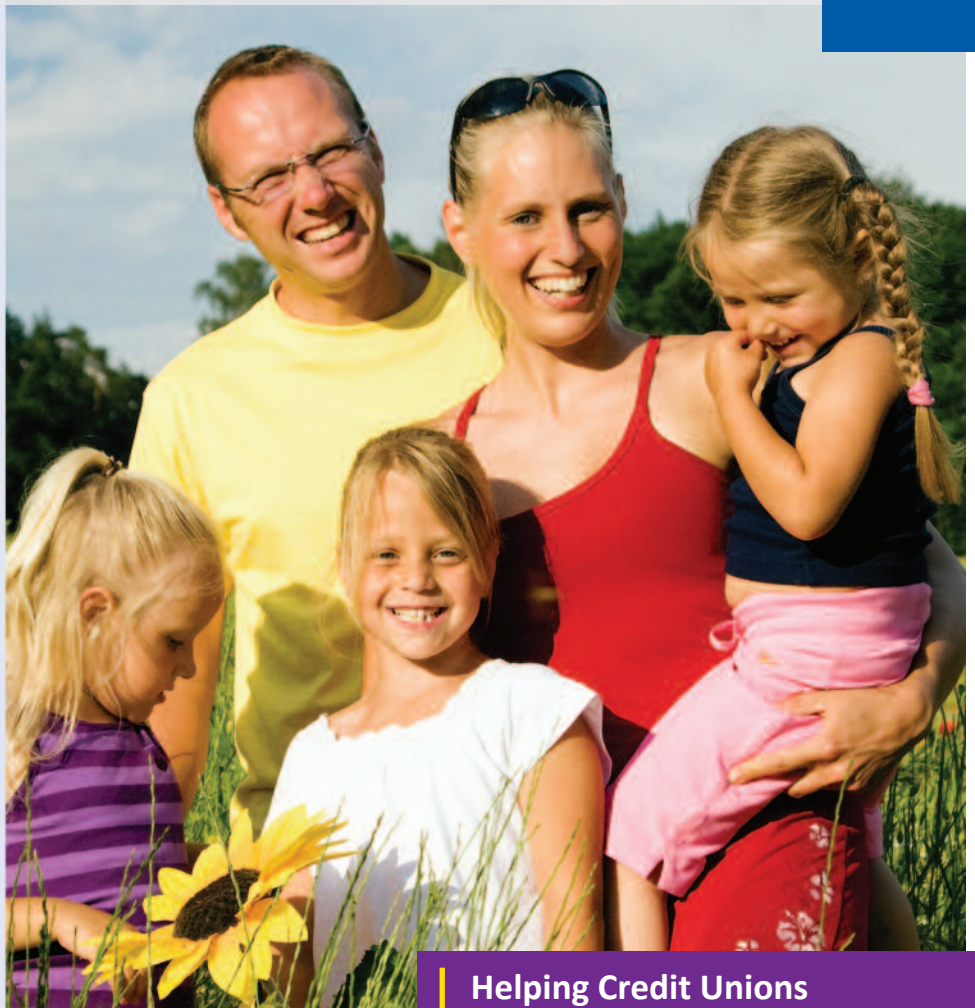


Membership Enhancements.

Exclusive member discounts on products and services designed to increase value of membership and wallet share.



Helping Credit Unions
Serve, Grow and Remain Strong.

 **CU**solutions^{GROUP}

About Membership Enhancements.

Expertise.

When your credit union works with Membership Enhancements you can be confident that our team of professionals has worked through every aspect of each program we offer and how it benefits your credit union and your members. We put our credit union industry expertise to good use when it comes to vetting our program partners, ensuring your members receive the best value possible.

Innovation.

Membership Enhancements brings you innovative programs to help you grow, basing its programs on the fact that the credit union industry is constantly changing. We're dedicated to using the latest tools available, especially when it comes to assisting your credit union and helping promote member discounts. From our website www.lovelymycreditunion.org and our blog, to Twitter, Facebook and more, we stay connected with your credit union.

