

CU Solutions Group Partnership Presentation

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

CU Solutions Group Offers Solutions in the Areas of:



Technology
Solutions



Marketing
Solutions



Performance
Solutions



Strategic
Advisory
Solutions



Love My Credit
Union Rewards



Michigan
Solutions

CUSG
Partnership
Opportunities

CUSG Mission Statement

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

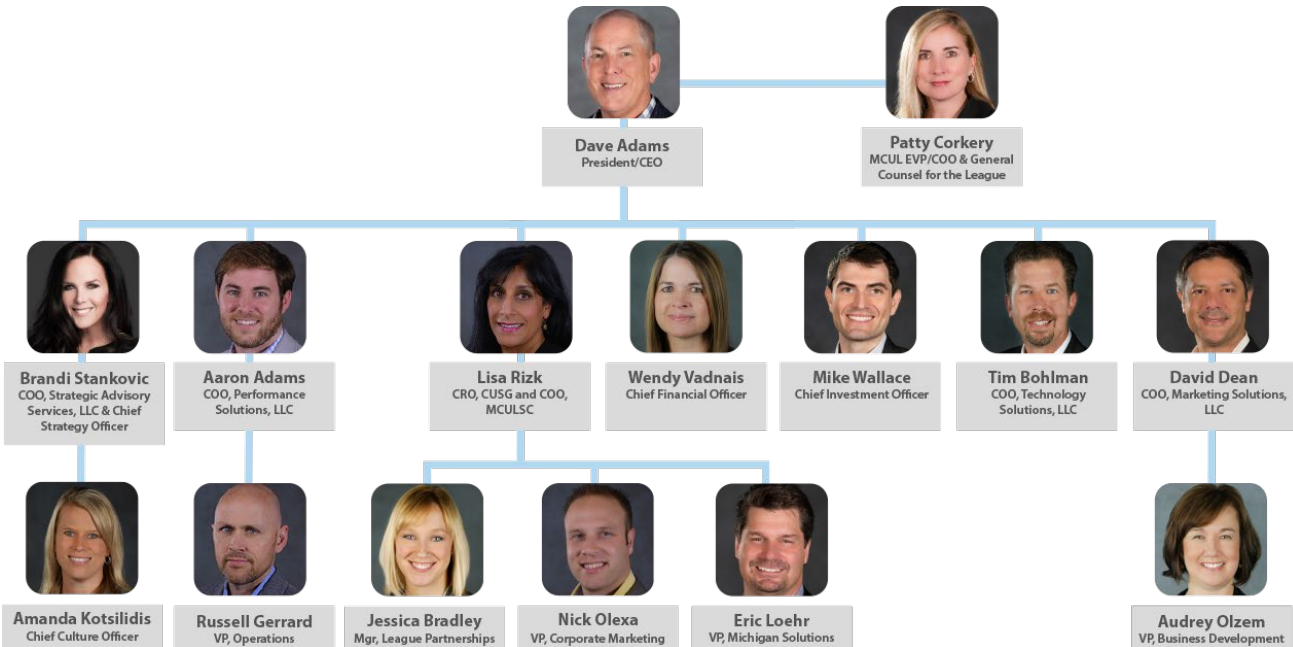
- Secure and reliable design, hosting and mobile solutions for remote service delivery
- Marketing solutions that grow membership, increase service usage and build loyalty
- Performance and compensation solutions that enhance productivity
- Solutions that drive positive change and help you implement new strategies

CUSG Guiding Principles

Our Guiding Principles define our culture:

