

# 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



Main Menu

 **CU**solutions<sup>GROUP</sup>

# 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



# 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 and CO-OP Financial Services



Technology  
Solutions

## Customers

Nearly 4,000 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, Salus Group and CU Wallet. We also have marketing partnerships with credit union trade associations across 48 states



Michigan  
Solutions

## Key Product Brands

Love My Credit Union Rewards, CU 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

## Marketing Solutions

Digital Advertising  
Marketing Packs  
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

Payments &  
Insurance Solutions  
Lending Solutions

# CU Solutions Group: Delivering Stakeholder Value



## Our Staff

Sales team  
Client management  
Program management  
Technology & marketing  
HR experts



## Network of Relationships

Nearly 4,000 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

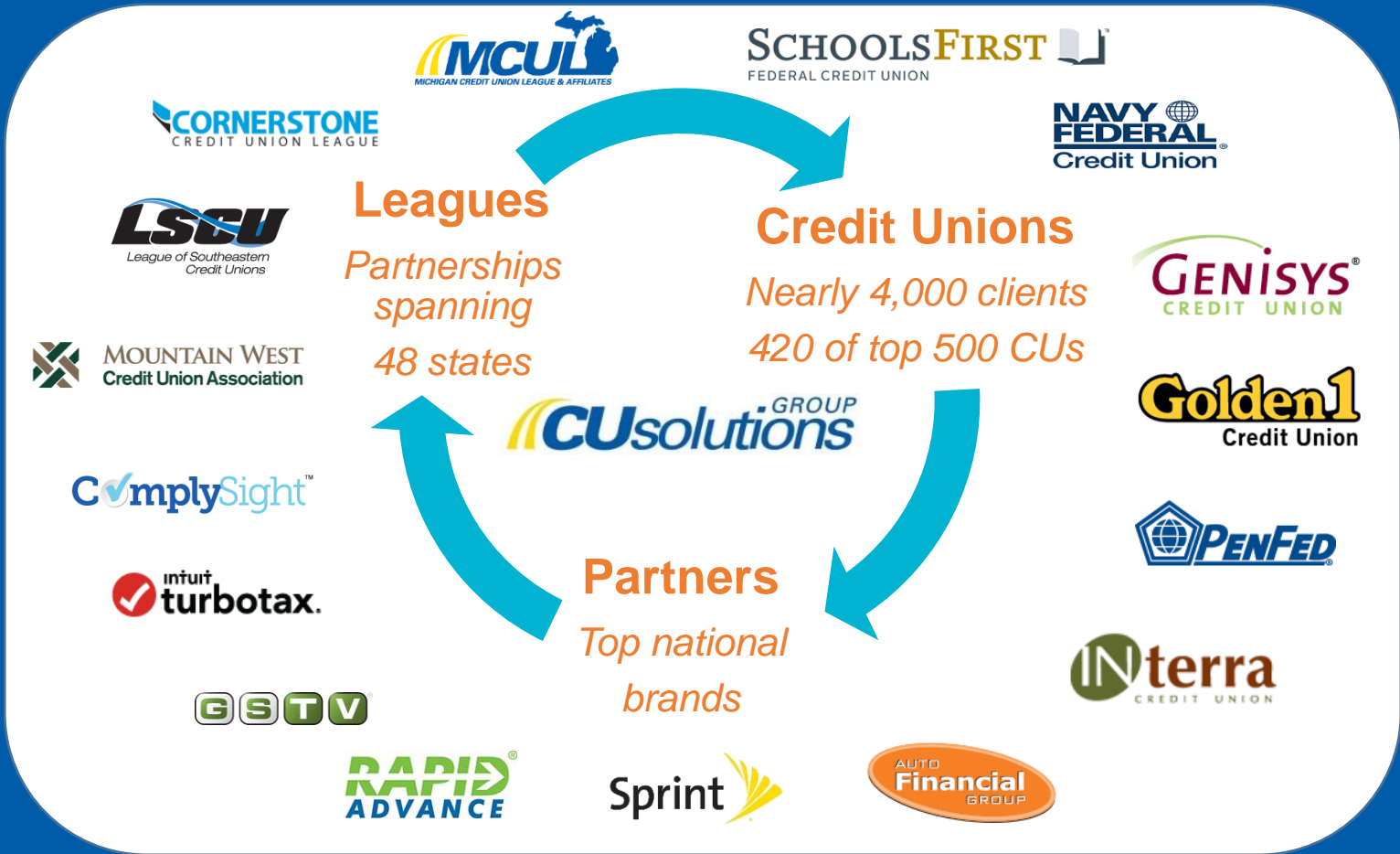


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**CU**solutions GROUP



# 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



Web Enhancement



Website Design & Hosting



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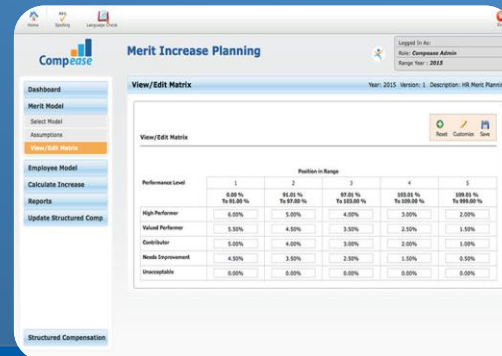
