



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

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



# 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



Technology  
Solutions



Marketing  
Solutions



Performance  
Solutions



Michigan  
Solutions



Main Menu

 **CU**solutions GROUP

# 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



Technology  
Solutions



Marketing  
Solutions



Performance  
Solutions



Michigan  
Solutions



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 **CU**solutions GROUP

# 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**

# 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

## 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

## Employees/Offices

Approximately 150 employees headquartered in Livonia, Michigan

## Key Partners

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

## 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 StationTV



Technology  
Solutions



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 **CU**solutions GROUP

# CU Solutions Group: Core Solutions



**Technology Solutions**

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



**Marketing Solutions**

- Marketing Solutions
- Digital Advertising
- Save to Win
- Gas Station TV
- Love My Credit Union Rewards
- Sprint
- Turbo Tax



**Performance Solutions**

- Performance Solutions
- Performance Pro
- Compease
- Product-led Consulting
- Operational Solutions
- CU PlanningPro
- CU BoardNavigator



**Michigan Solutions**

- Michigan Solutions
- Insurance & Benefit Solutions
- ATM/Brand
- 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 (CU 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



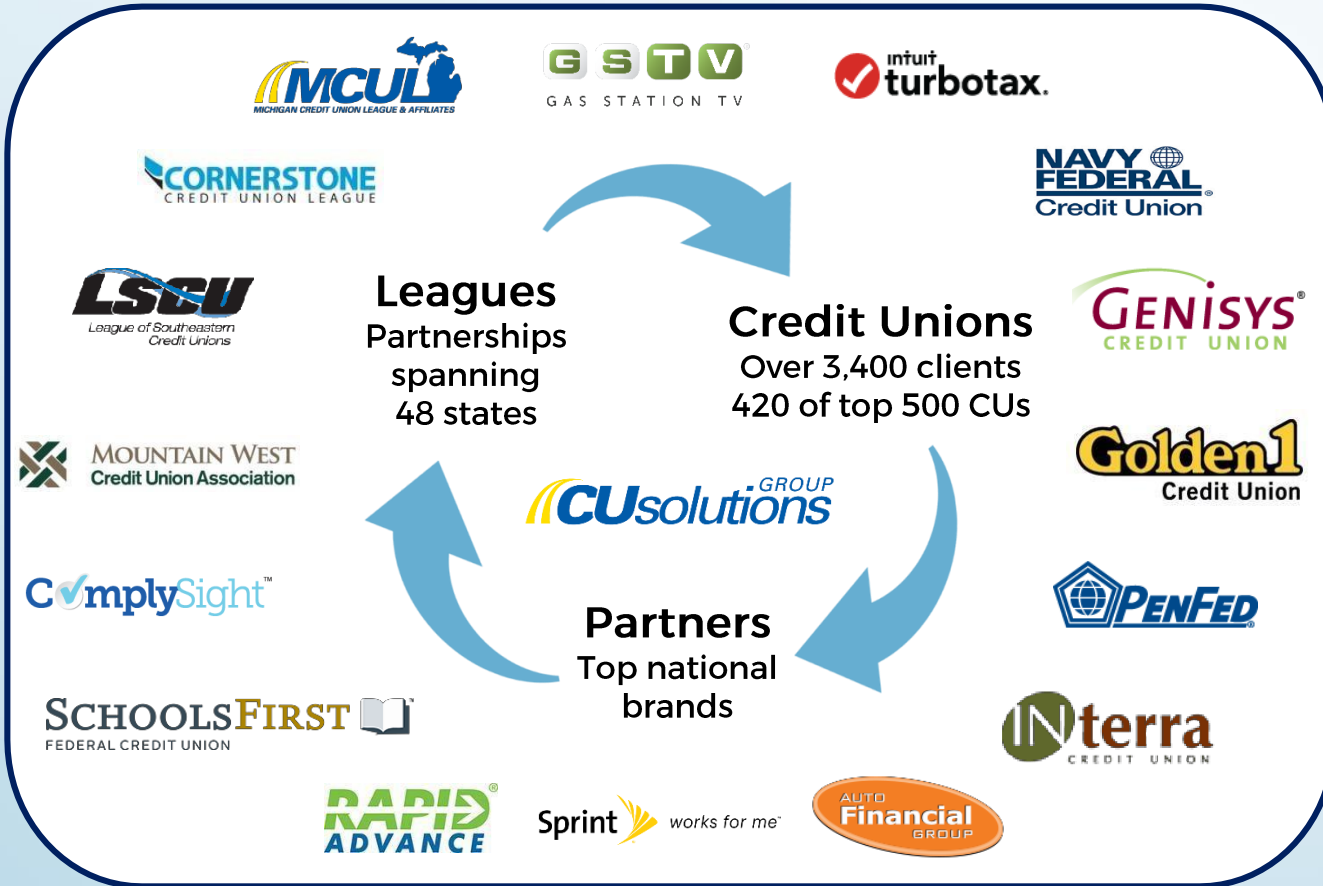
Michigan Solutions



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# CU Solutions Group: Network Strength



Technology Solutions

Marketing Solutions

Performance Solutions

Michigan Solutions

# CU Solutions Group: Partnership Growth



More than 1.6 million active accounts

- 3 percent of Sprint's customer base
- Largest affinity partner



More than 2.5 million active accounts

- 2 percent of TurboTax total online sales
- Largest affinity partner



More than 1 million sales, more than 23 billion in sales revenue, 11.9 billion in credit union member loans

- Largest vehicle purchase program affinity partner
- Program sunset in 2015



Technology Solutions



Marketing Solutions



Performance Solutions



Michigan Solutions

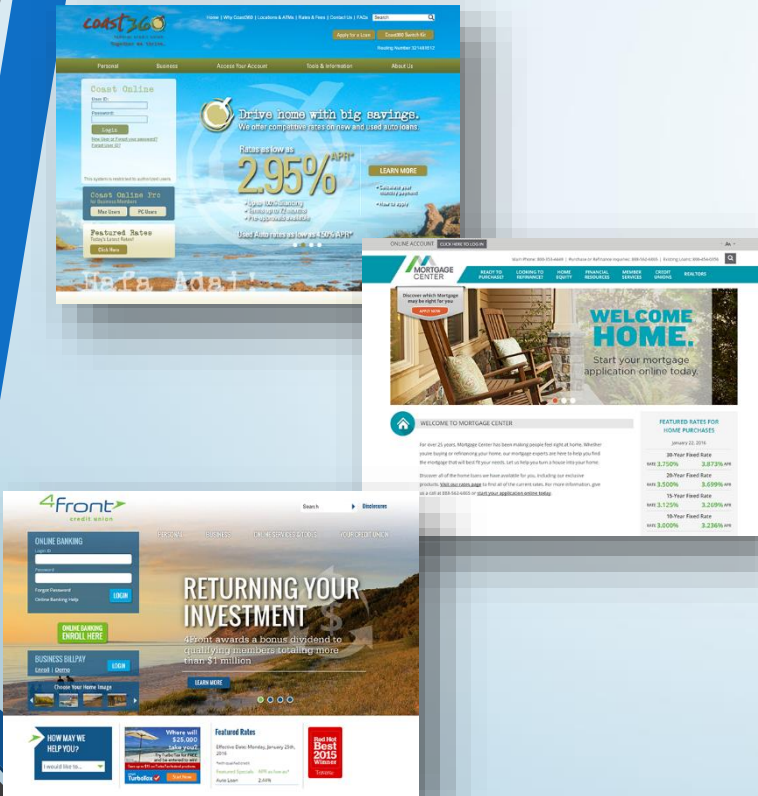


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# Technology

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



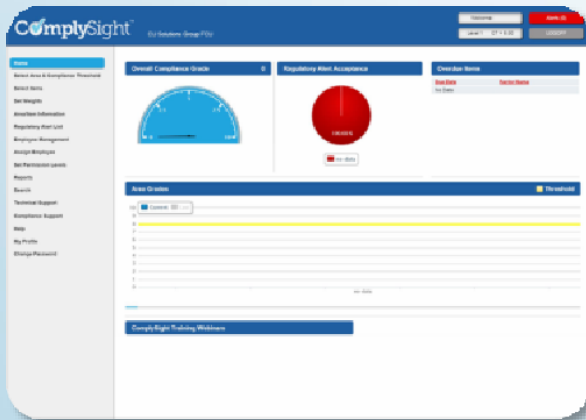
# Design & Build Solutions

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.



