

TAP. PAY. WIN.
100,000
MORE REWARD POINTS*



GET MORE REWARDS

OCTOBER 1 - DECEMBER 31, 2025

3X Restaurants,
Fast Food
and Travel
Expenses

2X Qualifying
Household Bills
and ALL Other
Purchases

Turn everyday spending into multiple chances to win with MORE Rewards Visa! Just tap and pay with your mobile wallet or credit card during the promotion, and you'll be automatically entered to win BIG!

Get 3x points on restaurants, fast food, travel – including car rentals: 2x points on household bills like utilities and internet service: **plus get twice-as-nice double points** on purchases like gas, groceries, holiday gifts and more. The bigger the tap—the MORE Points.



**TAP YOUR WAY TO
WIN MORE POINTS**

**DON'T HAVE OUR CARD?
APPLY TODAY!**



**GRAND PRIZE
WINNER**

100,000
Reward Points

30 WINNERS*
5,000

Reward Points
for **10 winners**
each month



READY. SET. TAP AND SHOP!

ONLINE OR IN-STORE



ACCESS YOUR CREDIT SCORE TODAY!



Your credit score affects more than just your loan rates, it can impact opportunities.

That's why Certified Federal gives you FREE access to your score anytime through Online or Mobile Banking. Just log in and select Credit Score from the menu (first-time users will need to accept the terms).

- View your score through Online or Mobile Banking
- See which factors make the largest impact
- Free service for all members!

Will checking my credit score hurt my credit?
No, our checks are "soft pulls" and won't affect your score.

HOLIDAY MAGIC WITHOUT THE STRESS



Make the season joyful-not stressful.

Fund your holiday shopping, winter trips, and festive parties without the end-of-year hangover. Celebrate now and pay later. It's affordable. Apply for our Holiday Loan.



- Borrow \$500 to \$50,000
- Low, fixed monthly rates
- Easy payments up to 60 months
- No prepayment penalty



APPLY TODAY!



CHRISTMAS CLUB ACCOUNTS

For all Members who have been saving for holiday shopping, your money will be automatically transferred into your checking account on Sunday, November 2 (or be accessible through your savings account if you don't have a checking account). If you would prefer a paper check, just give us a call by Friday, October 24.

Don't have a Christmas Club Account?

Open one today and start saving for next year's holiday season!

* No purchase necessary to enter or win. Must be a MORE Rewards Visa cardholder in good standing to participate. Promotion runs October 1, 2025 - December 31, 2025. Members will receive one (1) entry into the monthly drawing for every ten (10) qualifying credit card purchases made during the month. Members will receive one (1) entry into the grand prize drawing for every twenty (20) qualifying purchases made during the promotion period. Qualifying purchases are net purchases (purchases minus returns/credits) made with a MORE Rewards Visa card. Balance transfers, cash advances, fees, and ATM withdrawals do not qualify. Ten (10) winners each month will receive 5,000 reward points. One (1) grand prize winner will receive 100,000 reward points. Odds of winning depend on the number of eligible entries received. Winners will be selected at random and notified by email. Reward points will be credited to the primary cardholder's account. Additional restrictions and conditions may apply. See official rules at <https://www.certifiedfed.com/tappaywin>.

** APR=Annual Percentage Rate. Certified Federal Credit Union has a managed-risk credit program and rates vary based on your individual FICO score. Advertiser rate is based on Premier FICO score of 750+. Monthly payment is \$108.33 or \$21.70 per \$1,000 financed at 10.90% APR for 60 months, whichever is greater. Rate and Terms as of September 1, 2025; rates subject to credit approval and subject to change without notice.

