

POINTS REDEMPTION GUIDE

	Item	Points Needed
Points Redemption General Products & Services	Printed Check Copy - Waive 1	250
	Statement Copy Fee - Waive 1	500
	Starter Checks / Emergency Checks	500
	Money Order Fee - Waive 1	500
	Cashier's Check Fee - Waive 1	500
	Check by Phone - Waive 1	500
	Secure Checking Fee - Refund 1	1,000
	Account Verification Fee - Waive 1	1,000
	Elite Interest Checking Fee - Waive 1	1,000
	Deposited Item Returned Fee - Waive 1	1,000
	Stop Payment Fee - Waive 1	1,000
	Receive a COPFCU Logo Item	2,500
	COPFCU Branded Checks - 1 Box - Waive Fee	3,000
	Courtesy Pay / Overdraft / NSF Fee - Refund 1	3,000
	Wire Transfer Fee - Domestic Incoming - Waive 1	3,000
	Wire Transfer Fee - Domestic Outgoing - Waive 1	3,000
	Wire Transfer Fee - International Incoming - Waive 1	3,000
	Wire Transfer - International Outgoing - Waive 1	5,000
Points Redemption Loan Products & Services	Late Payment Fee - Credit Card - Waive 1	5,000
	Late Payment Fee - Consumer Loan - Waive 1	5,000
	Loan Application Fee - Unsecured - Waive 1	5,000
	Skip-a-Pay Fee - Waive 1	5,000
	Loan Application Fee - HE/HELOC/HE Refinance - Take \$100 Off	10,000
	Loan Application Fee - Secured - Waive 1	12,000
	Loan Subordination Fee - Waive 1	12,500
	Loan Application Fee - HE/HELOC/HE Refinance - Take \$150 Off	12,500
	Loan Application Fee - HE/HELOC/HE Refinance - Waive 1	15,000