# 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.



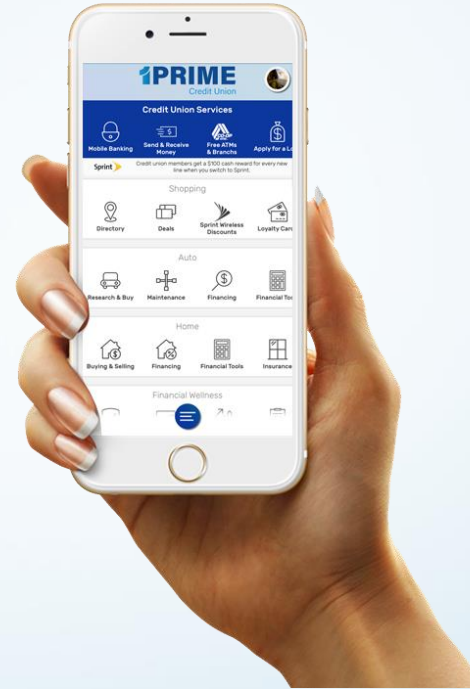
# LifeSteps Wallet

Technology



Launched November 1, 2017, 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



LifeStep™  
WALLET



Web  
Enhancement



Website Design  
& Hosting



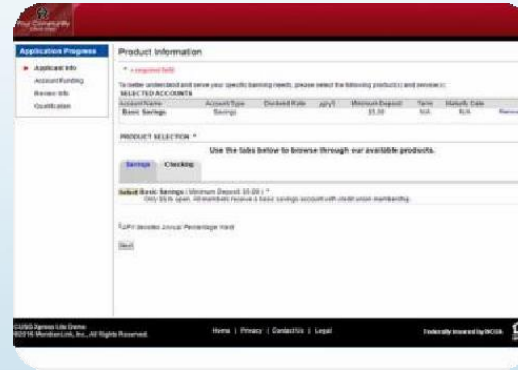
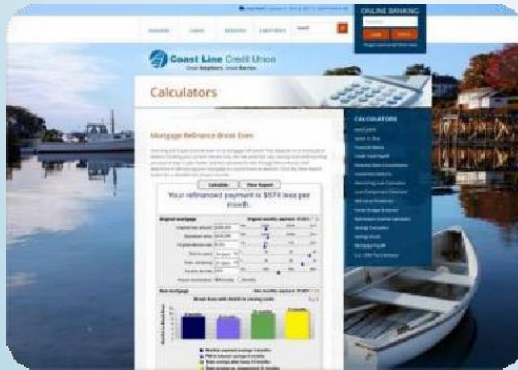
# Web Enhancement Solutions

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.





# Web 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. The 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 sites with enhanced security, speed and reliability.