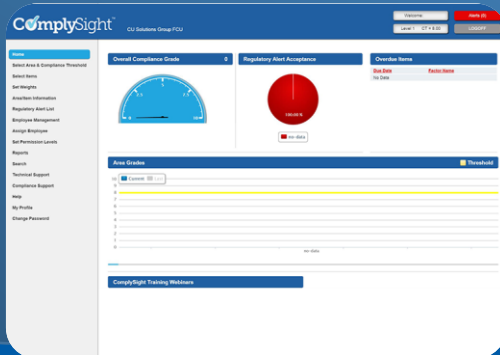
# Design & Build Solutions

## 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

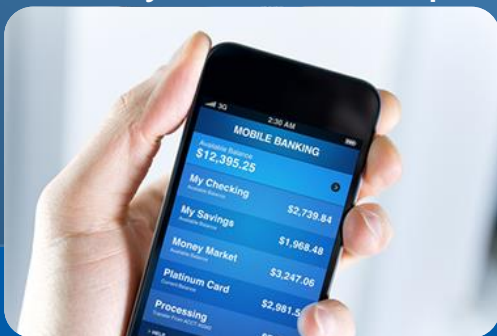
# Scalable Mobile App Solutions

## 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



Web Enhancement



Website Design & Hosting

# Scalable Mobile App Solutions

Technology



## LifeStep Solutions

The LifeSteps™ Wallet mobile app is designed to align members' major life decisions with their credit union's products and services. With their credit union-branded, *LifeSteps Wallet*, members search and discover local businesses, access money-saving coupons, find credit union-exclusive discounts, process payments and more.

When a member researches a merchant or uses a coupon, their credit union credit card is top-of-wallet; when they browse homes and vehicles, their credit union's financing and insurance options are a single tap away.



Design & Build



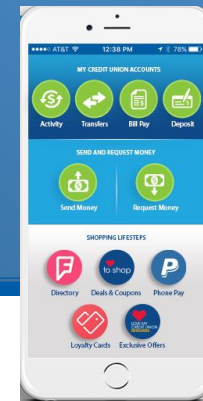
Scalable Mobile Apps



Web Enhancement



Website Design & Hosting



**CU**solutions GROUP



# Scalable Mobile App Solutions

Technology



## LifeStep Solutions – *What's Next*

*Additional LifeSteps Wallet features in development include:*

- *In-store payments*
- *Peer-to-peer payments*
- *Card control functionality*
- *Order-ahead food service and mobile restaurant reservations*

