

CU Solutions Group is a Michigan-based credit union service organization (CUSO) that serves credit unions nationwide



Technology Solutions



Marketing Solutions



Performance Solutions

CUSG Introduction

CUSG Partnership Opportunities



Michigan Solutions



CU Solutions Group: Mission Statement

Our Mission

We help credit unions serve, grow and remain strong by offering:

- Secure and reliable design, hosting and mobile solutions for remote service delivery
- Marketing solutions that grow membership, increase service usage and build loyalty
- Performance and compensation solutions that enhance productivity



CU Solutions Group: Guiding Principles

Our Guiding Principles Define Our Culture

- **Vision:** Create vivid experiences
- **Focus:** Retool our operations and be willing to cannibalize our own products
- **Communication:** Reimagine our customers and tell our memorable story
- **Service:** Overhaul our culture



CU Solutions Group: Leadership Team



**COO/CFO
Drew Egan**



**President/CEO
Dave Adams**



**President/COO, MCUL
Ken Ross**



**SVP, Sales &
Corporate Marketing
Lisa Rizk**



**SVP, Performance
Solutions
Aaron Adams**



**SVP, Technology
Tim Bohlman**



**SVP, Marketing
Solutions & Business
Development
David Dean**



**SVP, Michigan
Solutions
Open**



**VP, Corporate
Marketing
Paula Piccinini**



**VP, Operations
Russell Gerrard**



**VP/Controller
Wendy Vadnais**



**VP, Business
Development
Audrey Olzem**



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CU Solutions Group: Company Profile

Ownership

More than 100 investors made up of leagues, credit unions and credit union system organizations including CUNA Mutual Group, CSS, CUDL and CO-OP Financial Services



Technology Solutions

Customers

Serving over 3,400 credit unions in addition to the public sector, small- and medium-sized businesses, universities and schools, hospitals and other vertical markets



Marketing Solutions

Employees/Offices

Approximately 150 employees headquartered in Livonia, Michigan



Performance Solutions

Key Partners

Sprint, Intuit, Gas Station TV, FocusIQ and Salus Group. We also have marketing partnerships with credit union trade associations across 48 states



Michigan Solutions

Key Product Brands

Love My Credit Union Rewards, LifeSteps™ Wallet, CU Vendor Management, Salus Group, Performance Pro, Compease, League InfoSight, ComplySight, CU PolicyPro, Save to Win, Gas Station TV



Main Menu



CU Solutions Group: Core Solutions



Technology Solutions
Website Design & Hosting
Web Enhancements
Scalable Mobile Apps
Design & Build Services
LifeSteps Wallet

Marketing Solutions
Digital Advertising
Save to Win
Gas Station TV

Love My Credit Union Rewards
Sprint
TurboTax

Performance Solutions
Performance Pro
Compease
Product-led Consulting

Operational Solutions
CU PlanningPro
CU BoardNavigator

Michigan Solutions
Insurance & Benefit Solutions
ATM/Branch Networking
Card Services
Lending Solutions



CU Solutions Group: Delivering Stakeholder Value



Our Staff

- Sales team
- Client management
- Program management
- Technology & marketing
- HR experts



Network of Relationships

- Over 3,400 credit union relationships
- League partners across 48 states
- Partners (Sprint, Intuit)
- Marketplace knowledge
- 100+ investors (CUs, leagues, CU system organizations, etc.)



Marketing & Reach

- 80 million+ members/consumers
- Credit union-to-member marketing
- Direct-to-consumer marketing
- Cause-based marketing



Strong Products for Credit Unions

- Amplified value with breadth of offers
- Marketplace aggregation
- Delivery network and platform
- Consistently recognized with industry awards



Technology Solutions



Marketing Solutions



Performance Solutions

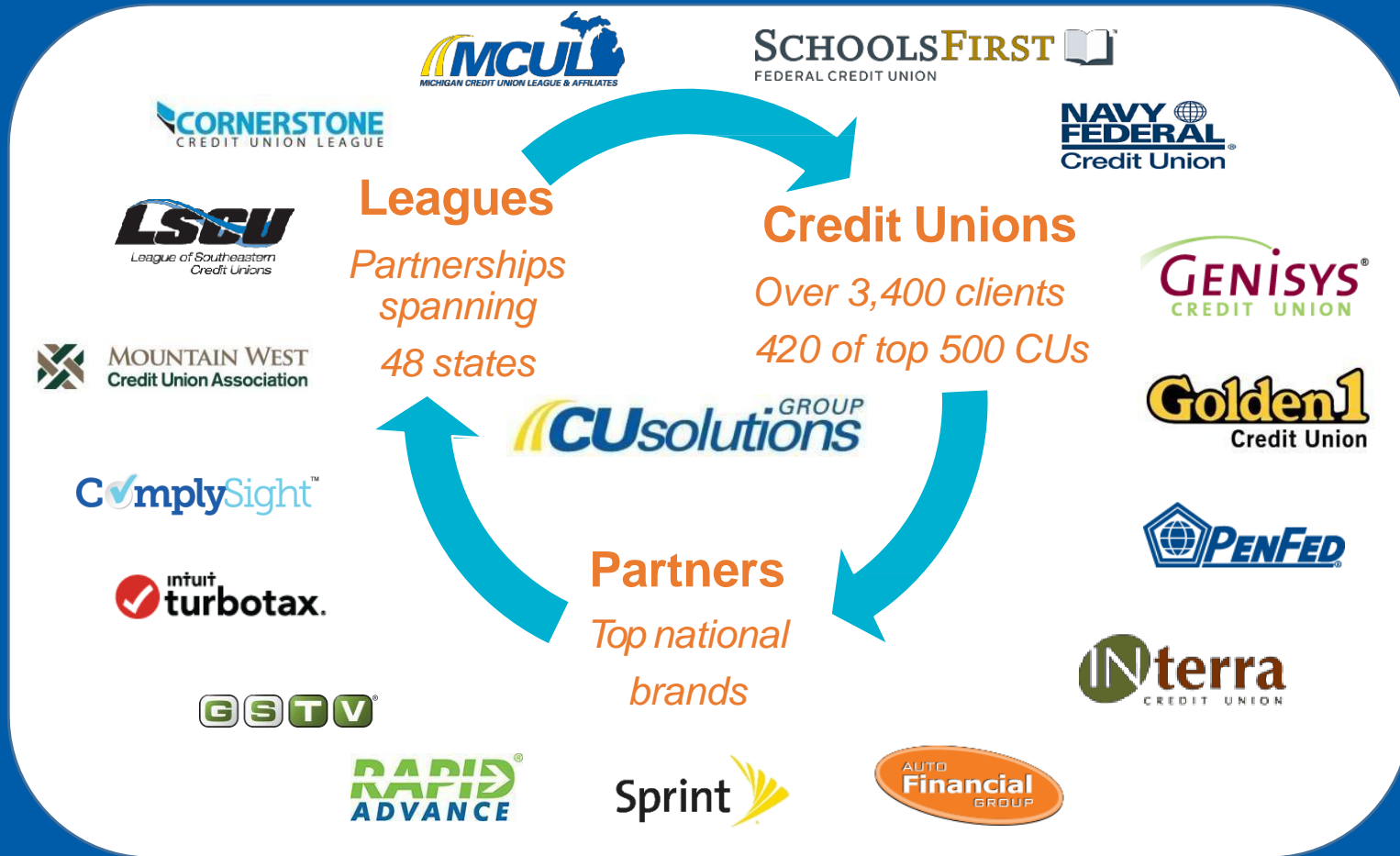


Michigan Solutions



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CU Solutions Group: Network Strength



CU Solutions Group: Partnership Growth



More than 1.6M active accounts
~3 percent of Sprint's customer base
Largest affinity partner



More than 2.5M member users
~2 percent of TurboTax total online sales
Largest affinity partner



More than 1M sales, more than \$23B in sales revenue, \$11.9B in credit union member loans
Largest vehicle purchase program affinity partner
Program sunset in 2015



Technology

Offering secure and reliable design, hosting and mobile solutions for remote service delivery

The Technology Solutions division serves more than 400 credit unions nationwide.



