



Lifetime Points

As part of the Value in Participation (VIP) program your monthly reward points accumulate each month and these are called Lifetime Points. These points may be saved or redeemed for valuable fee waivers, or for rate discounts or bonuses.

Lifetime Point Rewards	Points
Money Order Fee	900
Instant Deposit Fee	2250
Cashier Check Fee	2250
Call Center Transfer and Inquiry Fee	2250
Visa Gift Card Activation Fee	2250
Overdraft Protection Transfer Fee \$5	2250
Statement Copy Fee	2250
Debit or Credit Replacement Card Fee \$10	7000
State of Michigan Title Fee	7000
Wire Transfer (Incoming Fee)	7000
Box of Basic Checks	9450
Modify My Payment Fee	9450
.15% APR* Auto Loan Discount	10000
.15% APR** Certificate Bonus	10000
Stop Payment Fee	10750
NSF Fee	10750
Deposited Item Return Fee	10750
Wire Transfer (Outgoing Fee)	10750
Courtesy Pay Fee	10750
Medallion/Guarantee Stamp	18000
Overnight Mail Fee	18000
Wire Transfer (outgoing) International Fee	18000
Skip a Payment Fee	18000
.25% APR* Auto Loan Discount	20000
.25% APR** Certificate Bonus	20000

*APR=Annual Percentage Rate. Existing KCCU loans do not qualify for the rate discount. **APR=Annual Percentage Rate. Certificate bonus available on new certificates only.