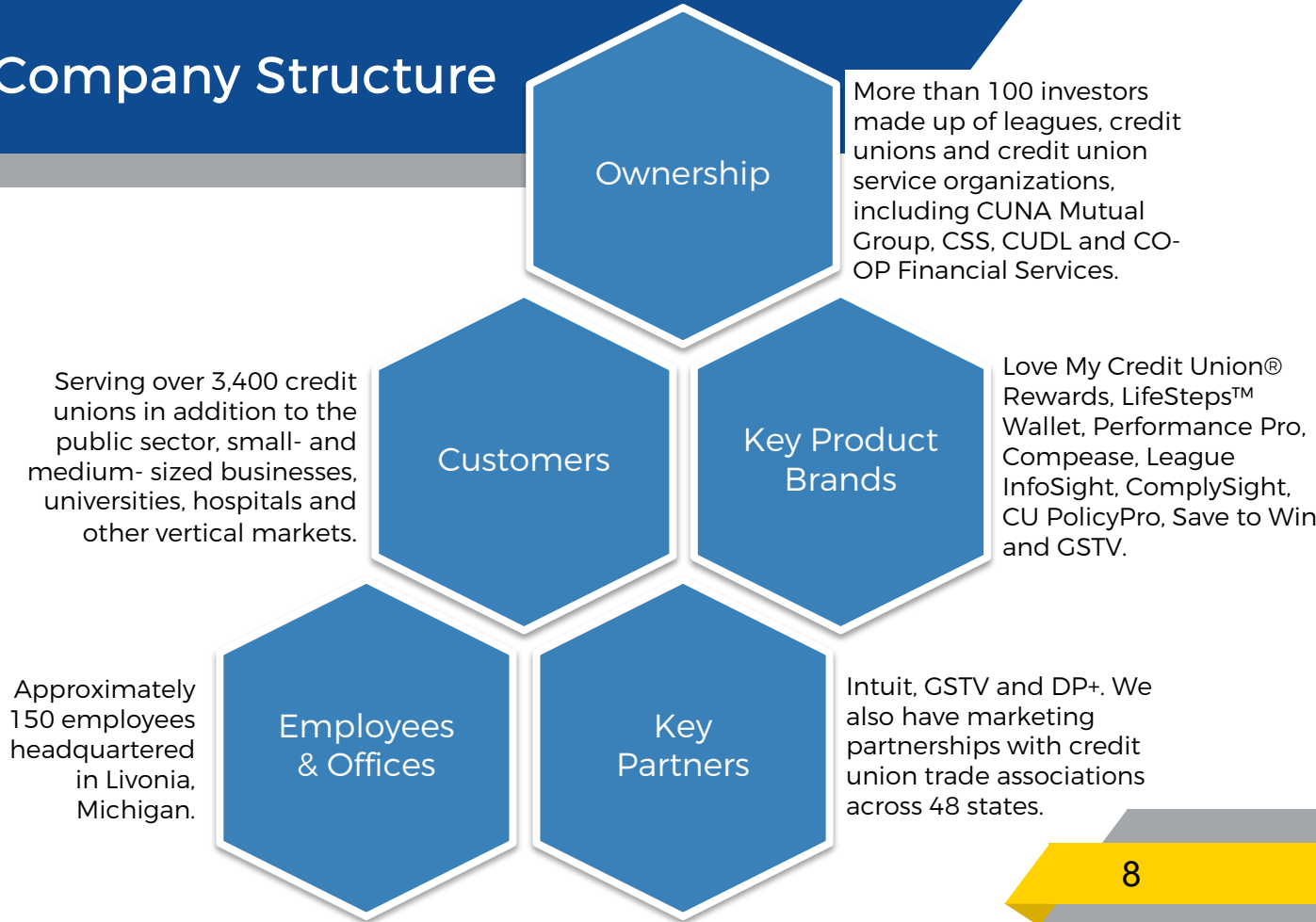
- **Vision:** Create vivid experiences
- **Focus:** Retool our operations and be willing to cannibalize our own products
- **Communication:** Reimagine our customers and tell our memorable story
- **Service:** Overhaul our culture

Our Leadership Team



CU Solutions Group Company Profile

Company Structure



CUSG Core Solutions



Technology Solutions

Website Design & Hosting, ADA & Web Enhancements, Scalable Mobile Apps, Design & Build Services



