

The Cleveland Police
Credit Union, Inc.

Smile Patrol



Blue Crew



Smile Patrol

Ages 12 & under

Kids will receive a **FREE** smiley coin bank when they become Smile Patrol members.



BC BlueCrew

Ages 13 to 19



Teenagers will receive a **FREE** sportpack when they become Blue Crew members.

Less Work for Parents...

As a Kids Club member, your child will be eligible to receive tickets that can be used to purchase gift cards! Our program will **automatically** track your child's account activity. Any tickets your child receives will be mailed directly to your home!



Gift Cards

- Kids Club members can purchase gift cards with tickets that they receive
- Gift cards can be ordered in \$5 increments from a variety of stores
- 5 tickets must be turned in for every \$5 increment requested in gift cards
- See Gift Card Request form for details & store listings

Kids Club Members Can Earn Two Types of Tickets. Any Combination of Blue or Orange Tickets Can Be Used to Purchase Gift Cards!

Blue Tickets



- Earned by depositing money into your account (see Ticket Calculation section on the back for details)
- Tickets earned will be received quarterly with your Kids Club newsletter
- Your child must have \$100 in their account for each **BLUE** ticket redeemed for gift cards

Orange Tickets



- Received for special occasions (birthdays and contests)
- Members will receive one **ORANGE** ticket each year for their birthday and have the chance to win additional **ORANGE** tickets by competing in newsletter contests!
- **NO** minimum account balance is required when redeeming **ORANGE** tickets for gift cards!

Ticket Calculation

Your child will earn one **BLUE** ticket for every \$100 of net deposit that their account balance increases during each quarter. *

To calculate the net deposit, subtract the previous quarters ending balance from the current quarters ending balance. The difference is the net deposit (how much your account balance changed after all the deposits & withdrawals during the quarter).

$$\text{Net Deposit} = \text{Current Quarters Ending Balance} - \text{Previous Quarters Ending Balance}$$

For every \$100 of net deposit, your child will receive 1 **BLUE** ticket. Any remaining amount that did not earn a ticket will be credited towards the next quarters net deposit. **

Examples:

1. Your 6/30 balance was \$175 and your 3/31 balance was \$50. Your net deposit for 2nd quarter is \$125 (175-50). You will receive 1 **BLUE** ticket for the first \$100 and \$25 will be added to 3rd quarters net deposit.
2. Your 12/31 balance was \$200 and your 9/30 balance was \$350. Your net deposit for 4th quarter is -\$150 (200-350). Since your net deposit was negative, you will not earn any tickets this quarter. **

* In order for your net deposit to be eligible for tickets, the money deposited into the child's account must be NEW money (not money transferred from another CPCU account in order to earn tickets)

** We understand your child will occasionally withdraw money from their account. When net deposits are negative, any amount in excess of \$100 will be deducted from the next quarters net deposit. Example: If your net deposit was -\$150, the first \$100 will be excluded. The remaining -\$50 will be deducted from your net deposit for the next quarter.



Newsletters



Each Kids Club member will receive a newsletter after each quarter:

Quarter	Mailed Out
1 st Quarter	April
2 nd Quarter	July
3 rd Quarter	October
4 th Quarter	January

Be sure to read your newsletter for your chance to win **FREE** orange tickets! Smile Patrol has 2 separate contests and Blue Crew has 1 contest. Complete the contest located at the bottom of the newsletter and drop off or mail to the credit union by the specified date.

Five & Under Puzzle



- An easy puzzle for Smile Patrol members age 5 and younger
- **All** entries will be entered into the quarterly drawing

Six & Over Riddle



- A simple question for Smile Patrol members ages 6 to 12
- Only correct entries will be entered into the quarterly drawing

Quarterly Contest



- A riddle for all Blue Crew members
- Only correct answers will be entered into the quarterly drawing

All 3 Contests will have their Own Separate Drawing Each Quarter!