*Also in development, features including — Auto, Home and Protection*



**LifeStep**<sup>TM</sup>  
SOLUTIONS



Design &  
Build



Scalable  
Mobile Apps



Web  
Enhancement



Website Design  
& Hosting

# 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



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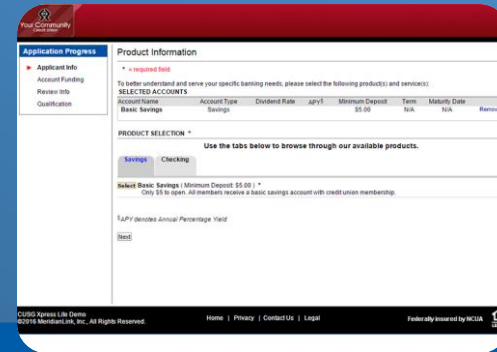
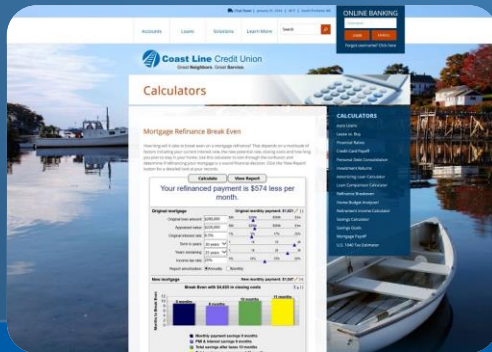
# Web Enhancement Solutions

## 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

# 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

# Marketing

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



## MARKETING SOLUTIONS POWERED BY FOCUS IQ

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.

# Marketing Solutions Powered by FocusIQ

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  
BIG DATA SOLUTIONS  
FINANCIAL RESOURCE CENTER



# 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.





# 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™



Digital  
Advertising

DRIVING CONSUMERS™  
**G S T V**®

**SAVE TO WIN**



Turnkey Marketing  
Campaigns



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 **CUsolutions** GROUP

# Gas Station TV

Marketing Solutions Powered by FocusIQ



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 Powered by FocusIQ



Your credit union – featured at nationally recognized retailers.



Digital  
Advertising



SAVE TO WIN



Turnkey Marketing  
Campaigns



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 **CUsolutions** GROUP

# Prize-linked Promotions

Marketing Solutions Powered by FocusIQ

## SAVE TO WIN

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



# Marketing Packs

Marketing Solutions Powered by FocusIQ

Agency-produced, templated and simple to execute, these collections of integrated marketing materials were developed to attract new members, boosts loans, drives credit card usage and increase wallet share.



**LifeSteps™**: LifeSteps, developed to reach millennials 18-25, features just-completed national marketing research, action plans to attract this demo and fresh co-branded video, digital and social media content ready for immediate use.

**Just Getting By™**: Along with a full-length documentary and a series of vignettes, credit unions can customize and brand a host of tools geared toward community education. All of these resources help connect struggling Americans to credit unions — organizations that will guide them to financial security, not bury them deeper.

**JUST GETTING BY**



Digital  
Advertising



**SAVE TO WIN**



Turnkey Marketing  
Campaigns



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# Marketing Packs

Marketing Solutions Powered by FocusIQ

**Turnkey Marketing Packs:** Turnkey Marketing Packs offer your choice of impactful web banners, social media posts, emails, posters and inserts. Just upload your logo, color match, and then customize with features and benefits that speak specifically to your credit union.

**CUBE TV™:** With turnkey videos from CUBE TV Studios, it's easier and more affordable than ever to tell the story of your credit union. Choose from our digital library of compelling and attractive videos covering the value of credit union membership, auto loans, mortgages, credit cards and more. Then finalize with your credit union's branding and customization. Videos are delivered in as little as two days.