Marketing Solutions

Digital Advertising, Save to Win, GSTV, Marketing Packs

Membership Enhancements:
Love My Credit
Union Rewards



Performance Solutions

Performance Pro, Compease, Product-led Consulting



Strategic Advisory Solutions

Leadership, Coaching, Speaking, CUSG Executive Search, Strategic Planning, Board Governance, Risk Management & Compliance, AffirmX, eAdvisory Services



Michigan Solutions

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

Delivering Shareholder Value



Our Staff

Sales teams

Client
Management

Program
Management

Technology &
Marketing

HR Experts



Network of Relationships

Over 3,400 credit
union relationships

League partners
across
48 states

Partners and 100+
investors

Marketplace
knowledge



Marketing & Reach

80 million+
members/
consumers

Credit union-to-
member and
direct-to-consumer
marketing

Cause-based
marketing



Credit Union Products

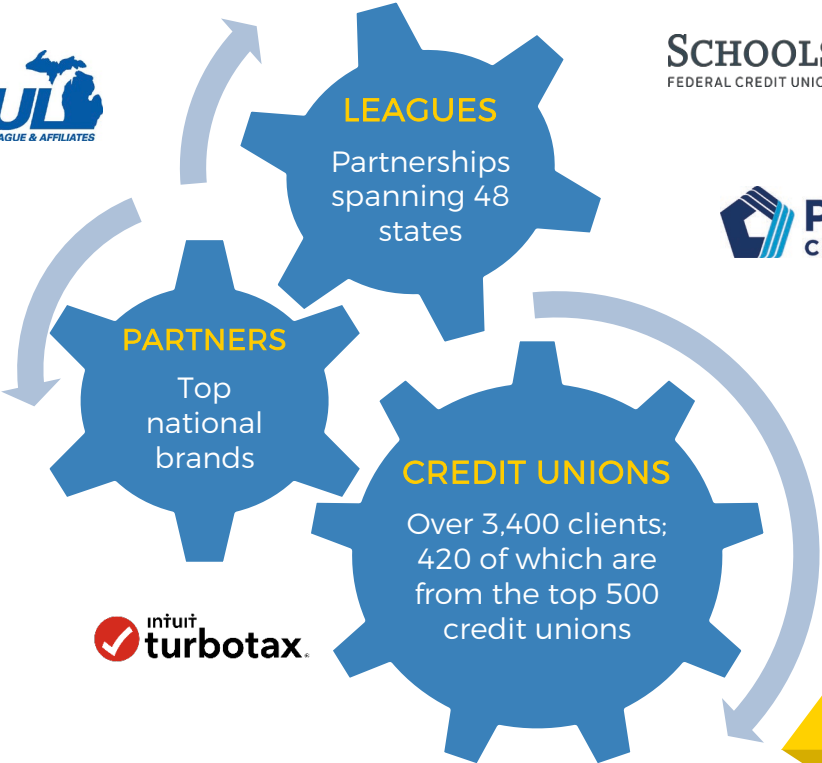
Wide breadth of
offers

Marketplace
aggregation

Delivery network &
platform

Consistently
recognized with
industry awards

Network of Strength



Proven Partnership Growth

Partnership Growth



**More than 2M
active customers**

**More than \$135M cash
rewards deposited**

Program sunset in 2020



**More than \$16M
in member savings**

**Over 1,500 supporting
credit unions**



**More than 1M sales,
\$23B sales revenue**

**\$11.9B credit union
member loans**

Program sunset in 2015

Technology Solutions

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
- Scalable Mobile App solutions that help members stay connected by providing access and information on mobile devices such as tablets and smartphones with responsive design
- Provide ADA services that are designed to guard credit unions from lawsuits and lessen the workload of ADA compliance.



