2026-2027 LUCKY SAVERS PRIZE-LINKED SAVINGS PROGRAM

CREDIT UNION FEE SCHEDULE

The minimum financial commitment for credit unions will include an annual contribution which goes towards the statewide prize pool and an administrative fee to be paid to the New York Credit Union Association. The following fees are for a one year program. The annual contribution towards the statewide prize pools is based on credit union membership size.

Annual Contribution for Statewide Prize Pool:

Up to 2,500 members = $800

2,501 – 5,000 members = $1,500

5,001 – 10,000 members = $2,200

10,001 – 25,000 members = $3,000

25,001 – 50,000 members = $3,500

50,001 – 100,000 members = $6,500

100,001+ members = $8,000

Annual Administrative Fee: $500

Additional credit union cost considerations:

- If your credit union chooses to offer its own monthly prizes (for your members or staff), the total payout must be deposited into a fund at your credit union during the first month of offering the Lucky Savers program.
- Marketing of this product throughout the year is required. Production of the materials, according to the needs of the credit union, is the responsibility of each credit union. Minimum marketing requirements are detailed in Appendix 5.

Fee Schedule Worksheet:

Annual Contribution + $500 Admin fee	Individual Monthly Prizes (Optional)	Staff Monthly Prizes (Optional)	Marketing Expenses	Total Program Cost
$	$	$	$	$