



**VERMONT FEDERAL**  
CREDIT UNION



**CREDIT UNION OF VERMONT**  
A DIVISION OF VERMONT FEDERAL CREDIT UNION

Dear Member,

As a part of the merger between Credit Union of Vermont and Vermont Federal Credit Union effective January 1, 2026, we are notifying you of upcoming changes to the Dream Points Rewards program associated with your debit and/or credit card.

The Dream Points Rewards program will end on May 15, 2026.

You will no longer earn new points after **March 15, 2026**. Any points already accumulated may be redeemed through **May 15, 2026**, after which unused points will expire.

We encourage you to review your current Dream Points balance and consider how you would like to use your points before the redemption period ends. To redeem your points, please visit [www.dreampoints.com/cuvermont](http://www.dreampoints.com/cuvermont) or call 866-408-2669, where a representative can assist you with the process.

If you have any questions about the conclusion of the Dream Points Rewards program or the deadlines listed above, please call us at 802-773-0027.

Your current card will remain active, and you can continue to use it just as you do today. As we get closer to the system conversion date, we'll be sharing more details about your cardholder account, so you know exactly what to expect. Vermont Federal Credit Union offers a variety of rewards programs, and we'll make sure you receive clear information well in advance regarding the options available to you.

Thank you for your membership.

Sincerely,

*Bryan Kent*

**Bryan Kent**

Credit Union of Vermont:

A Division of Vermont Federal Credit Union