Integrity.

We take the people helping people credit union philosophy to heart, and we think it shows. Membership Enhancements' main goal is to help your members. By accomplishing this goal, your credit union benefits as well as your members. And through our Invest in America program, we're helping your members save money and, in turn, helping U.S. companies flourish in this challenging economy.

Solutions.

All of our Membership Enhancements' programs are developed to provide real value to both your credit union and your members. For your credit union, these programs can increase loan volume, credit/debit card transactions, revenue, non-interest income and benefits of membership. For members, it saves them money through exclusive discounts and your credit union's low rates. When you align your credit union with us, the growth possibilities are virtually unlimited.

What is Membership Enhancements?

The concept behind Membership Enhancements is the understanding that credit unions like yours are continually looking for ways to increase loan volume, wallet share, new membership and value of membership. Our flagship program, Invest in America, was developed to help your credit union achieve this by offering exclusive discounts tied to your core services from trusted U.S.-based companies. To learn more about Invest in America, visit www.LoveMyCreditUnion.org and click on the Partner Center. You can also visit www.cusolutionsgroup.com to learn more about Membership Enhancements.

What Can Membership Enhancements Do for My Credit Union?

Obviously the Membership Enhancements program can help your members save money. But what can it do for your credit union? Invest in America enables your credit union to promote its core services in conjunction with our discounts. It can:

- Increase your credit union's value of membership and member satisfaction by saving your members money with these exclusive discounts
- Increase vehicle loan volume through our partnerships with auto companies
- Earn income through our relationship with major business partners
- Boost credit and debit card transactions through our retail-based partnerships
- Provide a catalyst for your credit union to expand its membership
- Open the door to educate current and potential members on overall credit union advantages like better loan rates, lower fees and outstanding service

How Does Membership Enhancements Work?

We work with prominent U.S. companies to negotiate significant and exclusive discounts to credit union members nationwide. You can choose your credit union's level of involvement by selecting what program partners you'd like to align with and how you'd like to market it.

We provide credit unions with **FREE** turnkey marketing materials so you can promote the program in your branches, on your website and in your newsletters.

Once you decide to participate in Invest in America, we work with you to promote the program and keep you informed of the latest news and statistics at the Partner Center at www.LoveMyCreditUnion.org.

Why it Works

Everybody wins when your credit union teams with Membership Enhancements and Invest in America. By offering great discounts to your members, we not only help them save money but we're all helping support trusted U.S. companies through an increase in sales as well. Through this program, your credit union and your members can rally behind the founding principle of "Buy American."

Another reason Invest in America has been so effective is the tradition of members trusting their credit union to provide them with low-cost, high quality financial services with no strings attached. And that's essentially what this is all about, helping your members save, your credit union grow and the economy flourish – all at the same time.

Making the Most of Invest in America

We have a dedicated Invest in America marketing team who's created a solid plan with free support materials that you can integrate into your credit union's marketing plan. This lets you directly connect our partner offers with your credit union's products and services, such as:

- When promoting your loans or credit and debit cards, include the additional benefits of Invest in America and our retail partner discounts as a way to increase your loan volume and debit/credit transactions. Be sure to include a loan or credit card application when applicable.
- Use our frontline resources and newsletters to train your staff on the program's discounts and benefits.
- Tie our discounts into your credit union's marketing calendar to enhance the promotions you run on your core products and services to help increase your wallet share such as:
 - Auto loan promotions
 - Back to school promotions
 - Checking account promotions
 - Credit card promotions
 - Holiday promotions
 - Home improvement promotions

Grow with Membership Enhancements

A main goal of Membership Enhancements is to add to the value of membership at your credit union, as well as grow your wallet share and loan volume through these discount programs.

We understand that your members look to you for low-cost, high quality financial services and feel that Membership Enhancements discount programs like Invest in America not only fit that category, but will surpass your and your members' expectations.

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