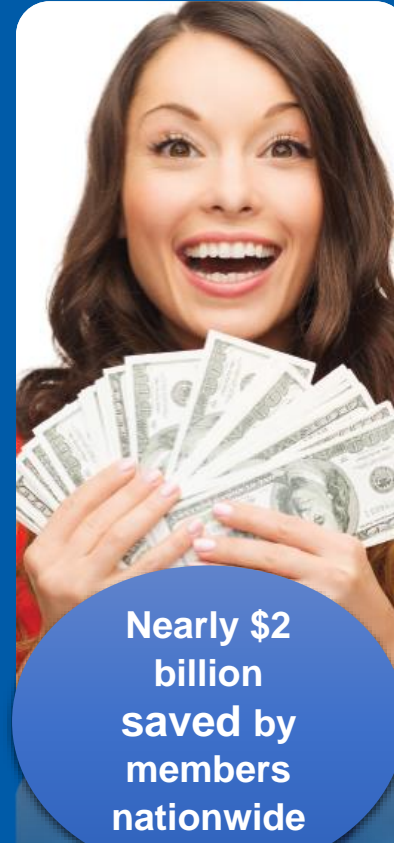
# Love My Credit Union Rewards

## 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



LOVE MY  
CREDIT UNION  
REWARDS

Sprint

intuit  
turbotax.



Growing  
Offers



Bundles



Marketing  
Requirements



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 **CU**solutions GROUP



# Sprint Credit Union Member Cash Rewards

Membership Enhancements from Love My Credit Union Rewards

## The New 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



Growing  
Offers



Bundles



Marketing  
Requirements



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# TurboTax

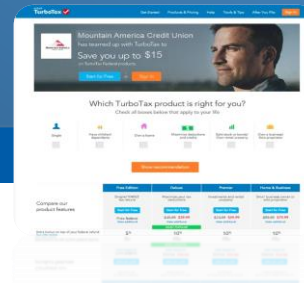
## Membership Enhancements from Love My Credit Union Rewards

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





# Partner Offers Keep Growing

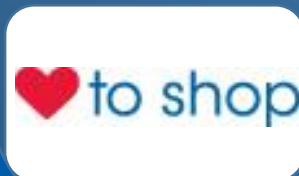
## Membership Enhancements from Love My Credit Union Rewards



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.

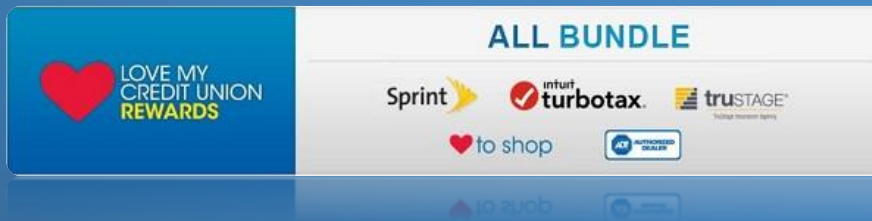


# Bundle Enrollment Options

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



# 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



# 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



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# 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.

# 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.





# 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



# 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



# 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



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 **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  
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 **CU**solutions<sup>GROUP</sup>



# Card Solutions

Michigan: Payments & Insurance Solutions

## Card 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  
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# 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  
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# 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



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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.



# 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



# 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



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 **CU**solutions<sup>GROUP</sup>

# 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



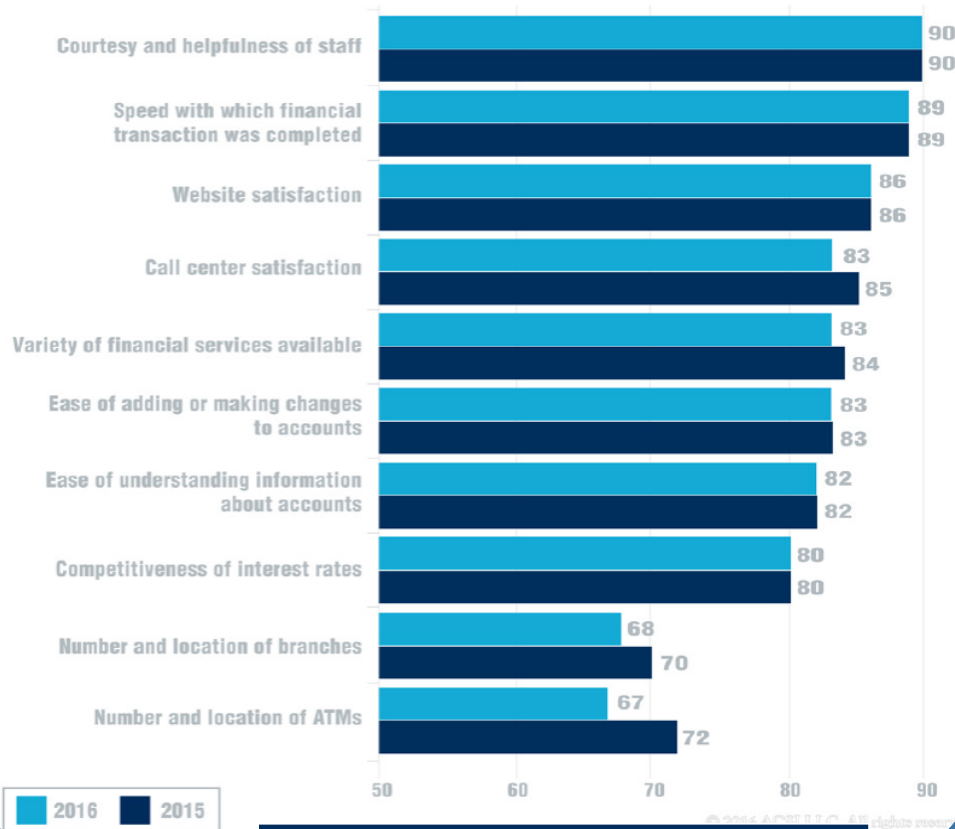
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# Credit Union Members are Loyal