Design & Build



Scalable Mobile Apps



LifeStep™ WALLET



Web Enhancement



Website Design & Hosting



# 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.



# 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



# 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.



# 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

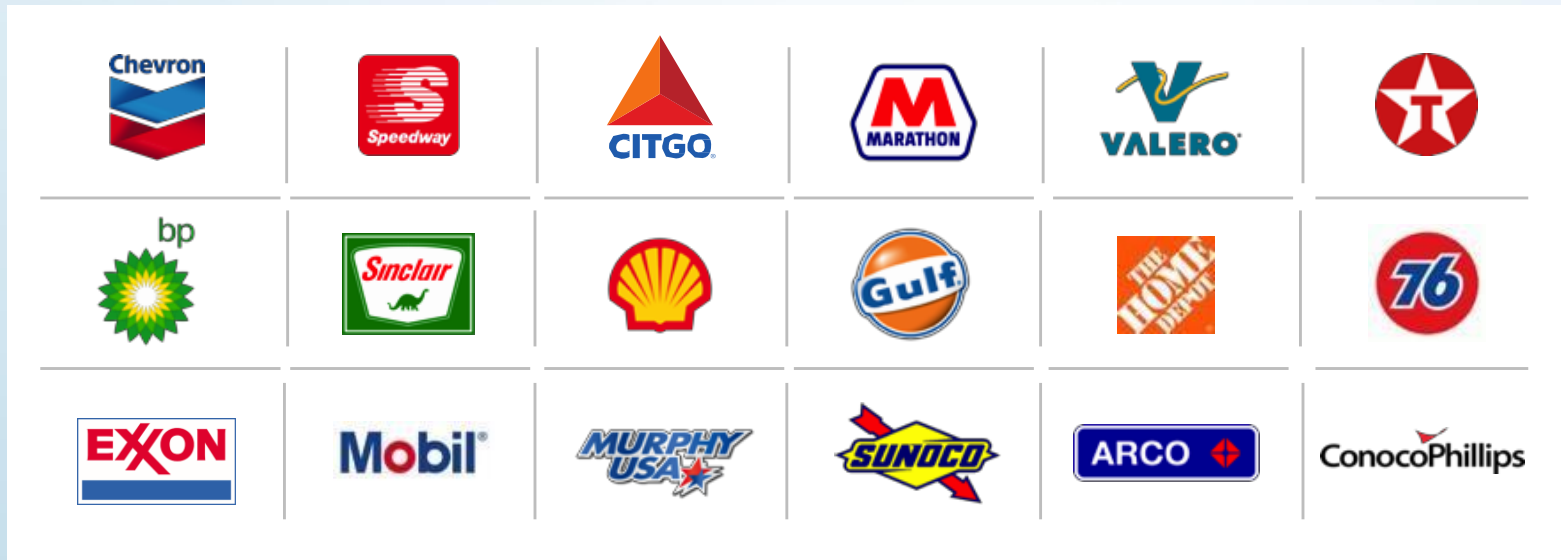


# Gas Station TV

Marketing Solutions



Your credit union – featured at nationally recognized retailers.



# Save to Win

Marketing Solutions

# \$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





# Love My Credit Union Rewards

Membership Enhancements from Love My Credit Union Rewards

Love My Credit Union Reward 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

## 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



# Turbo Tax

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 percent savings on homeowners insurance

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



 to shop

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:** Offers credit union members great discounts from Sprint, TurboTax, ADT, TruStage, and Love to Shop.
- **Home Bundle:** Offers credit union members great discounts from Sprint, ADT, and TruStage Home & Auto Insurance Program.



## 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.



# Bundle Enrollment Options

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



# Bundle Marketing Tactic Options

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



# 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 HR  
consulting**  
Solutions

## Product-led Consulting

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



# 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 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





# 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.



# 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.



# 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, 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 cannot 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

Michigan: Lending Solutions

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.**

- GPS tracking system that offers real-time locations theft protection and push notifications.
- 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.

# Spireon®

**RAPID**  
**ADVANCE**



# Spireon®



**CU**solutions GROUP

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



# CU Solutions Group Offers Unique Opportunities

## Partnership Opportunities

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

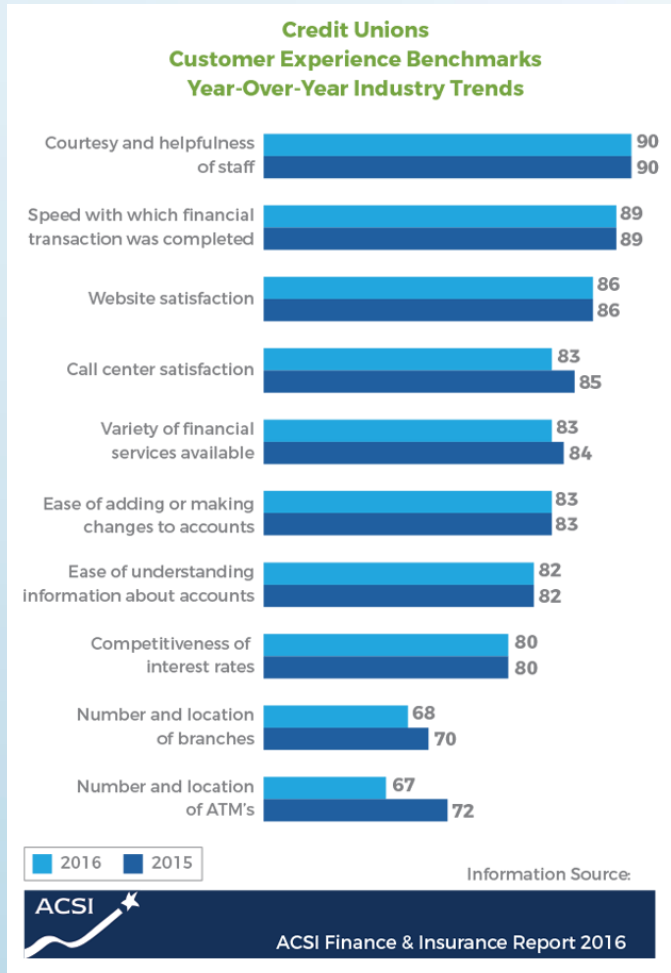
- In-depth understanding of credit union members
- Strong network of relationships with credit unions and credit union organizations
- Full-service, award-winning marketing agency
- National sales and client service teams
- Successful relationships with top brand partners
- Established track record of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