- Award-winning responsive design services
- Secure web hosting services boasting 99.99 percent uptime
- Custom web enhancements including real-time loan decision tools, real-time membership enrollment, virtual chat and financial calculators



Design & Build



Scalable Mobile Apps

LifeSteps[™]
WALLET



Web Enhancement



Website Design & Hosting



Main Menu

CUsolutions GROUP

Design & Build Solutions

Technology

Design & Build

Our team of Zend Certified Engineers have designed and built robust applications for the credit union industry including Performance Pro, Compease, ComplySight and PolicyPro.

Credit unions can leverage the full force of this team to boost online exposure, generate interactive web solutions and build multi-platform applications of any size or complexity.



Design & Build



Scalable Mobile Apps



Web Enhancement



Website Design & Hosting



Main Menu



Scalable Mobile App Solutions

Technology

Scalable Mobile Apps

Google reports that since 2015, more than half — and as much as 60 percent — of online searches are made on mobile devices. Credit unions can capitalize on member-preference and behavior by leveraging mobile app technologies like Mobile Finance Manager.

Credit unions can offer tech-savvy members the mobile banking services they want and expect from their financial institution. Attracting new members while delivering a consistent experience across every device and platform.



Design & Build



Scalable Mobile Apps

LifeSteps™
WALLET



Web Enhancement



Website Design & Hosting



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GROUP
CUsolutions

LifeStep Solutions

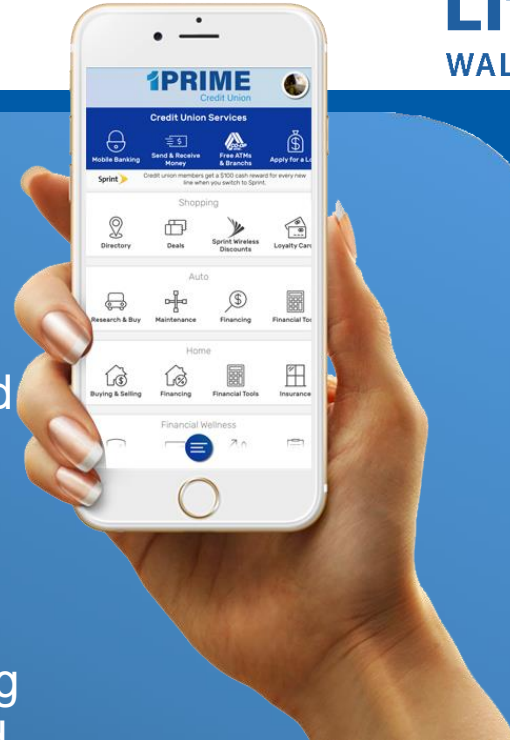
Technology



LifeSteps™ Wallet

Launched November 1, the LifeSteps Wallet vision is to keep a credit union “top of mind” and “top of wallet” by empowering millennial members before, during and after life’s biggest financial decisions.

LifeSteps Wallet is a wraparound container app that enhances your credit union's mobile banking experience while saving your members time and money.



Scalable Mobile App Solutions

Technology

The future of fintech in the credit union space

Mobile Finance Manager

- All the features that a credit union needs to engage members where they are
- Get your product to market quickly with a partner that knows credit unions
- Our partner already has API integration with many core processors
- Save money -- you only pay for members that use your product

Orpheus

- Multi-factor authentication that uses a robust infrastructure and employs multiple failsafe systems
- User-friendly dashboards with visual analytics that detail user balances and spending trends
- Quick, easy ways to transfer funds from one user account to another; even to and from accounts at other financial institutions
- Integrated online bill pay
- Transfer and payment's architecture that allows members to make any form of payment from a single screen



Design & Build



Scalable Mobile Apps



Web Enhancement



Website Design & Hosting



Main Menu



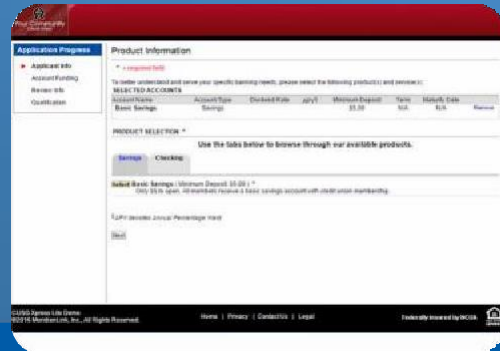
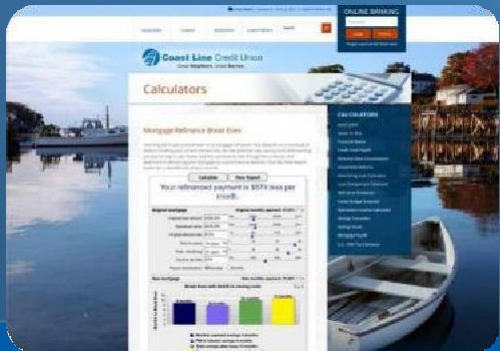
Web Enhancement Solutions

Technology

Web Enhancements

The definition of great customer service has shifted. Members still want ease, courteousness and reliability — but they also want access, speed and consistency.

With web enhancements that deliver real-time loan decisions, real-time member enrollment, financial calculators and digital chat features, credit unions can transform their website from a digital brochure to an engaging and interactive resource.



Design & Build



Scalable Mobile Apps



Web Enhancement



Website Design & Hosting



Main Menu

CUsolutions GROUP

Website Design & Hosting Solutions

Technology

Website Design & Hosting

A credit union's website routinely makes the first and most impactful impression with new and prospective members — it holds the potential to be their greatest asset.

We have more than 20 years of expertise developing and hosting websites, specifically for the credit union industry, that are designed with clean and modern aesthetics, intuitive navigation and pathways designed to lead users to key products and services. Our dual-active hosting environment protects sites with enhanced security, speed and reliability.



Design & Build



Scalable Mobile Apps



Web Enhancement



Website Design & Hosting



Main Menu

CUsolutions GROUP

Marketing

Offering marketing solutions that grow membership, increase service usage and build loyalty



MARKETING SOLUTIONS

Business-to-business solutions designed to help credit unions attract new members and increase service usage. Our award-winning full-service marketing agency provides industry-leading marketing communications and support.