## 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



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**CU**solutions GROUP

# 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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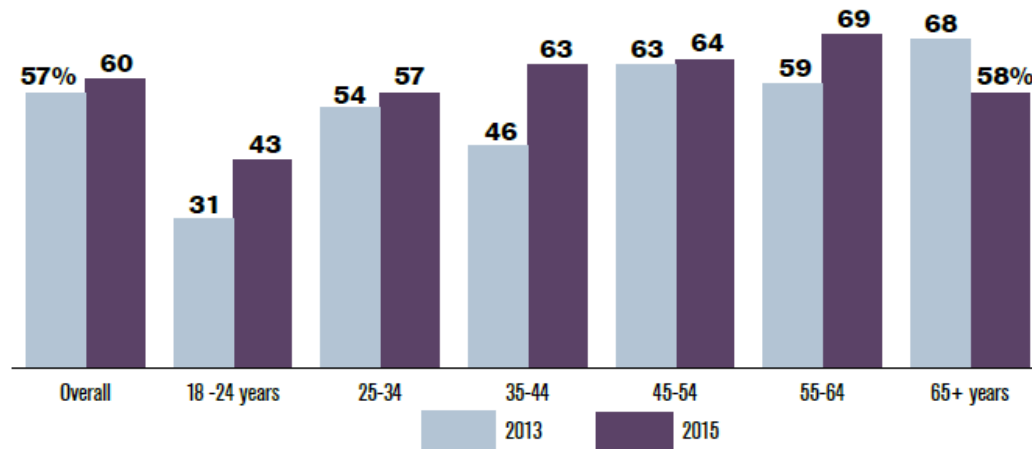
# Credit Union Members Represent a Key Market

## 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)



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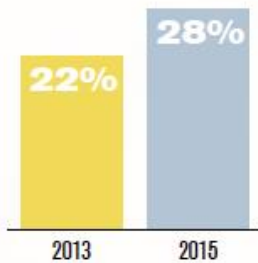


# Credit Union Members Represent a Key Market

## 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.



Nearly **25%** of Hispanic consumers belong to a CU.