# Credit Union Members are Loyal

## Partnership Opportunities



Credit unions continue to out perform 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 old's 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

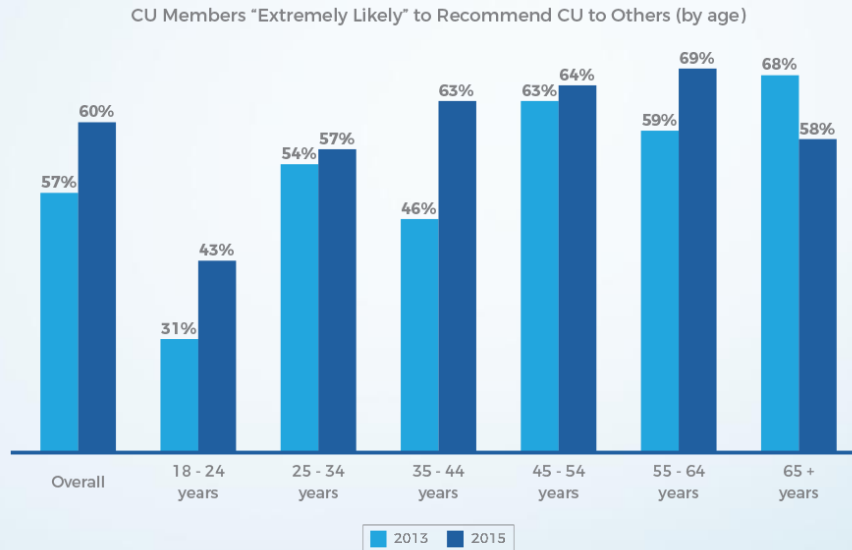
\*\*Source: CUNA's National member & Nonmember Survey, 2015-2016



# Credit Union Members are Loyal

## 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



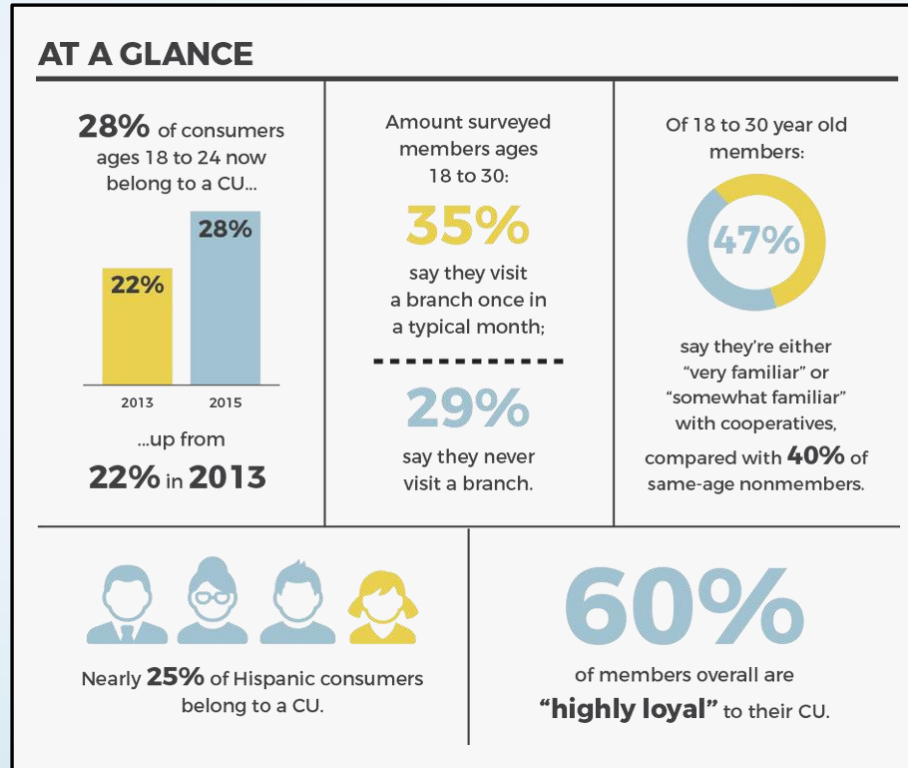
Source: CUNA's National Member & Nonmember Survey, 2015 - 2016