MEMBERSHIP ENHANCEMENTS FROM LOVE MY CREDIT UNION REWARDS

Business-to-consumer solutions that enhance membership value, build loyalty and generate income. Member savings are now nearing \$2 billion with partner discounts from Sprint, TurboTax, TruStage and more.



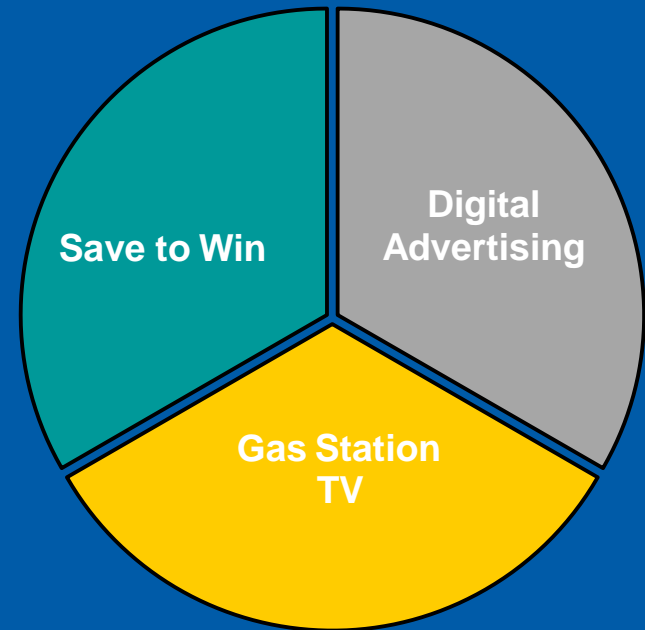
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Marketing Solutions

Offering unique marketing solutions that help grow membership and service usage

- Through internal initiatives, partnerships and acquisitions, CUSG's marketing solutions have grown significantly over the past 30 years.
- For some credit unions, it functions as a full-service agency, for others, it drives focused initiatives with tactics like GSTV and Save to Win.
- FocusIQ, our joint venture with Duffey Petrosky, adds new dimensions of targeted advertising and big data tactics to help credit unions gain market share and grow service usage.

MARKETING SOLUTIONS CORE SOLUTIONS



ADDITIONAL SOLUTIONS CUBE TV STUDIOS FINANCIAL RESOURCE CENTER



Main Menu

Digital Advertising

Marketing Solutions Powered by FocusIQ

Consumers leverage digital channels to find the lowest loans rates and best credit cards in a matter of seconds. Credit unions need to be there when they're researching their options in the digital space.

Search Central: Paid search campaigns conducted through Search Central optimize online presence when consumers search with chosen keywords or phrases. It's highly targeted, easily measurable and offers a strong return on investment.

FOCUS
Search Central™



CU solutions GROUP

Digital Advertising

Marketing Solutions Powered by FocusIQ

Social Accelerate: Facebook to Twitter, LinkedIn to Instagram — whether just diving into social or taking a social presence to the next level, we make sure that we're managing against a smart social strategy, engaging people and managing the growing community.

Media & Market Management: In the dynamic world of media, it takes both knowledge and know-how to be effective. Broadcast, digital, outdoor or print — we push for maximum penetration on every dollar by mapping out the market, defining a strategy, allocating budgets and negotiating with media suppliers.

FOCUS 
Social Accelerate™

FOCUS 
Media & Market
Management®



Main Menu

The logo for CUSolutions GROUP, featuring the word "CUSolutions" in blue and "GROUP" in a smaller font above it.

Gas Station TV

Marketing Solutions



GSTV gives credit unions access to an audience that's captive, watching and in their direct area — at the gas pump.

- Add geo-targeted marketing to enhance campaign performance
- GSTV grants the flexibility needed to drive the most value possible out of media impressions
- Reach premium viewers:
 - 78 percent age 18-49
 - 55 percent more likely to acquire new savings or checking account
 - More than 70 million viewers per month
 - 88 percent watch every time they pump



Gas Station TV

Marketing Solutions



Your credit union – featured at nationally recognized retailers.



Incentivize smart saving and attract new members by leveraging the nation's largest prize-linked savings program: Save to Win.

Every time your members make a \$25 deposit into their Save to Win savings account, they're entered into monthly and quarterly cash prize drawings.

- More than \$2 million in prizes awarded
- Nearly \$140 million saved by members
- Up to 99 percent account rollover rate
- More than 30 percent of accounts held by millennials



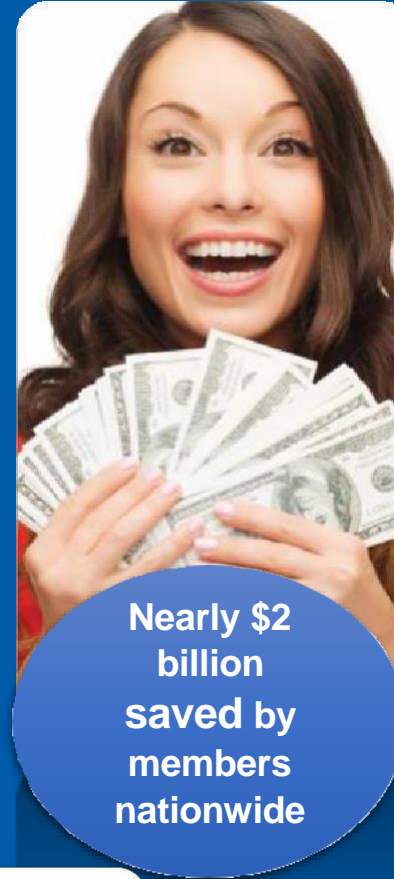
Love My Credit Union Rewards

Membership Enhancements from Love My Credit Union Rewards

Love My Credit Union Rewards provides exclusive member discounts developed specifically for credit unions and their members.

The program features standardized marketing requirements and bundled marketing materials that make it easier than ever to:

- Enhance membership value and build loyalty
- Grow core products and services
- Drive credit/debit transactions
- Earn non-interest income



Nearly \$2 billion saved by members nationwide



Sprint Credit Union Member Cash Rewards

Membership Enhancements from Love My Credit Union Rewards

Sprint Credit Union Member Cash Rewards

Enhance member value

- \$100 cash reward with every new line activation
- Current Sprint customers receive \$50 for every line transferred
- \$50 loyalty rewards every year for every line
- Cash reward direct-deposited into member credit union account

Earn more non-interest income

- Marketing reimbursements and new pay-for-performance payments structure

Sprint 

 **intuit**
turbotax.



Growing
Offers



Bundles



Marketing
Requirements



 **CU solutions** GROUP



Main Menu

With more than 2.5 million member users making up roughly two percent of TurboTax's total online sales, the TurboTax Credit Union Member Discount Program from Love My Credit Union Rewards is TurboTax's largest affinity partner program.

