99507  
Phone: (907) 339-9485  
Toll Free: (800) 478-2222  
www.cu1.org

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 for spending with a CU1 card, for their loan and certificate balances, and for using CU1 products and services. Points can be redeemed toward lower loan interest rates, higher certificate premiums and CASH BACK!

## Earn Points

<b>Debit and Credit Card Usage</b> .....	1 point per \$5
Earn points for every purchase made with your CU1 card	
<b>Certificate of Deposit and Loan Balance<sup>1</sup></b> .....	1 point per \$100
For your monthly balance on certificates and loans	
<b>New Loan<sup>2</sup></b> .....	1,000 points
For each new loan opened with a minimum starting balance of \$2,500	
<b>Set-up Automatic Payments for New Loan Account<sup>2</sup></b> .....	500 points
Automatic payments must be set up at closing in order to qualify	
<b>New Certificate</b> .....	500 points
For your first certificate account	
<b>E-Statements<sup>4</sup></b> .....	2,000 points
For signing up to receive your CU1 statement via Online Access rather than in paper form	

## Redeem Points

<b>Interest Rate Discount on New or Used Auto Loan<sup>4</sup></b>	
.25% Rate Discount .....	20,000 points
<b>Certificate Premium<sup>6</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
<b>Cash Rebates<sup>6</sup></b>	
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. 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. Credit cards, Fresh Start, pledge of share, and pledge of certificate loans do not generate monthly points.
2. For opening new consumer and real estate loans, but excludes: credit cards, Fresh Start, pledge of share and certificate loans.
3. 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.
4. 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. 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.
5. 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.
6. A maximum of 100,000 points may be redeemed per points transaction. Annually, a maximum of 119,800 points may be redeemed. To receive the cash rebate, redeem points in Online Access via More > One for All Rewards or by visiting a CU1 branch or calling the Member Service Center. Funds will be transferred into the account of your choice.