# Credit Union Members Represent a Key Market

## Partnership Opportunities

- 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



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

<b>Average Age</b>	<b>46.7</b>
Ages 18 to 24	12%
Ages 25 to 44	34%
<b>Male/Female</b>	<b>49% / 51%</b>
<b>Married</b>	<b>62%</b>
<b>Education Completed</b>	
High school or less	33%
College degree or more	34%
<b>Employed Full-Time</b>	<b>55%</b>
<b>Own Home</b>	<b>69%</b>
<b>Have Bank Account*</b>	<b>86%</b>

\*2014



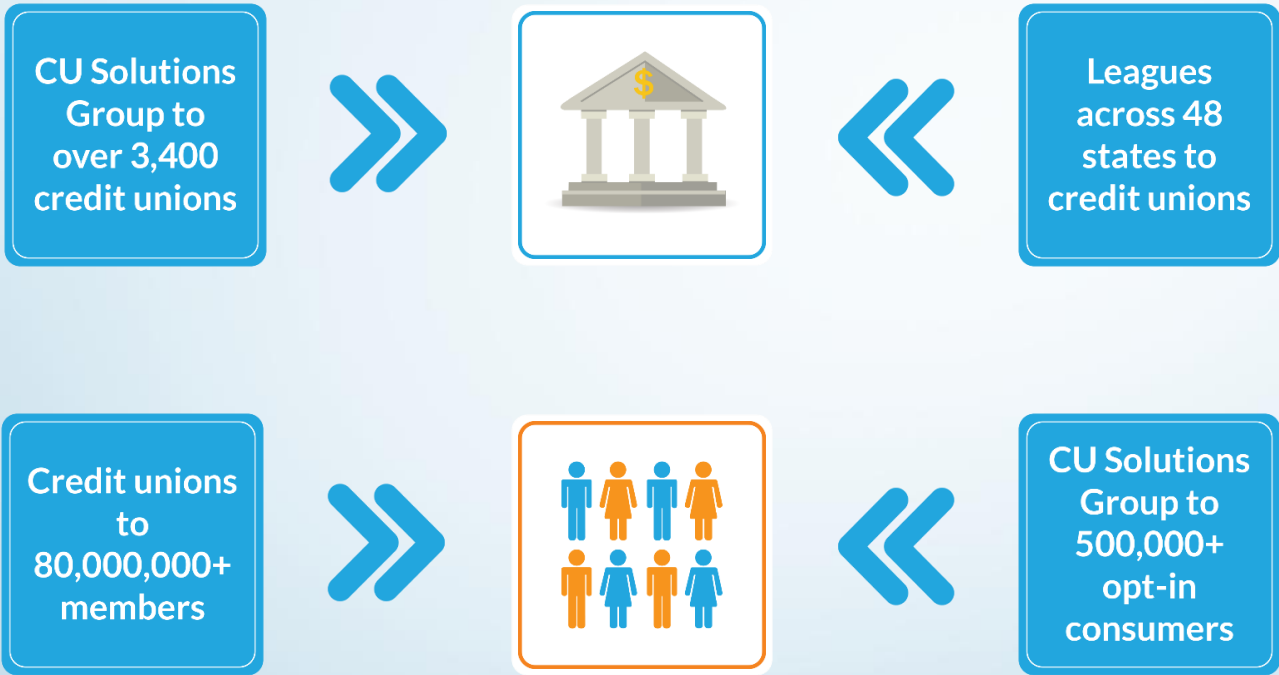
\*Source: CUNA's National Member & Nonmember Survey, 2015 – 2016 (infographic)