Discount on TurboTax Services: Members save up to \$15 on TurboTax Federal tax online and downloadable products

Co-branded microsite: Credit union logo on the home page and every tax page. Reports and microsite tracking

Increase Assets: 82 percent of CUSG credit union members directly deposited their tax refund with the credit union -- creating cross-sell opportunities for IRA's, financial planning, CD's and more



Growing Offers



Bundles



Marketing Requirements



Main Menu

Partner Offers Keep Growing

Membership Enhancements from Love My Credit Union Rewards

Members receive an exclusive offer on new ADT service as well as a \$100 Love My Credit Union Rewards Visa Gift Card. Included startup equipment valued at \$850 including smoke communicator:

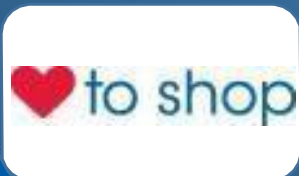


- Monitors the home even when the system is unarmed
- Communicates presence of smoke to ADT and dispatches emergency personnel
- Potential 20% savings on homeowners insurance

The TruStage Auto & Home Insurance Program offers competitive savings for credit union members. Members can save up to \$519.52 on car insurance, some members could save even more from all of the discounts offered including credit union member discounts, multi-car discounts, anti-lock brakes, air bags, automatic seat belts and good student discounts.



Members get great discounts and earn cash back for every purchase at more than 1,500 online retailers. Credit unions can market in conjunction with debit and credit card products, home mortgages and holiday club accounts.



Bundle Enrollment Options

Membership Enhancements from Love My Credit Union Rewards

Credit unions can bundle exclusive discount offers

- **All Bundle:** Includes all Love My Credit Union Rewards partner offers
- **Home Bundle:** Includes a collection of home related products and services



Simplified Marketing Requirements

- Market all of the Love My Credit Union discounts together as one with multi-partner web banners, inserts, newsletter articles, posters and more

Sprint

Intuit
turbotax.



Growing
Offers



Bundles



Marketing
Requirements



Main Menu

CUsolutions GROUP

Marketing Requirements

Membership Enhancements from Love My Credit Union Rewards

Marketing requirements apply for each individual program in which the credit union is enrolled:

- One direct-to-member communication for at least three of four calendar quarters
- Banner placement -- home page preferred -- within 30 days of enrollment, and continuously thereafter
- Lobby materials displayed continuously

Marketing requirements apply for each bundle in which the credit union is enrolled:

- One direct-to-member communication each quarter
- Banner placement on the website homepage within 30 days of enrollment, and continuously thereafter
- Lobby materials displayed continuously

Sprint 

 **intuit**
turbotax.



Growing
Offers



Bundles



Marketing
Requirements



Main Menu

The logo for CU Solutions Group, featuring a stylized 'CU' in blue and yellow, followed by 'solutions' in blue and 'GROUP' in smaller blue text above it.

Examples of Marketing Tactics for the All Bundle

Membership Enhancements from Love My Credit Union Rewards

Quarterly Marketing Communication Tactics –More Options to Choose From!

Quarterly Newsletter Article and/or Ad: Mailed or emailed

Email Marketing, ATM Digital Screen Ad, Drive-Thru Digital Ad, Radio Spots

Mobile Banking App: Banner ad or messaging in mobile banking app for at least one quarter

Quarterly Statement Insert/E-Statement Onsert: Printed and/or digital

Statement Envelope Snipe: Messaging and logo on outside of statement envelope

FREE marketing materials are provided to all credit unions



Main Menu



Performance

Offering performance and compensation solutions that enhance productivity



HR PERFORMANCE SOLUTIONS

Offering performance and compensation solutions that enhance engagement and productivity. Our employee performance management software is time-tested, content rich and used by more 100,000 professionals nationwide.



OPERATIONAL SOLUTIONS

Helping credit unions improve strategic planning, governance and compliance systems. We provide customized and turnkey solutions that help your credit union develop long-term growth and viability.



Main Menu

A Leader in the HR Industry

Performance: HR Performance Solutions

HR Performance Solutions has grown to more than 1,500 clients spanning many industries across the United States. Our applications are time-tested, content rich and are used by more than 100,000 professionals nationwide.

Our solutions are designed by human resource professionals with decades of experience to be secure, effective, flexible and easy to use.

HR Performance Solutions' consultants and product support representatives are with you every step of the way when implementing and using Performance Pro and Compease.



Main Menu

Performance Pro

Performance: HR Performance Solutions



Performance Pro is designed to simplify and improve performance management in a simple and comprehensive implementation.

- Allows users to align individual employee goals with specific strategic initiatives
- Automates the employee performance evaluation process
- Provides customizable, automated email reminders to managers, employees and 360-degree reviewers for evaluations on any frequency
- Includes dashboards, workflows, customizable templates, writing assistants, legal checks, goal cascading, customizable employment action forms and robust reporting



Main Menu



Compease

Performance: HR Performance Solutions



Compease is industry-leading salary administration software that helps credit unions attract, retain and engage top talent, and is the *only* system that uses CUNA's Credit Union Staff Salary Survey Report data.

- More credit unions share their data directly with Compease than any other system
- Compease uses an additional 10 data sources and expert analysis to ensure that your salary ranges truly represent the market since, at the end of the day, nothing is more important when deciding between different products



Main Menu

CU solutions GROUP

Product-Led Consulting

Performance: HR Performance Solutions

Product-Led Consulting

- Helping credit unions reach their workforce management objectives by researching trends, advising and implementing customized, product-led HR solutions.



Performancepro 

Compease 



Product Led
Consulting



Main Menu

 **CU**solutions GROUP

New Innovations in Performance

Performance: Operational Solutions

CU PlanningPro™

CU PlanningPro is a powerful web application that helps credit unions prioritize energy and resources. Among other tools, this application will help credit unions create strategic and operational plans, define and achieve organizational goals and develop industry-related key performance metrics.

CU BoardNavigator™

CU BoardNavigator is a board relations and policy building tool. Fostering positive and productive relationships between CEOs and boards, this go-to kit will include policy manuals with best practices, shared resource libraries, board evaluation tools, training resources and other board-focused assets.



Michigan Solutions

Offering partner-based solutions; serving more than 240 credit unions across the state



PAYMENTS & INSURANCE SOLUTIONS

Providing partner-based insurance, networking and payment solutions for Michigan credit unions.



LENDING SOLUTIONS

Helping credit unions grow and expand their portfolios with innovative lending products and solutions.



Michigan Solutions

Offering partner-based solutions; serving more than 240 credit unions across the state

Credit unions have always relied on Michigan Solutions for our insights and deep industry expertise. We help credit unions identify opportunities to increase revenue and improve overall efficiencies. Key areas of focus include:

- Card Solutions
- Insurance and Benefits
- ATM/Branch Networking
- Lending



Card
Services



Insurance
Benefits



ATM/Branch
Networking



Lending
Solutions



Main Menu

The logo for CU Solutions Group, featuring three curved lines in yellow and blue to the left of the text "CU solutions GROUP".

Card Solutions

Michigan: Payments & Insurance Solutions

Partnerships with FIS and Card Services for Credit Unions (CSCU) provide a comprehensive range of solutions including:

- The best end-to-end credit and debit card processing
- Finest risk management programs
- Exemplary client and cardholder support
- Turnkey enhancement services



Card
Services



Insurance
Benefits



ATM/Branch
Networking



Lending
Solutions



Main Menu

Insurance & Benefits

Michigan: Payments & Insurance Solutions

Credit unions exist to help people protect, invest and plan for their future — regardless of their financial standing. These solutions help do just that.

