



Exclusive VIP+ Rewards Program

Since 2013, Ideal Credit Union has paid out over \$3.6 million in earnings to VIP+ members to thank them for their business and loyalty. While many other financials are driven by profits, our VIP+ program returns earnings back to our members.

Qualify as a VIP+ Member Today!

Be sure to claim your VIP+ status before the end of this year to maximize your VIP+ earnings. Special Dividends are calculated on the previous year's account activity and will be paid automatically to your Share Savings in January 2019.

Qualifications

	Qualification Requirements	Dividend Amounts*	
		Loan Interest Paid	Loan Rebate Dividend
VIP Loan Rebate	<ol style="list-style-type: none"> Have an active Share Savings account with \$1 or more as of December 31 the year prior to payout. Have an active personal Ideal Checking Account. Conduct minimum of 144 qualified withdrawal transactions per year: debit card, credit card, checks, ATM withdrawals, ACH transactions etc. Minimum two Ideal CU loans with a balance throughout year: <ul style="list-style-type: none"> Mortgage Auto/Rec Vehicle Home Equity Visa® Credit Card Minimum \$500 paid in total loan interest for the year prior to payout. Have no charged off or delinquent loans as of December 31 the year prior to payout. 	\$500 - \$2,499.99	\$50
		\$2,500 - \$4,999.99	\$150
		\$5,000 - \$9,999.99	\$250
		\$10,000+	\$450
VIP Deposit Bonus	<ol style="list-style-type: none"> Have an active Share Savings account with \$1 or more as of December 31 the year prior to payout. Have an open Ideal Checking Account. Minimum 144 qualified withdrawal transactions per year: debit card, credit card, checks, ATM withdrawals, ACH transactions Have a minimum of one (1) of the Ideal CU deposit accounts below <ul style="list-style-type: none"> Money Market IRA Money Market HSA account Maintain a minimum average daily combined balance in all shares/CDs of \$5,000 or greater for the year prior to payout. Have no charged off or delinquent loans as of December 31 the year prior to payout. 	Combined Average Deposit Balances	Deposit Bonus Dividends
		\$5,000 - \$24,999.99	\$50
		\$25,000 - \$99,999.99	\$100
		\$100,000 - \$199,999.99	\$150
		\$200,000+	\$250

Not a VIP? It's easy to become one.
Simply move all your accounts to Ideal Credit Union.

Visit www.idealcu.com to learn more or simply call 651-770-7000 for more information.

*The above amounts will be paid for 2018 and are not guaranteed for 2019. 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. Program excludes business checking, business loans, charged off loan members and delinquent loan members as of December 31, 2019.



Call 651-770-7000

Click www.idealcu.com

Visit 6 Locations