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



# Network Strength

Partnership Opportunities



# Proven Successes

## Partnership Opportunities



**Sprint**

*works for me™*

More than 1.6 million active accounts and \$4.6 billion in revenue

- 3 percent of Sprint's customer base
- Largest affinity partner



More than 2.5 million active accounts and over \$80 million in revenue

- 2 percent of TurboTax total online sales
- Largest affinity partner



More than 1 million sales, over \$23 billion in sales revenue, \$11.9 billion 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



Member Facts



Network Strength



Proven Success



Pilot Launch



National Launch



Marketing to Members



Main Menu

# 30 Day Launch Plan

Partnership Opportunities



Segment Key  
Targets



Build  
Collateral



Launch  
Outbound  
Campaign



Member  
Facts



Network  
Strength



Proven  
Success



Pilot  
Launch



National  
Launch



Marketing to  
Members





# 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



Network Strength



Proven Success



Pilot Launch



National Launch



Marketing to Members



Main Menu

# Build Collateral & Strategy

## Partnership Opportunities

### Build Collateral

- 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 whitepaper
  - Webinar invitation
  - Meeting request



Member  
Facts



Network  
Strength



Proven  
Success



Pilot  
Launch



National  
Launch



Marketing to  
Members



# 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 TrendScanReport

### 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<sup>®</sup>**

**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



Proven Success



Pilot Launch



National Launch



Marketing to Members



# 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



Thought Leadership  
For credit unions  
POWERED BY CU SOLUTIONS GROUP

**CUTrendScan**  
Data and Insights for  
Technology, Marketing  
and HR Performance  
CU Solutions

A new, digital publication that focuses on  
trends in the credit union space

Q3 Issue Now Available



Member  
Facts



Network  
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Marketing to  
Members



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# Digital Marketing

## Partnership Opportunities

### Digital Marketing

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

**CREDIT UNION JOURNAL** Regulation Technology Lending Growth Collaboration Resources Events Q

**Disjointed digital growth plans**  
A recent study reveals that while a slight majority of institutions have a digital growth plan in place, the vast majority still haven't implemented those plans.

Category	Percentage
FI's with a documented digital growth plan	54%
Actively implementing digital growth strategy	15%
Have budgeted for digital growth	12%

Source: Digital Growth Institute

**When it comes to digital growth, CUs 'Don't have a long-term vision'**  
A new report from the Digital Growth Institute reveals that while a slight majority of FIs say they have a digital growth plan, the overwhelming majority aren't doing anything with it.  
Growth strategies W.B. King September 1

**See Also**  
The Best Credit Unions to Work For: Apply Now!  
Happy International Credit Union Day!  
12th Annual Best Practices Awards

**DIGITAL LENDING INVESTING**

**Article How NFIP changes could affect lenders**  
NFIP reauthorization expires on September 30. Situations could be in...

**Credit unions ramp up donations to Harvey relief efforts**

**Opinion: Results are ignored**

**Attract and retain talented employees by ensuring competitive salary levels.**

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CU Solutions Group – where credit unions go to grow.