Website Design
& Hosting



ADA & Web
Enhancements



Scalable
Mobile Apps

Website Design & Hosting

With over 20 years of expertise developing and hosting websites, specifically for the credit union industry, our websites 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 websites with enhanced security, speed and reliability.



ADA & Web Enhancements



Built-in ADA Preparation

The Americans with Disabilities Act (ADA) is bringing a fresh batch of regulations that will be published in 2018 - but already, the Department of Justice has issued a general, sweeping requirement for businesses to ensure their websites are just as accessible for people with disabilities as they are for everyone else.

Our ADA services are designed to guard you from lawsuits today and lessen the workload of ADA compliance tomorrow. Technology Solutions already prepares websites with comprehensive readiness, provides audits that detect potential accessibility gaps, and can fix issues of accessibility on your credit union website with our partner AudioEye*.

Scalable Mobile Apps

The future of fintech in the credit union space

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 LifeSteps Wallet.

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.



Scalable Mobile Apps

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 architecture that allows members to make any form of payment from a single screen

Marketing Solutions



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.



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, SimpliSafe and more.

Marketing Solutions

The Marketing Solutions division offers unique solutions that help grow membership and service usage.

Through internal initiatives, partnerships and acquisitions, CUSC'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.

Our alliance with DP+, Valassis, and other media partners, adds new dimensions of targeted advertising and tactics to help credit unions gain market share and grow service usage.

CUBE TV Studios produces affordable, high-quality TV and radio ads, as well as podcasts, webinars and internet ads.



Digital Advertising

Marketing Solutions

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

Social Accelerate:

Facebook to Twitter, LinkedIn to Instagram – whether just diving into social media or taking a social presence to the next level, we make sure to manage a smart social strategy, engage people and manage the growing community.

Media & Market Management:

In the dynamic world of media, it takes both knowledge and know-how to be effective. Whether it's 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.



GSTV

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

- Geo-targeted marketing-enhanced 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



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



\$AVE WIN

Love My Credit Union Rewards

Membership Enhancements



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 for Sprint



TurboTax Discount

Credit union member discounts available throughout the entire tax season.

- \$5 savings on Federal Deluxe (14 percent discount off retail price)
- \$10 savings on Federal Premier (18 percent discount off retail price)
- \$15 savings on Federal Self-Employed (19 percent discount off retail price)

Every credit union gets a **custom co-branded microsite** with an exclusive opportunity to promote products and services to members.

FREE marketing materials available to credit unions.



TurboTax Success

TurboTax Program Tax-Year 2017



Serving over
244,000
members



Saving
members
over \$1.2M



Adding over
\$464M in low
cost deposits



Three \$1,000 Sweepstakes Winners!

Franklin Mint Federal Credit Union

Members 1st Federal Credit Union

Grow Financial Federal Credit Union

Partner Offers Keep Growing

SimpliSafe

As a member, save big on SimpliSafe, the #1 expert pick for home security. It's reliable protection for your whole home, with 24/7 professional monitoring and 3.5x faster dispatch. All at fair prices. With no contract. Plus receive a free home security camera and 2 free months of monitoring service!

 **TruStage**™

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



Performance Solutions



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 than 100,000 professionals nationwide.



HR Performance

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 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 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

Compease is an 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.



Planning Pro

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.

KEY FEATURES:

- Design and update your strategic plan with multiple team members, using a single tool
- Monitor team member progress on key priorities, goals, action items and more
- Create and update presentations automatically
- Best practice tools ensure that nothing falls through the cracks
- Planning Pro takes the hassle, stress and tedium out of strategic planning and gives you confidence in board meetings



The Learning Center

TLC can support the purpose of your employee learning and development needs, including their regulatory and compliance training requirements. By combining an integrated learning management system with an extensive library of courses, TLC 360 can maximize the training investment in your most important credit union resource, your employees!

The full-featured training solution maximizes your training investment while providing your learners with over 100 credit union courses and exams.