CUNA Mutual Group: Employers can provide employees with the safety and security of CUNA Mutual Group's retirement plans, and protect the financial wealth of your members with risk management services, lending programs and personal lines through CUNA Mutual Group's TruStage.

The Salus Group: A benefits consulting, brokerage and administration firm specializing in employee benefits, the Salus Group is a CUSO that helps credit unions provide employees with health, dental, vision, and long- and short-term disability insurance.



Card
Services



Insurance
Benefits



ATM/Branch
Networking



Lending
Solutions



Main Menu

ATM/Branch Networking

Michigan: Payments & Insurance Solutions

ATM/Branch Networking Solutions

Provides credit union members surcharge-free access to their money through CO-OP Financial Services and its network of more than 30,000 ATMs and more than 5,000 shared branches nationwide.

Credit unions can reach out to their members and offer them the access and convenience they want, with easily recognized nationwide terminals and the latest tools for locating them.



Card
Services



Insurance
Benefits



ATM/Branch
Networking



Lending
Solutions



Main Menu

CU solutions GROUP

Helping Credit Unions Say “Yes” to More Loans

Michigan: Lending Solutions



Through small business loans, business cash advances, lines of credit and SBA bridge loans, RapidAdvance offers credit unions the opportunity to serve their small business members when traditional financing options don't apply.



Auto Financial Group helps increase loan yields and indirect/direct loan volume, by offering lower monthly payments and flexible, residual-based loans.



With Spireon's GoldStar GPS and Kahu, credit unions can give credit to more members while improving member payment behavior and reducing credit union risk.



Main Menu

RapidAdvance

Michigan: Lending Solutions



The leader in alternative financing, RapidAdvance allows credit unions to extend their small business lending by offering optional flexible funding when the credit union's underwriting requirements can't be met.

- RapidAdvance has provided more than \$700 million dollars to more than 31,000 small businesses nationwide
- Loans are subordinated: no impact on credit union's collateral
- Approval is not driven by FICO score or collateral
- Funding within five days
- Credit unions earn non-interest income based on referral fees and protect their member relationship by meeting the members needs without sending them to a competing institution



Main Menu

The logo for CU solutions GROUP, featuring the word "CU" in a large, bold, blue font, "solutions" in a smaller, blue font, and "GROUP" in a smaller, blue font above "solutions".

Auto Financial Group

Michigan: Lending Solutions



The attractive low-payment of vehicle leasing is increasingly cutting into credit unions' lending portfolios. AFG helps increase loan yields and indirect/direct loan volume, by offering members lower monthly payments and flexible, residual-based loans.

- Finance options for both new and up to five years used vehicles
- 100% residual value guarantee to credit union
- Standard mileage options: 12,000, 15,000, and 18,000 miles per annum and a low excess mileage charge if there is excess mileage at maturity
- Balloon loans are titled in a member's name allowing them to privately sell, trade, or refinance their vehicle at anytime or surrender the vehicle at loan maturity in lieu of paying the final balloon installment with no penalty
- AFG manages the entire end of term process including vehicle inspections, disposition and answering member questions, to make this process as easy as possible for the member



Spireon's solutions enable credit unions to lend to more members while improving member behavior, keeping them safe and reducing credit union risk.



GoldStar Lender is a GPS-based product that allows credit unions to expand their lending to more members with challenged credit while reducing risk

- Payment reminder and starter interrupt features improve member payment behaviors and loan portfolio performance
- Saves members thousands on reduced fees and interest
- Improve effectiveness and reduce expense of collections



Kahu (Hawaiian for Protector) is a member-purchased device that gives members peace-of-mind that their vehicle and loved ones are safe

- Instant access to vehicle and alerts about the vehicle's location, driving behavior and more
- Credit union sells the units and earns additional non-interest income



CU Solutions Group is a Michigan-based service organization (CUSO) that serves credit unions nationwide



Technology
Solutions



Marketing
Solutions



Performance
Solutions

CUSG
Introduction

CUSG
Partnership
Opportunities



Michigan
Solutions



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 **CU**solutions GROUP

CU Solutions Group Offers Unique Opportunities

Partnership Opportunities

CUSG is uniquely suited to bring the credit union market to its partners

- In-depth understanding of credit union members
- Strong network of relationships with credit unions and credit union organizations
- Full-service, award-winning marketing agency
- National sales and client service teams
- Successful relationships with top brand partners
- Established track record of bringing together members, credit unions and partners to achieve success



Member
Facts



Network
Strength



Proven
Success



Pilot
Launch



National
Launch



Marketing to
Members



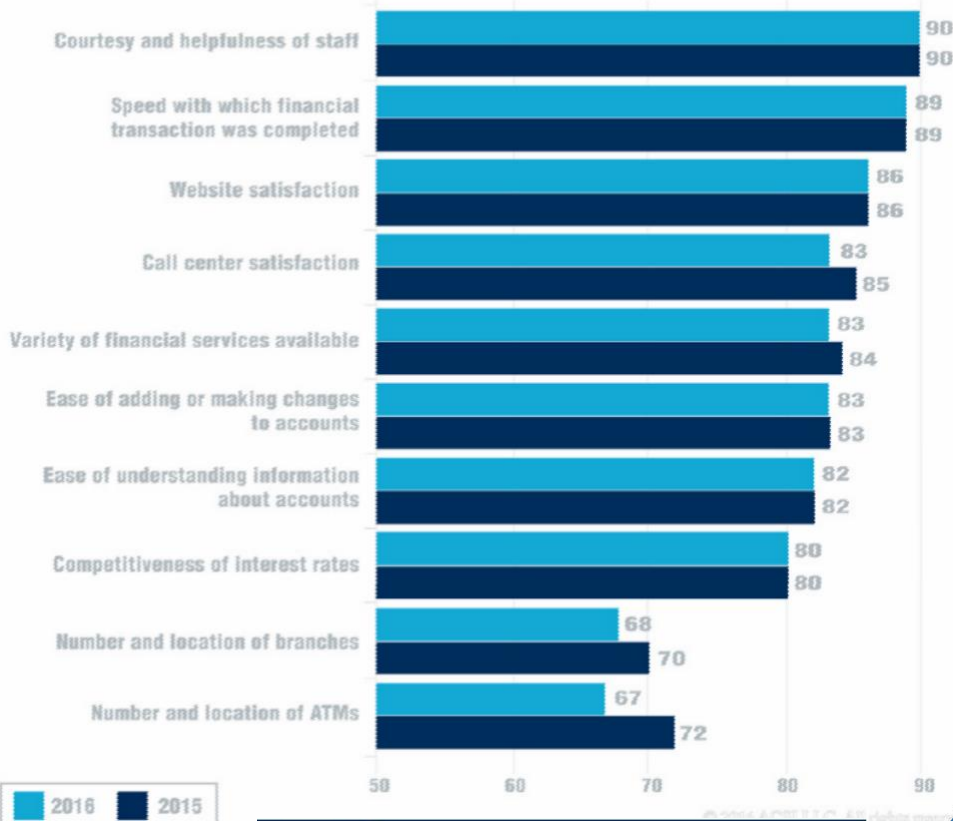
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 **CU**solutions GROUP