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Recent Updates

**Register for a complimentary webinar**

**Compease**



# Sponsorships & Events

Partnership Opportunities

## Sponsorships & Events

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



THE FINANCIAL BRAND  
MAY 17-19 | LAS VEGAS

FORUM



Member Facts



Network Strength



Proven Success



Pilot Launch



National Launch



Marketing to Members

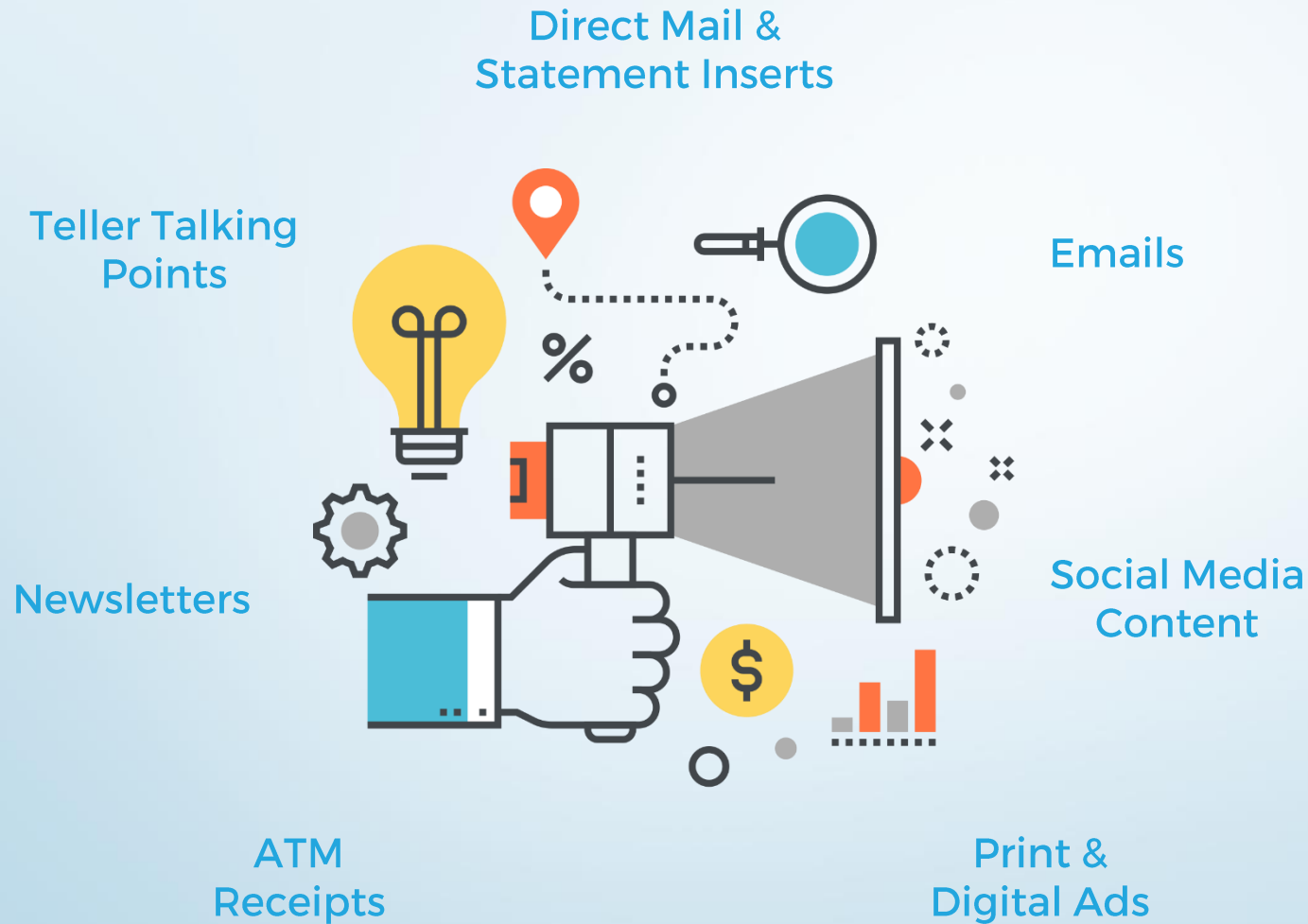


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# Turnkey Marketing Support for Credit Unions

Partnership Opportunities





# CU Solutions Group to Consumer Marketing

Partnership Opportunities

Dedicated &  
Cross-promoted

LMCUR  
Mobile App

LMCUR  
Website



Direct  
Emails

Gas  
Station TV

Newsletters



# CU Solutions Group Partnership Opportunities

- Presentation feedback
- Additional questions
- Determine next steps

