



Exclusive VIP+ Rewards Program

Since 2013, Ideal Credit Union has paid out over \$2.6 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 2018.

Qualifications

	Qualification Requirements	Dividend Amounts*	
		Loan Interest Paid	Loan Rebate Dividend
VIP Loan Rebate	<ol style="list-style-type: none"> Have an open Ideal CU Consumer Checking account in good standing. Conduct a minimum of 144 transactions during the year via debit card, credit card checks, ATM withdrawals, ACH transactions etc. Have a minimum of two (2) Ideal CU loans with a balance during the calendar year: <ul style="list-style-type: none"> Mortgage Auto/Rec Vehicle Home Equity Visa® Credit Card Pay a minimum of \$500 in total interest on all your loans during the year under one SSN. 	\$500 - \$2,499.99	\$50
		\$2,500 - \$4,999.99 \$5,000 - \$9,999.99 \$10,000+	\$150 \$250 \$450
VIP Deposit Bonus	<ol style="list-style-type: none"> Have an open Ideal CU Consumer Checking account in good standing Conduct a minimum of 144 transactions during the year via debit card, credit card checks, ATM withdrawals, ACH transactions etc. Have a minimum of one (1)* of the Ideal CU deposit accounts below with a balance within the calendar year. <ul style="list-style-type: none"> Premium Money Market IRA Money Market HSA account Maintain a minimum average daily combined balance in all shares of \$5,000 or greater under one SSN for 2017. 	Combined Average Deposit Balances	Deposit Bonus Dividends
		\$5,000 - \$24,999.99 \$25,000 - \$99,999.99 \$100,000 - \$199,999.99 \$200,000+	\$50 \$100 \$150 \$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.

*VIP+ Deposit Bonus and Loan Rebate cash back totals are anticipated above and will be based on transaction data through December 31, 2017.

To qualify as a VIP+ member for 2017, you must have a minimum \$1 (Regular Share Savings) balance of \$1.00. Program excludes business loans and any charged off loan and delinquent loan members as of 12/31/2017. The Visa Credit Card account needs to have a balance prior to the last Visa statement to qualify.



Call 651-770-7000

Click www.idealcu.com

Visit 6 Locations

Federally insured by NCUA