Credit Union Members are Loyal

Partnership Opportunities

Credit Unions
Customer Experience Benchmarks
Year-Over-Year Industry Trends



Source:  ACSI Finance & Insurance Report 2016

Credit unions continue to outperform themselves year-over-year

Credit unions outrank banks in the benchmark trend areas of:

- Helpfulness of staff
- Variety of services
- Competitiveness of interest rates



Member Facts



Network Strength



Proven Success



Pilot Launch



National Launch



Marketing to Members



Main Menu



Credit Union Members are Loyal

Partnership Opportunities

- 89 percent of consumers say credit unions are different than banks.*
- 66 percent of credit unions members trust that their credit union is doing what is in their best interest – versus 27 percent for bank customers.*
- On average, 60 percent of all credit union members say they're "highly loyal" to their credit union. Of those members, the age range 55 to 64 year olds lead that margin at 69 percent.**
- Two-thirds of credit union members say they prefer to use a credit union or community bank, instead of a big national bank.**
- 34 percent of all credit union members are in peak borrowing age range, while 12 percent are "future borrowers" (ages 18 to 24).**

*Source: 2013 MCUL & Affiliates Consumer Research Study

**Source: CUNA's National Member & Nonmember Survey, 2015-2016



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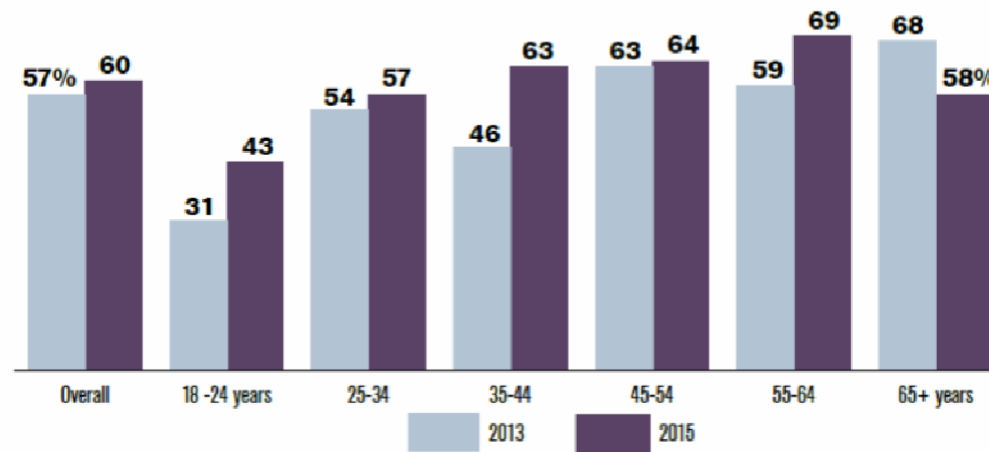
Credit Union Members Represent a Key Market

Partnership Opportunities

- All age ranges except 65+ are continuing to grow in recommendations for a credit union to others
- Age range 35-44 years is growing quickest, up 17 percent from two years ago in likeliness to recommend a credit union
- Closely followed by millennials, age 18 to 24 who are up 12 percent

Source: CUNA's National Member & Nonmember Survey, 2015 - 2016

CU Members "Extremely Likely" to Recommend CU to Others
(by age)



Member Facts



Network Strength



Proven Success



Pilot Launch



National Launch



Marketing to Members



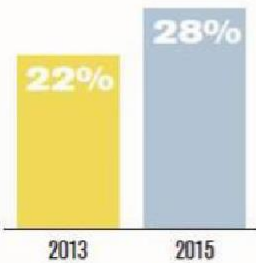
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Credit Union Members Represent a Key Market

Partnership Opportunities

AT A GLANCE

28% of consumers ages 18 to 24 now belong to a CU...



...up from **22%** in **2013**

Among surveyed members ages 18 to 30:

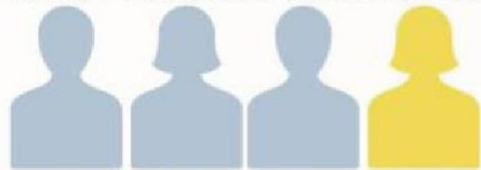
35% say they visit a branch once in a typical month;

29% say they never visit a branch.

Of 18- to 30-year-old members:



say they're either "very familiar" or "somewhat familiar" with cooperatives, compared with **40%** of same-age nonmembers.



60% of members overall are "**highly loyal**" to their CU.

The average age of a credit union member is 46.7 years, which is down by last year's average of 48.5 years

28 percent of adults age 18 to 24 belong to a credit union, up from 22 percent from two years ago



Member Facts



Network Strength



Proven Success



Pilot Launch



National Launch



Marketing to Members

Source: CUNA's National Member & Nonmember Survey, 2015-2016



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CUsolutions GROUP

Credit Union Members Represent a Key Market

Partnership Opportunities

2015 – 2016 Survey*

49% male, 51% female

12% age 18 to 24

34% age 25 to 44

62% married

69% own home

2012 – 2013 Survey**

49% male, 51% female

44% age 45 to 64

66% married

86% own home

Who Are Your Members?

Demographic profile

Average age	46.7
Ages 18 to 24	12%
Ages 25 to 44	34%
Male/Female	49%/51%
Married	62%
Education completed:	
High school or less	33%
College degree or more	34%
Employed full time	55%
Own home	69%
Have bank account*	86%