TLC's easy-to-use interface can be customized to match your credit union's brand, and your employee's information can be pre-configured before delivery, providing your credit union with a seamless experience.



Strategic Advisory Solutions

Strategic Advisory Solutions works with you to identify priorities and objectives by developing a customizable plan that provides high-level strategic direction to take your organization to its next level. Our consultative, client-centric approach helps you overcome strategic challenges in the areas of:

- **Leadership:** Executive Coaching, Keynote Speaking, Motivational Training and CUSG Executive Search
- **Strategy:** Strategic Planning, Board Governance and Governance
- **Risk Management:** Risk Management and Compliance Consulting, AffirmX, Credit Union Vendor Management and Enterprise Risk Management



Executive Coaching

Organizations with great leaders at the helm who exhibit leadership traits and qualities will see elevations in performance, potential and ROI. But changing ingrained patterns of behavior is challenging – and transforming leadership skills into relational and effective emotional intelligence skills can't be accomplished alone.

In fact, recent Gallup data indicates there is an urgency for leaders to take initiative and reinvent how they lead to develop a culture of excellence.

- 22% of employees strongly agreeing the leadership of their organization has a clear direction for the organization;
- 15% of employees strongly agreeing the leadership of their organization makes them enthusiastic about the future;
- and 13% of employees strongly agree the leadership of their organization communicates effectively with the rest of the organization.

Our advisors offer insights and solutions to enhance value for members and focus on a credit union's big picture. We help the credit union engage, resolve conflict and develop situational awareness to help optimize its potential and become a more influential and progressive leader.



Keynote Speaking

Our enthusiastic and motivational speakers captivate organizations through charismatic and high-energy storytelling. We inspire and empower professionals to lead through change by crashing through the confines of complacency. Our team of seasoned, motivational speakers delivers a positive experience to help credit unions rebound and recharge, so they discover their passion and purpose, and accelerate their potential.



CUSG Executive Search Powered by Angott

CUSG Executive Search is a new joint venture between CU Solutions Group and Angott Search Group.

- New recruitment firm launched December 2017 to Michigan credit unions. Not available nationally at this time.
- ASG is an industry leader in mid- to senior-level talent search.
- Currently has strong working relationships with credit unions. Anticipate this recruitment tool will be widely used by our credit union partners and their affiliates.
- Firm will attract, identify and deliver best-suited and verified candidates to credit unions.



Strategic Planning

Defining, developing and executing an effective strategic plan help to better-position organizations now and in the future. Strategic Advisory Solutions advisors' deep knowledge of strategy and deliberation are invaluable to fleshing out ideas, identifying gaps and reaching consensus among leadership. They customize a plan true to each organization's values, one that engages its leadership team in participatory strategic conversations.

Our advisors facilitate strategic planning sessions with boards and executives, navigating member demands, industry challenges and business disruptors and include:

- On-site facilitation including brainstorming session to develop initiatives
- Financial services' updates and consumer research
- Business trends and disruptors
- Peer analysis and benchmarking strategies
- Industry best practices



Board Governance

Forward-thinking boards are always seeking ways to improve corporate governance. Strategic Advisory Solutions works within the realms of board governance, performance, risk management, talent acquisition and retention. By relying upon our subject-matter expertise, organizations make more sound, informed decisions and enhance governance efficiencies. Among others, the following represent a few of our customized governance programs:

- **Board Financial Training:** Boards have a fiduciary responsibility of overseeing the financial stability and sustainability of their credit union. While mandated by the NCUA, it is also in a credit union's best interest for their board to have an understanding of accounting practices and financial statements.
- **Board Governance Training & Maintenance:** Our training helps boards focus on board of director best practices and helps organizations rewrite policies to clarify roles, streamline the lines of authority and decrease liability for boards and CEOs.
- **Board & Management Self-Assessment Survey:** We help organizations evaluate their success and determine what they need to focus on in the future. Our self-assessment survey determines where performance can be enhanced. We then provide useful tools to take governance to the next level.