**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



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

# 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



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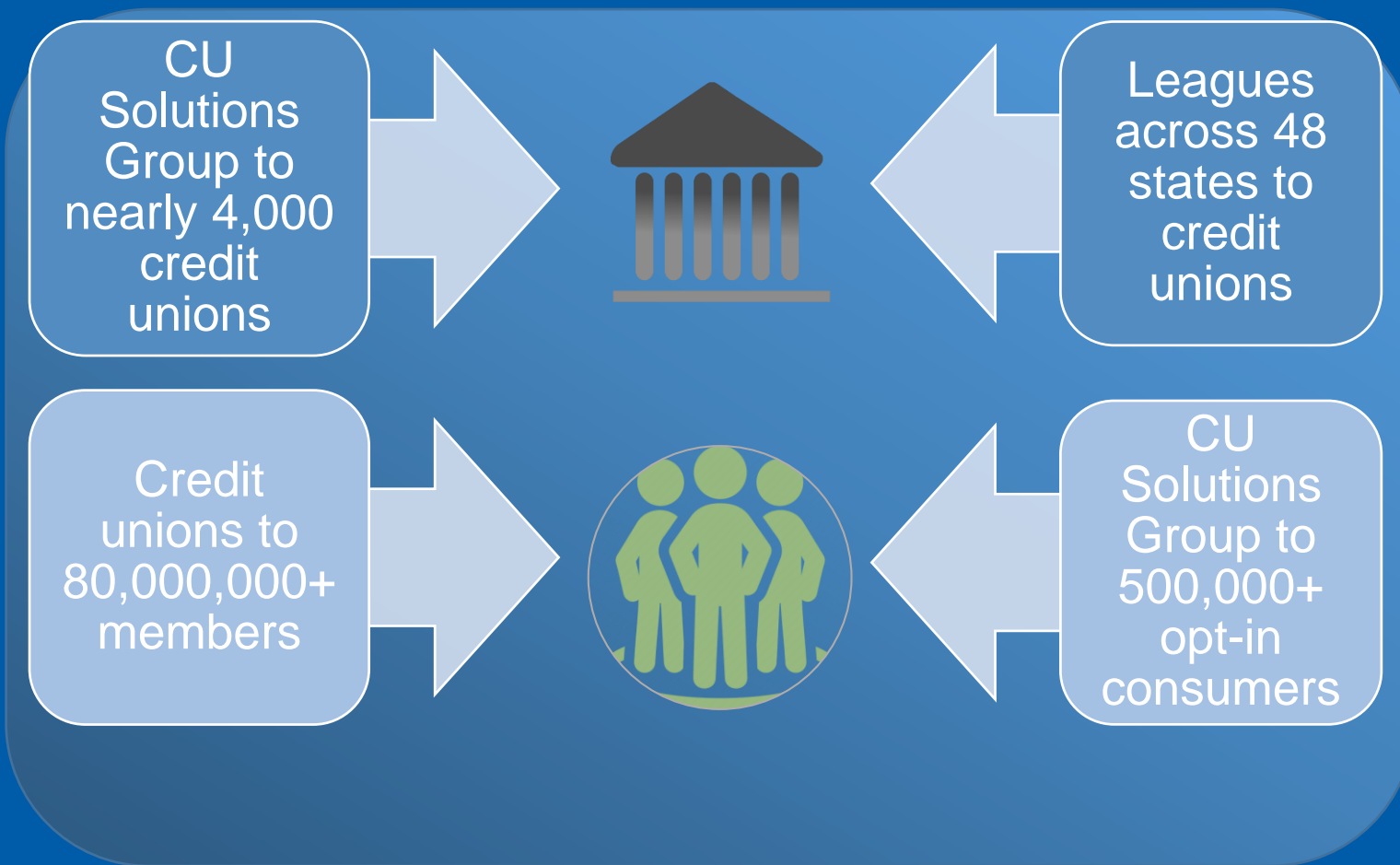
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\*Source: CUNA's National Member & Nonmember Survey, 2015-2016 (infographic)

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

# Network Strength

## Partnership Opportunities



# Proven Success

## Partnership Opportunities



More than 1.6M Active Accounts, \$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



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# 30 Day Launch Plan

## Partnership Opportunities



Segment Key  
Targets



Build  
Collateral



Launch  
Outbound  
Campaign



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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



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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



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# 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



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# National Launch

## Partnership Opportunities

### Expand Collateral

- Banner ads
- National media
- Newsletters
- Sponsored emails



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# 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



**LOVE MY CREDIT UNION REWARDS**

- 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.