*2014



Member Facts



Network Strength



Proven Success



Pilot Launch



National Launch



Marketing to Members



Main Menu

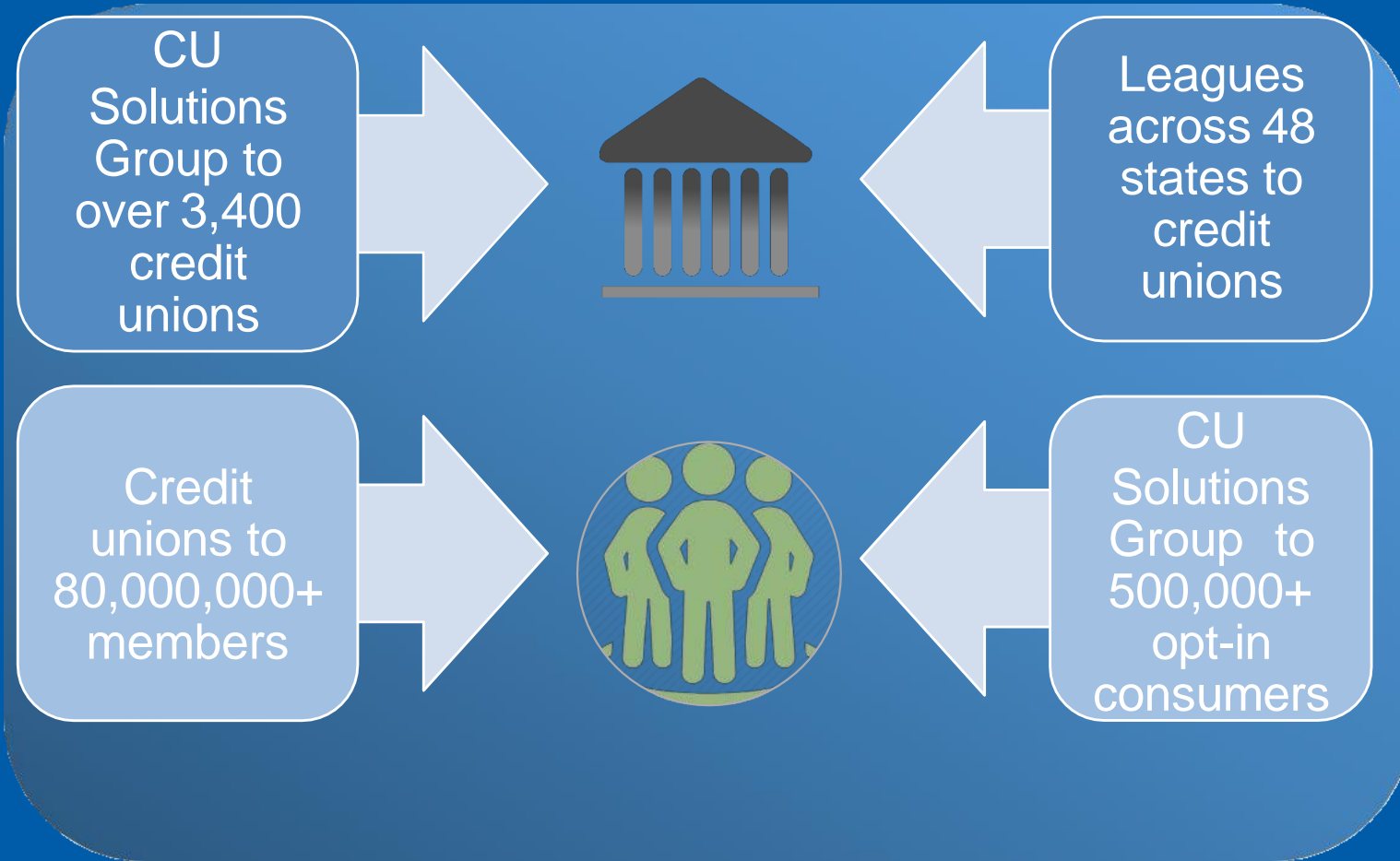
CU solutions GROUP

*Source: CUNA's National Member & Nonmember Survey, 2015-2016 (infographic)

** Source: CUNA's CU Member Satisfaction, Growth, and Loyalty Report, 2012-2013

Network Strength

Partnership Opportunities



Proven Success

Partnership Opportunities



More than 1.6M ActiveAccounts, \$4.6B in revenue
~3 percent of Sprint's customer base
Largest affinity partner



Over 2.5M member users, over \$80M in revenue
~2 percent of TurboTax online total sales
Largest affinity partner



More than 1M sales, over \$23B in sales revenue,
\$11.9B in credit union member loans
Conquest sales - 37 percent first time GM buyers,
40 percent win-back buyers
GM's largest Vehicle Purchase Program affinity
partner



30 Day Launch Plan

Partnership Opportunities



Segment Key
Targets



Build
Collateral



Launch
Outbound
Campaign



Member
Facts



Network
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Marketing to
Members



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Segment Key Targets

Partnership Opportunities

Segment Key Targets

- Evaluate top 500 credit unions
- Determine market scope; sweet spot for partner target
- Work with data sources (Callahan's, NCUA and CUs) to determine member market segments
- Identify sample of credit unions to target



Member
Facts



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Marketing to
Members



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Build Collateral & Strategy

Partnership Opportunities

Build Collateral

- Develop talking points for national business consultants (NBCs)
- Letters to the CEOs and vice presidents of marketing & lending
 - Announce partnership
 - Introduce partner
- Emails from NBCs
 - Multiple options to suit tactic, barrier or need
 - High level introduction to the products
 - Promote case study or white paper
 - Webinar invitation
 - Meeting request



Member
Facts



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Success



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Marketing to
Members



Main Menu

Marketing & Sales Collaboration

Partnership Opportunities

Marketing Agency

- Press release
- Advertising in trade publications
- Website (CUSG and MCUL)
- CUSG and LMCUR social media
- Love My Credit Union Rewards newsletter
- Monitor publication
- Industry events
- CU TrendScan Report

Sales Team

- Send CEO and vice president letters
- Town hall meetings/lunch & learns
- Establish webinar calendar – holistic value proposition of Love My Credit Union Rewards
- Begin bi-weekly cadence of sending targeted emails



Member Facts



Network Strength



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Marketing to Members

Credit Union Times

CREDIT UNION
JOURNAL

CUinsight®

CREDIT UNION
MAGAZINE

CUES
POTENTIAL. REALIZED.™



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National Launch

Partnership Opportunities

Expand Collateral

- Banner ads
- National media
- Newsletters
- Sponsored emails



Member Facts



Network Strength



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National Launch



Marketing to Members



Main Menu

Sponsored Emails/Direct

Partnership Opportunities

Sponsored Emails/Direct

- Extensive database of credit union contacts
- Landing pages
- Webinar registration
- Meeting setup
- Whitepaper download
- Form completion
- Driving event traffic

• Increase Member Value and loyalty

• Drive Credit/Debit Card Transactions

• Earn Non-Interest Income

Love My Credit Union Rewards, formerly Invest in America, features exclusive member discounts developed specifically for credit unions and their members.

Over \$1 billion saved by members

World Council of Credit Unions

Digital Marketing – Just for Credit Unions.

Websites, Responsive Design, SEO, Social Media, Content, Retargeting, Online Advertising, Video Marketing (and more) – what does it mean for you?

hard is it to...

Register Here for Free Webinar >

If you can't attend this webinar and would like more information about digital marketing, please fill out the form below and we'll contact you soon.

Required Field

Name

Company



Member Facts



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Marketing to Members



Main Menu

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Digital Marketing

Partnership Opportunities

Digital Marketing

- SEO
- Paid search
- Social media
- Retargeting
- Marketing automation



Member Facts



Network Strength



Proven Success



Pilot Launch



National Launch



Marketing to Members



Main Menu

CUsolutions GROUP

Sponsorships & Events

Partnership Opportunities

Sponsorships & Events

- MCUL events
- Speaking opportunities
- Breakout session sponsor
- Signage
- Receptions
- Bag inserts
- Room drops



