



VIP+  
PROGRAM

# VIP+ PROGRAM

## It Pays To Be A Member Of Ideal Credit Union!

This exclusive VIP+ program is designed to reward members with an annual payout ranging from \$50 to \$700 based on their deposit and loan accounts throughout the calendar year.

*Ideal has paid out over \$4.6 million in earnings to VIP+ members.*

LEARN MORE



## Our VIP+ Program Is Designed To Reward Members Like You!

While many other financials are driven by profits, Ideal Credit Union's VIP+ program returns earnings back to our members.

### Qualify As A VIP+ Member And Earn Cashback Dividends

#### VIP+ Qualifications:

- ★ Have an active Share Savings Account with \$1 or more and an active Ideal Consumer Checking Account as of December 31 the year prior to payout.
- ★ Must have an active Ideal Consumer Checking Account and conduct a minimum of 144 qualified withdrawal transactions during the VIP year via a combination of Debit Card, Credit Card, Checks, ATM, and ACH withdrawals.
- ★ Have had no charged-off loan or deposit accounts with the credit union and have no delinquent loans as of December 31 the year prior to payout.

#### Cashback Dividend Qualifications:

##### VIP+ Deposit Dividend up to \$250

- ★ Qualify as a VIP+.
- ★ Have a minimum of one of the following Ideal CU Deposit accounts with an outstanding balance as of December 31 the year prior to payout: consumer Money Market, IRA Money Market, and/or HSA Account.
- ★ Maintain a minimum average daily balance of \$5,000 in total consumer deposits/CDs combined for the VIP year.

See Deposit Dividend Earnings Chart Below. [⬇](#)

##### VIP+ Loan Rebate Dividend up to \$450

- ★ Qualify as a VIP+.
- ★ Have a combination of at least two of the following Ideal CU Consumer loans with an outstanding balance as of December 31 the year prior to payout: Auto, RV, mortgage, home equity, Visa® consumer credit card (for a credit card to qualify, a minimum of 24 net purchase transactions must be made during the year — prorated for new cards).
- ★ Paid a minimum of \$500 of interest in total loans combined during the VIP year (excluding business loans).

See Loan Rebate Dividend Earnings Chart Below. [⬇](#)

## Become A VIP+ Member

Ideal CU's staff is dedicated to working with members throughout the year to help them reach VIP+ status. Schedule an appointment with a representative to review your membership for opportunities to become VIP+ and to potentially increase your payout for the year.

**MAKE AN APPOINTMENT**

**Not a member?** No problem! Book an appointment online, or simply apply online to open an account today.

## Cashback Dividends Chart — See How Much You Could Earn!

COMBINED AVG. DEPOSIT BALANCES	DEPOSIT BONUS DIVIDEND*
\$5,000 - \$24,999.99	\$50
\$25,000 - 99,999.99	\$100
\$100,000 - \$199,999.99	\$150
\$200,000+	\$250

LOAN INTEREST PAID	LOAN REBATE DIVIDEND*
\$500 - \$2,499.99	\$50
\$2,500 - \$4,999.99	\$150
\$5,000 - \$9,999.99	\$250
\$10,000+	\$450

**Call** 651-770-7000

**Click** [www.idealcu.com](http://www.idealcu.com)

**Visit** 6 Locations

\*The above amounts will be paid for the current qualifying year. The credit union reserves the right to modify and cancel the VIP+ program at any time and no member has a reasonable expectation that a VIP+ dividend will be paid in any year, or that terms will remain the same from year to year. The program excludes business checking, business loans, charged off loan members, and delinquent loan members as of December 31 of the qualifying year.