Governease

In an industry inundated with ever-evolving regulatory challenges, credit unions need a compliance solution that anticipates the challenges that CEOs and boards face. Governease is a web-based platform that provides more than 40 governance policies in a user-friendly, customizable format, making it easy for credit unions to research and document their governance efforts such as during monthly board meetings, annual exams and strategic planning sessions.

Governease's versatility eliminates the need for external consultants and creates efficiencies such as consolidating programs, so costs are reduced. It anticipates examiner requirements, eliminates the need to research industry best practices, includes a review plan based on continuous updates and monitors industry best practices as new policies are added.

Some of Governease's features include:

- Compendium of 40+ best practice governance policies
- Web-based for easy access; requires no technology conversion
- Formatted for editing
- Discussion board for peer feedback
- Continuously monitored / updated
- Customizable to the credit union's needs
- Incorporates industry feedback
- 24/7, secure access with privacy features



Risk Management & Compliance

Today credit unions must clear more regulatory hurdles and expend more resources to stay compliant. Our industry-specific compliance advisors partner with credit unions to develop a solid compliance program that incorporates best practices to ensure safety and soundness. By conducting thorough assessments and adopting a customized approach we help credit unions comply with regulations, keep pace with the latest developments and drive their business strategy forward.

Our risk management and compliance services include:

- Compliance Consulting
- Shared Staffing
- Remote Support Solutions
- Marijuana-Related Business Account Analysis
- Marketing Review Subscription
- Enterprise Risk Management
- CU Vendor Management



AffirmXCU

AffirmXCU is a cost-effective, risk intelligence platform that offers the same or greater oversight that consulting and accounting firms provide. It is designed to help credit unions seamlessly comply with laws and regulations and addresses emerging risks at a fraction of the cost that consulting and accounting firms charge.

The cloud-based AffirmXCU Risk Intel Platform converts regulations into business practices and helps better position credit unions to meet examiner expectations. This industry-leading solution draws on internal and external sources to develop risk-based priorities and customized to meet a credit union's individual needs. It includes a quantifiable risk assessment to determine an initial risk rating, an onsite analysis by one of AffirmXCU's senior compliance experts, complete compliance workflow and a risk-based dashboard.

AffirmXCU offers the following solutions to combat regulatory compliance:

- Enterprise Risk Management Assessment
- Regulatory Compliance Monitoring
- The AffirmX Four Report Package
- IT Security and Vulnerability
- Loan Review Services
- Fair Lending Risk Assessments
- Internal Audit Outsourcing
- Vendor Management Solution
- Cybersecurity Risk Assessment Tool



CU Vendor Management

CU Vendor Management (CUVM) was created especially for credit unions by credit unions, vendors and industry experts to deliver a dependable and cost-effective way to perform vendor regulatory due diligence. It is an end-to-end solution that eliminates redundant research and process management by combining proprietary software and personalized service – a CUVM representative is assigned to work with credit union staff to set up the process and communicate with the vendor.

CUVM is the solution that provides credit unions with peace of mind knowing that vendor contracts are monitored and the vendor due diligence is compliant with NCUA regulations.

Some of the features of CUVM include:

- Free Sample Board Policy
- Vendor Feedback / Rating Vendor Library (access to a database of 700+ vendors)
- CU Document Library
- Disaster Recovery Tool
- Best Practices
- Risk Assessment Assistance
- Customized Vendor Communication



Marijuana-Related Business (MRB) Account Analysis

The legal cannabis market is predicted to experience explosive growth of \$57 billion worldwide by 2027. Maintaining oversight of MRBs is an added but necessary process to minimize the risk to a credit union, but a higher level of scrutiny must be deployed to detect nefarious activity within the credit union's existing member base. Our MRB account analysis is calibrated to identify MRB accounts within a credit union's customer base to ensure there is compliance with BSA obligations by comparing a credit union's membership records to reliable industry resources. This proven process includes identifying potential risk exposure and providing resources to ensure compliance in this industry.