Member Facts



Network Strength



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Pilot Launch



National Launch



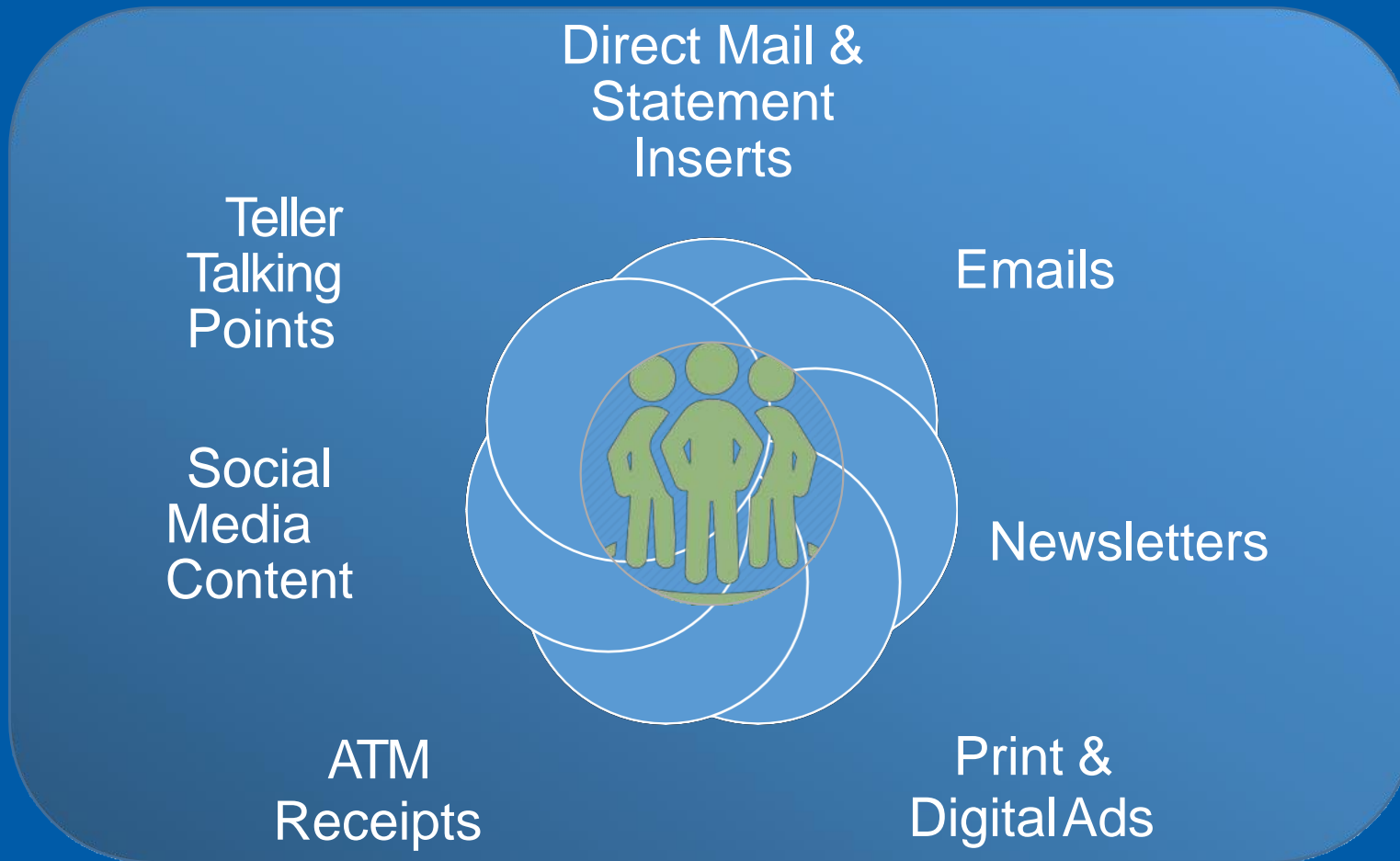
Marketing to Members



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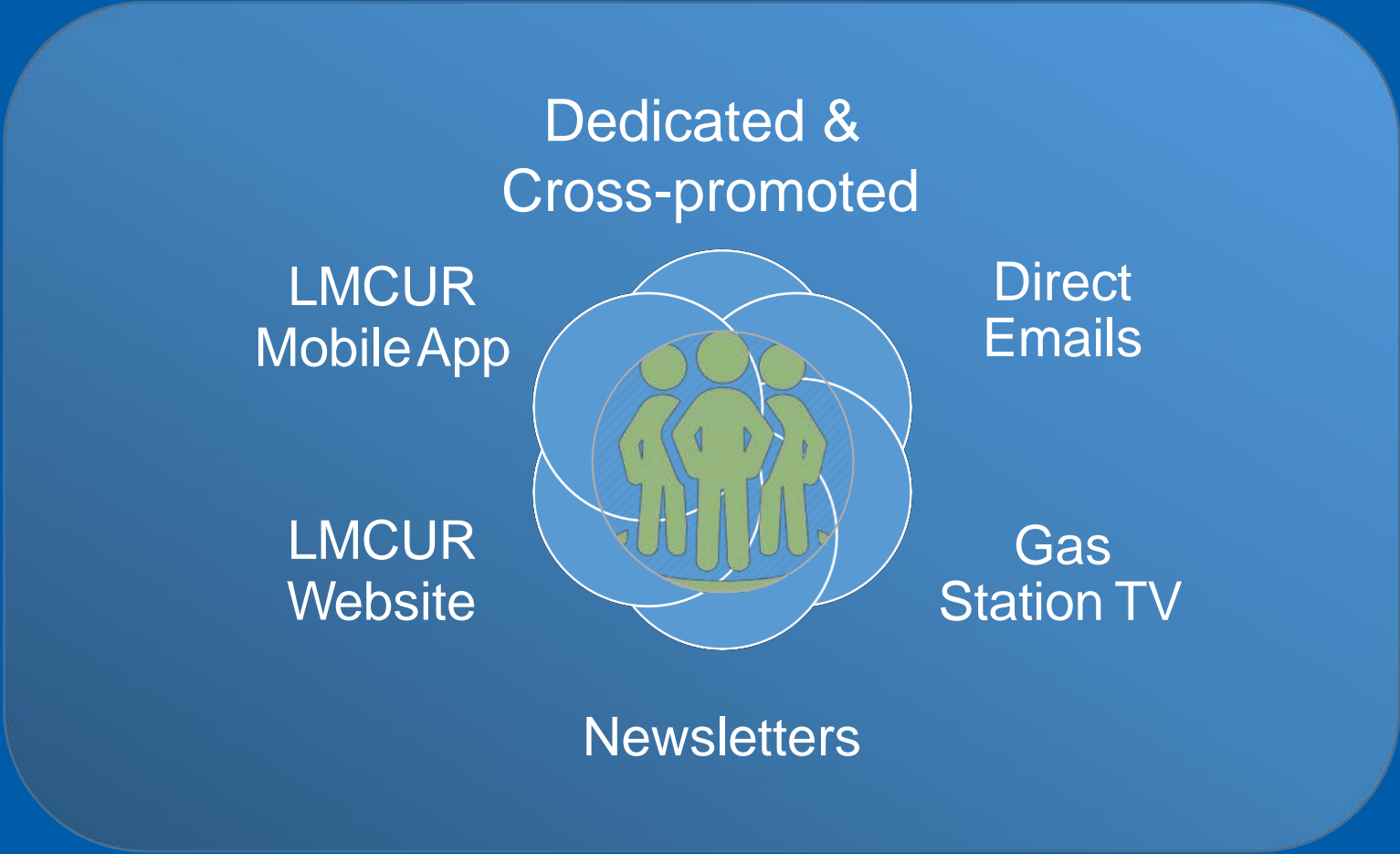
Turnkey Marketing Support for Credit Unions

Partnership Opportunities



CU Solutions Group to Consumer Marketing

Partnership Opportunities



CU Solutions Group Partnership Opportunities

- Presentation feedback
- Additional questions
- Determine next steps



Member
Facts



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