

CAL COAST Loyalty rewards

A new kind of
rewards program
designed for you!

1. Only one award per member per month.
2. Points applied only if fee paid. Only one award per member per month.
3. Transactions include mobile deposits, Send Money,TM transfers or payments.
4. POS and signature transactions qualify; ATM transactions do **not**.
5. All transaction types eligible **except** cash advances. Platinum Rewards card **not** eligible.
6. In a Financial Services Account.
7. Excludes refinancing existing CCCU mortgage.
One time award.
8. Redeem points to credit fee incurred within the current or prior month (maximum \$5).
9. Redeem points to refund the Extra Value Checking fee incurred within the prior two months. Credited to checking account.
10. Credit limited to \$10.00. Eligible fees incurred in the past 6 months.
11. Credit of up to \$10. Fees must be incurred in the current or prior month. 300 points regardless of number of fees refunded.
12. May donate in \$50 blocks for each redemption.
13. Redeem points to credit fee incurred within the current or prior month (maximum \$27).
14. Available on new or existing 12-month term certificates (within 7 days of maturity) with maximum balance of \$50,000. Can be increased only once on the same certificate.
15. \$200 processing fee credit on a first mortgage incurred within the prior two months. Credited to savings account.

As of 3/1/18 and subject to change. *To be eligible for Cal Coast Loyalty Rewards, member must be in good standing. Restrictions apply. If you are a member of the Family Rewards program, you are not eligible for Cal Coast Loyalty Rewards. To switch permanently from Family Rewards to Cal Coast Loyalty Rewards, please call us at (877) 495-1600. Federally insured by NCUA. 18-0127 PUB 3/18



 CALIFORNIA COAST CREDIT UNION
Your best interest.SM

Cal Coast Loyalty Rewards

To celebrate our most valuable asset—our members—and to stay true to our credit union roots, we're giving back to you!

Every Cal Coast member is automatically enrolled in Cal Coast Loyalty Rewards and it's FREE!* Earn points for accounts and services you already use—your checking account, direct deposit, loans, and more. Then you can redeem these points for rewards—like fee waivers and certificate rate bumps.

It's just another way we're saying "Thank You" for being a Cal Coast member.

How to Earn and Redeem Points

On the 27th of each month, we'll award you with points based on the accounts and services you used that month. Then, when you're ready to redeem your points for rewards—simply visit a branch or call us at (877) 495-1600.

Check out your point balance in Cal Coast Online, Cal Coast Mobile, and on your monthly statement.

Here's all the ways you can earn points—

Checking account	15 points
For any open checking account ¹	
Extra Value Checking account	15 points
For an open Extra Value Checking account ²	
Savings and certificate balance	25 points
For average daily balance of at least \$1,000	
Direct deposit	15 points
For at least one direct deposit monthly of at least \$250 ¹	
eStatements	10 points
For receiving eStatements ¹	
Online and mobile banking transactions	10 points
For doing at least 5 transactions in online banking or mobile banking ³	

Debit card purchases	25 points
For using your Cal Coast debit card for at least 20 monthly purchases ⁴	
Credit card purchases	25 points
For using your Cal Coast credit card for at least 5 monthly purchases ⁵	
Loan interest	10 points
For at least \$50/month in interest paid for vehicle, personal, credit cards, HELOC, and home equity loans	
Cal Coast Financial Services account	25 points
For balance of at least \$1,000 ⁶	

Bonus Points

New mortgage loan	500 points
For new mortgage loan opened ⁷	

And here's what you can redeem your points for!

Preauthorized overdraft transfer fee credit ⁸ ..	150 points
Extra Value Checking monthly fee credit ⁹	200 points
Check order fee credit (up to \$10) ¹⁰	300 points
Out-of-network ATM fee credit (up to \$10) ¹¹ ..	300 points
Donate \$50 to Cal Coast Cares Foundation ¹² ..	750 points
Nonsufficient (NSF) or Courtesy Pay fee credit ¹³	800 points
Certificate rate increase	1,000 points
Increase a certificate rate by .15% for one term. ¹⁴	
Mortgage processing fee credit ¹⁵	1,200 points

Questions?

Visit calcoastcu.org or call (877) 495-1600.