Marijuana-Related Business (MRB) Account Analysis

MRB Account Analysis Key Features:

- Utilizes a combination of state registries, industry databases and curated key words to identify potential MRBs among a credit union's current membership
- Equips credit unions with information to make an informed decision about providing financial services to this industry
- Identifies potential exposure and provides resources to ensure compliance in this new and growing industry
- Identifies MRB accounts within its own customer base where:
 - The business purposely is obfuscating its business intent at account opening
 - An established business account changed its business model from a non-MRB to an MRB without informing the credit union
 - Potential lapses in the credit unions processes and procedures exist



Michigan Solutions



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

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
Networks



Lending
Solutions

Card Services

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

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



Card
Services



Insurance
Benefits



ATM/Branch
Networks



Lending
Solutions

Insurance & Benefits

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.



Card
Services



Insurance
Benefits



ATM/Branch
Networks



Lending
Solutions

ATM / Branch Networking

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
Networks



Lending
Solutions

Lending Solutions



CU Direct, is the largest indirect auto lending CUSO in the nation, with access to over 11,000 dealers nationwide and a dealer inventory of over 2.7 million vehicles.



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

CU Direct

Lending Solutions



KEY FEATURES:

- **Indirect lending origination and dealer services** - complete support of your credit union's indirect lending strategy, leveraging your brand and including advisory services to grow and maintain dealer relationships
- **AutoSmart web-based shopping portal** - the research tools and resources members need to access information on thousands of vehicles
- **Re-marketing solutions** - asset recovery and disposition to protect your credit union and optimize vehicle resale opportunities

Auto Financial Group

Lending Solutions

The attractive low payment of vehicle leasing is increasingly cutting into credit unions' lending portfolios.

- Finance options for new and up to five years used vehicles.
- 100 percent residual value is guaranteed to the credit union.
- 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, dispositions and answering member questions, to make this process as easy as possible for the member.



CU Solutions Group Partnership Opportunities

CUSG Offers Unique Partnership Opportunities

- 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



Credit Union Members Are Loyal

Credit unions continue to out-perform themselves

- 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.**
- 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).**

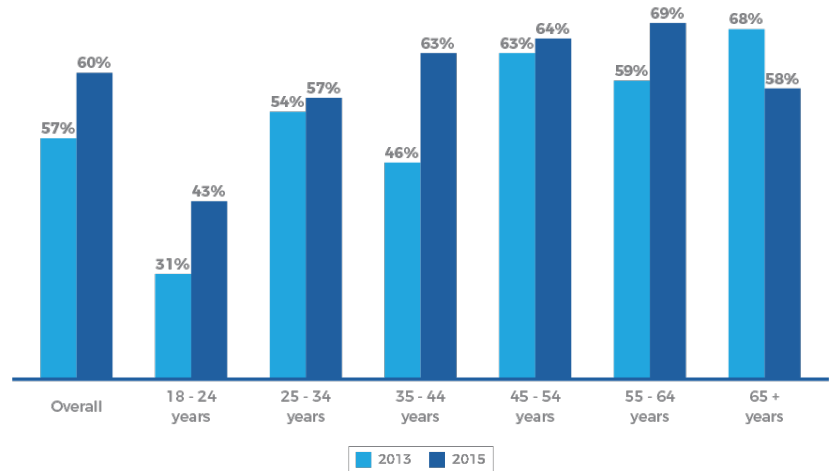
**Source: 2013 MCUL & Affiliates Consumer Research Study*

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

Credit Union Members are Loyal

- All age ranges except 65+ are continuing to recommend credit unions to others
- Age range 35 to 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

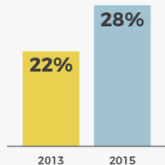
CU Members "Extremely Likely" to Recommend CU to Others (by age)



Credit Union Members Represent a Key Market

AT A GLANCE

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



...up from
22% in 2013

Amount surveyed members ages 18 to 30:

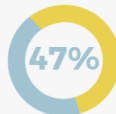
35%

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.