**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 all mean for your credit union?

**Over \$1 billion saved by members**

**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 \_\_\_\_\_



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# Digital Marketing

## Partnership Opportunities

### Digital Marketing

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



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# Sponsorships & Events

## Partnership Opportunities

### Sponsorships & Events

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



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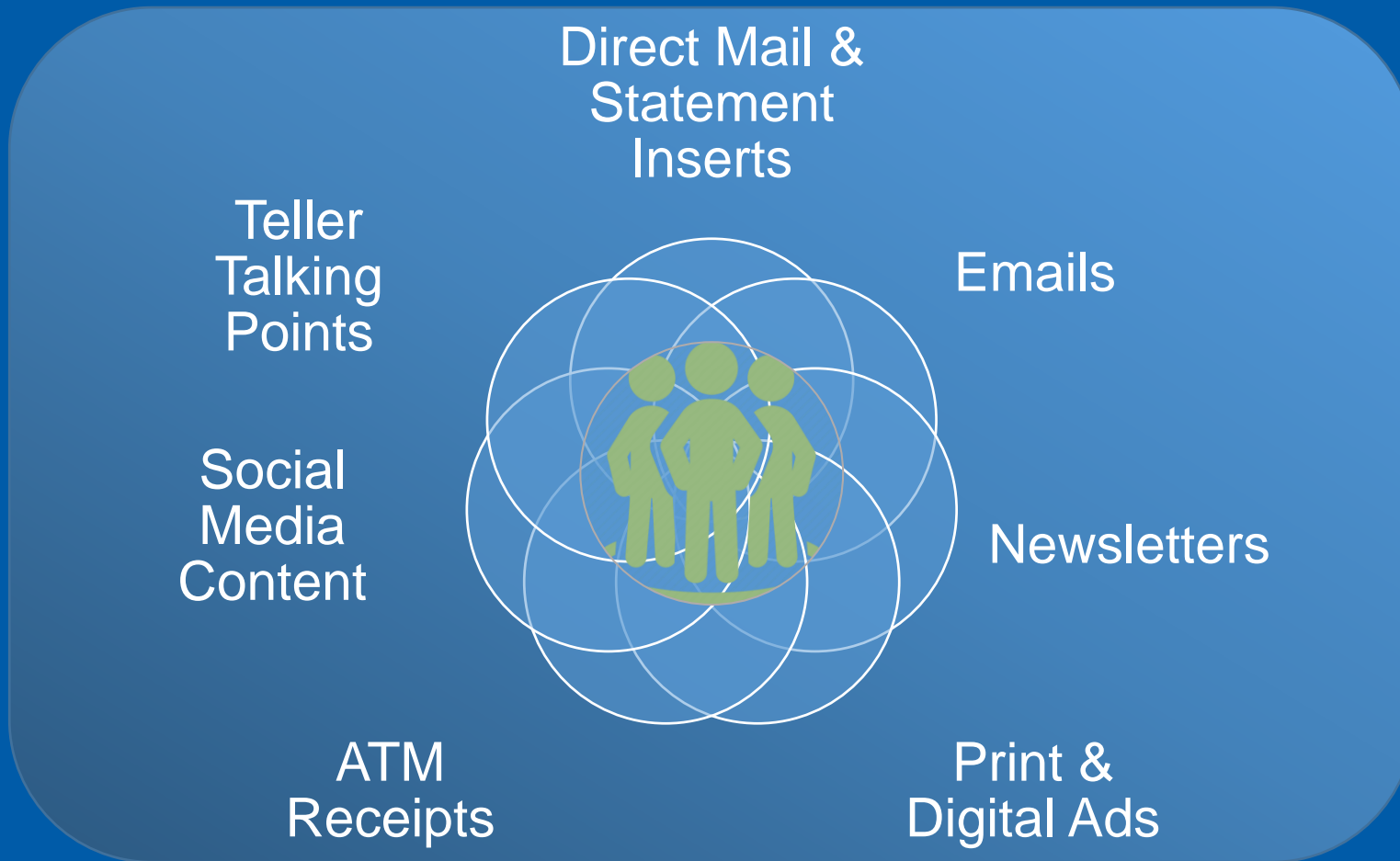


