

TAP PAY WIN 500,000

MORE
Reward Points



SPEND. EARN. WIN BIG!

October 1 - December 31, 2026

Use your **MORE Rewards Visa** everyday, and rack up multiple entries to win. Just tap and pay with your mobile wallet or credit card October 1 through December 31.*



10 GRAND PRIZE WINNERS

WINNERS	REWARD POINTS
1	500,000 POINTS
1	250,000 POINTS
1	100,000 POINTS
7	50,000 POINTS

**10 WINNERS EACH MONTH RECEIVE
10,000 POINTS**

Make 10 qualifying purchases in a month to earn an entry into the monthly drawing. Every 20 qualifying purchases earns an entry into the Grand Prize Drawing with prizes up to 500,000 points!

PSST: For easy shopping make sure your MORE Rewards Visa is added to your mobile wallet.


Certified Federal
CREDIT UNION

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



READY. SET. TAP AND SHOP!

ONLINE OR IN-STORE

* Promotion valid October 1 - December 31, 2026. Eligible MORE Rewards Visa cardholders receive one (1) entry into the applicable monthly drawing for every ten (10) qualifying purchases and one (1) entry into the Grand Prize Drawing for every twenty (20) qualifying purchases. Ten (10) monthly winners will each receive 10,000 MORE Rewards points. Grand Prizes include seven (7) 50,000-point prizes, one (1) 100,000-point prize, one (1) 250,000-point prize, and one (1) 500,000-point prize. Qualifying purchases must settle during the applicable promotion period. Balance transfers, cash advances fees, ATM transactions, returns, credits, and fraudulent or unauthorized transactions do not qualify. Odds of winning depend on eligible entries received. Winners will be selected at random and notified by email.

Smart Money Moves: **Protect Yourself From Fraud**



Fraudsters can manipulate Caller ID to make a call appear as though it's coming from the Credit Union, appearing as our actual phone number.

If you receive a suspicious call asking for personal or account information, stop, hang up, and contact us directly using a number you know and trust.



Call the Credit Union directly at 323.859.2250 or 626.444.1972.

Certified Federal will never call you and ask for sensitive information such as your security or verification codes, card PIN or CVV, Online or Mobile Banking password, full card information, or Social Security number.

This information is provided for educational purposes only and is not intended as financial, legal, or tax advice.

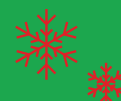


Christmas Club Accounts

For all Members who have been saving for holiday shopping, your money will be automatically transferred into your checking account on Monday, 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 at 323.859.2250, Option 2, by Friday, October 23.

Don't have a Christmas Club Account?

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



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with Certified Federal!**



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@CERTIFIEDFCU

Join our growing community and see how we are making a difference for our members and the communities we serve. Follow along and stay connected.