



LIFESTEPS™ WALLET

The mobile banking wraparound container application that engages credit union members before, during and after life's biggest financial decisions.

LifeSteps Wallet is packed with the most powerful financial technology on the planet. From financial services to shopping, homebuying, travel, identity protection and more, this comprehensive mobile experience keeps your credit union top of mind and top of wallet when it matters most.

LifeSteps™
WALLET

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Technology your members expect, delivered under your credit union brand.

Today, over 90 percent of Americans use a smartphone for banking. These same people are using their phones to find nearby restaurants, price new vehicles and even search for a home.

Credit unions are uniquely qualified to protect and enhance the financial interests of their members in this emerging mobile market but are seeing increased pressure from interloping third-party intermediaries, merchant groups and non-bank mobile ventures.

In order to compete, it is imperative that credit unions offer these comprehensive mobile experiences to their members; however, developing these apps in-house can be cost prohibitive.

LifeSteps Wallet leverages cooperative research and development to invest in key mobile technologies that enable credit unions to fully serve members within their own branded environment by sharing a secure, flexible, cost-effective platform that ensures their position in the financial technology ecosystem.

And with this new solution, we've taken care of everything. The research has been conducted to optimize user experience; the relationships have been made with retailers; the discounts have been negotiated. Your members will love it and so will you. LifeSteps Wallet is accessible — and best of all, entirely affordable.

Why your members will love it.

LifeSteps Wallet provides a single solution for busy members before, during and after life's biggest financial decisions. With this one app, members can research and compare pricing for vehicles and homes, apply for a loan with your credit union, purchase insurance, and so much more.

Categories include:

- **Credit Union Services** — Access mobile banking, send and receive money, apply for loans, find nearby ATMs, and more.

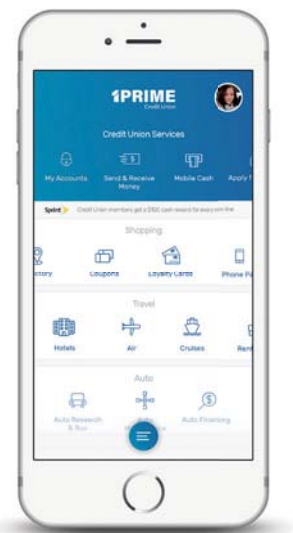
- **Shopping** — Find national brands with exclusive deals for credit union members, book travel plans at considerable savings, pay by phone, link loyalty cards, and more.
- **Auto** — Members can research, build, price and finance the vehicle of their dreams; keep maintenance records organized; value a used vehicle; get on-demand roadside assistance; and more.
- **Home** — Evaluate powerful house-hunting data, find trusted contractors, track repair invoices, get design inspiration, and more.
- **Financial Wellness** — Build a budget, set aside emergency savings, discover identity theft risk, monitor credit scores, access discounted legal resources, and more.

Why your credit union will love it.

LifeSteps Wallet's design keeps members in one place — your credit union. This means that once they've made the decision to purchase a home or vehicle, your credit union is top of mind when applying for the loan. While shopping, your members' debit cards stay top of wallet and can be easily linked to PayPal, Venmo, Apple Pay, Android Pay and dozens of others for online, in-app and in-store purchases. The benefits go on and on.

Key features:

- Turnkey platform
- Seamlessly integrates into your current mobile products and credit union branding
- Cost-effective
- Secure
- Easily add new and existing apps



Find out how we can help you provide your members with the mobile services they need by calling **800.262.6285**, or by emailing **Info@CUSolutionsGroup.com**