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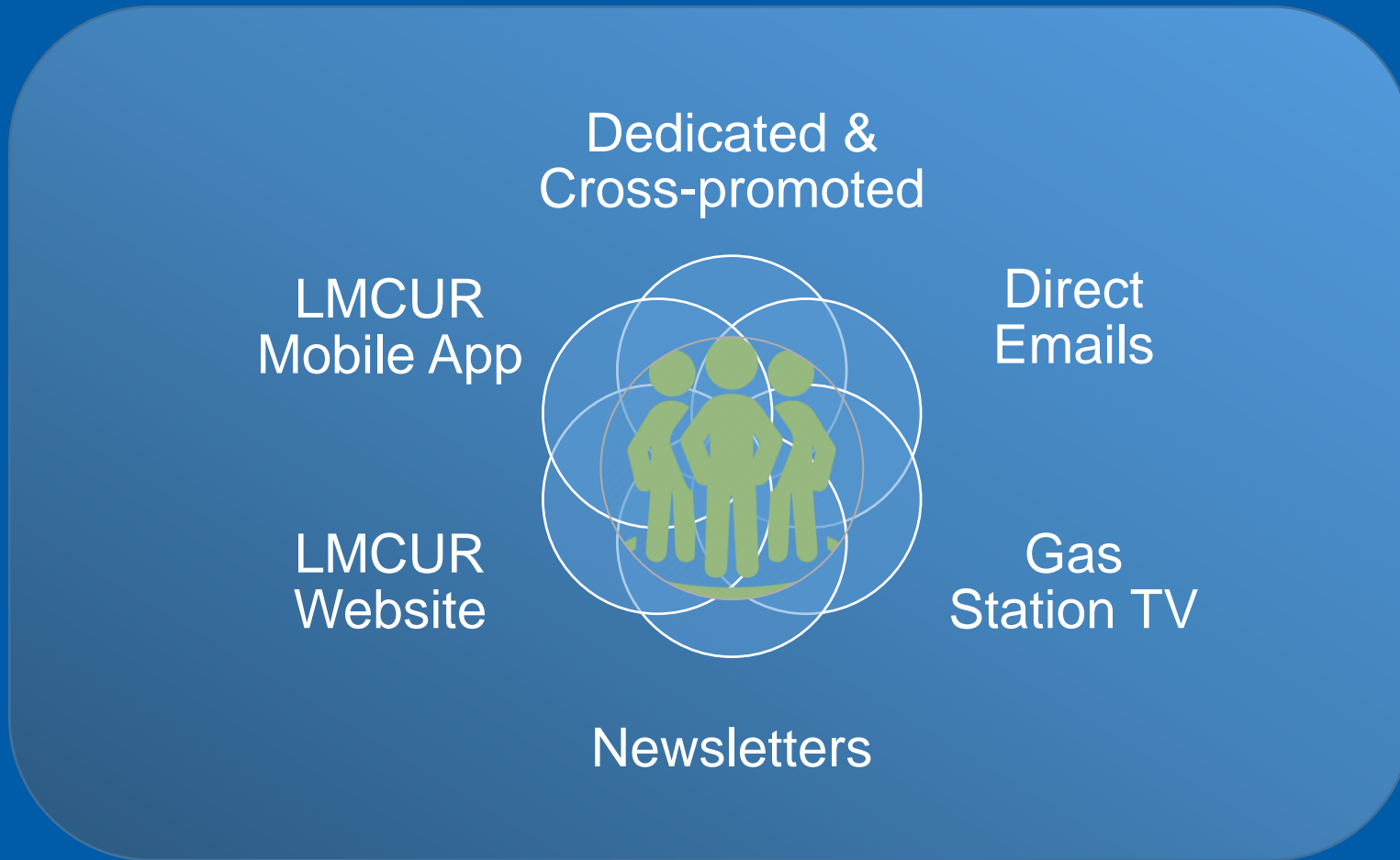
# Turnkey Marketing Support for Credit Unions

Partnership Opportunities



# CU Solutions Group to Consumer Marketing

## Partnership Opportunities



# CU Solutions Group Partnership Opportunities

- Presentation feedback
- Additional questions
- Determine next steps



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