Credit Union Members Represent a Key Market

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

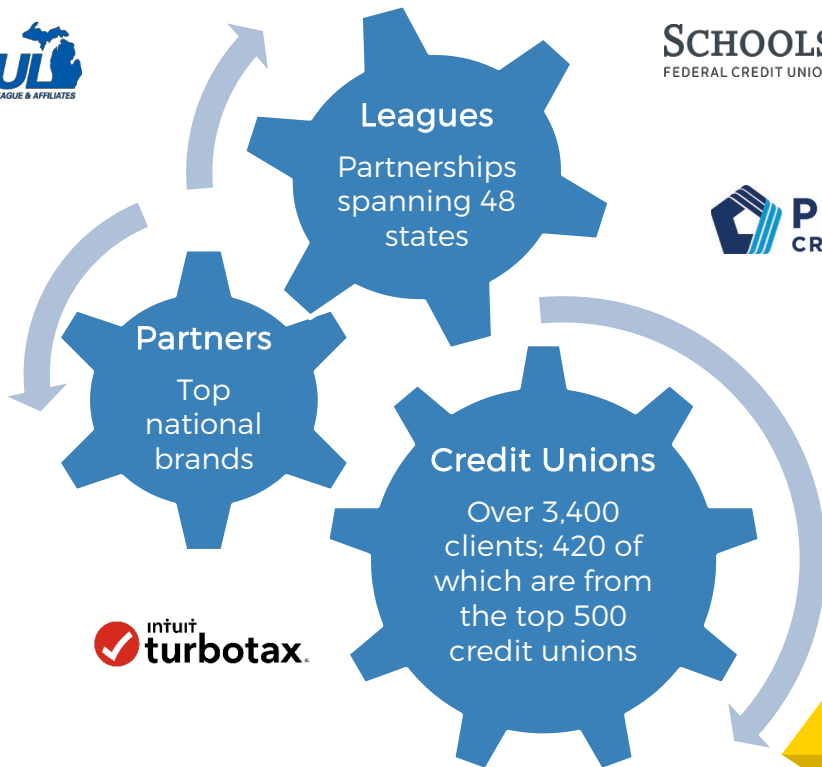
Who Are Your Members?

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

Network of Strength



Proven Partnership Growth

Partnership Growth



**More than 2M
active customers**

**More than \$135M cash
rewards deposited**

Program sunset in 2020



**More than \$16M
in member savings**

**Over 1,500 supporting
credit unions**



**More than 1M sales,
\$23B sales revenue**

**\$11.9B credit union
member loans**

Program sunset in 2015

30-Day Launch Plan



Segment Key
Targets



Build
Collateral



Launch
Outbound
Campaign

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



Build Collateral & Strategy

- Develop talking points for national business consultants (NBCs)
- Letters to the CEOs and vice presidents of marketing and 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



Marketing & Sales Collaboration

Marketing Agency

- Press releases
- Trade publication advertising
- Websites ([CUSC](#) and [MCUL](#))
- [CUSC](#) and [LMCUR](#) social media
- [Love My Credit Union Rewards newsletter](#)
- [Monitor publication](#)
- [Industry events](#)
- [CU TrendScan](#)

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

CreditUnionTimes

CREDIT UNION JOURNAL

CUinsight®

CREDIT UNION
MAGAZINE

CUES
POTENTIAL. REALIZED™

CUSG to Consumer Marketing

LifeSteps
Wallet

Direct
Emails

LMCUR
Website

GSTV



Newsletters

Thank you!

Please let us know if you have any presentation feedback, additional questions or would like to determine the next steps of partnering with CU Solutions Group.