



SAVE TO WIN

Talk about a win-win-win.

Your credit union is looking to attract new members, especially millennials. Banking customers, especially said millennials, are looking to credit unions to help establish good savings habits. Save to Win[®] is a program that answers the needs of all credit unions and their members in a fun and financially rewarding way.

Imagine being able to offer your members the chance to win cash prizes for saving money at your credit union. It's a program where even those who don't win the prizes, win by getting into the habit of saving. And your credit union wins by delivering a unique program that helps you further demonstrate the credit union difference.

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How do you motivate people to save?

A genuine desire to help people build wealth and live better lives is the cornerstone of the credit union social mission. And while everyone could use some help saving, this is especially true with millennials and low-to-moderate income consumers who have not traditionally saved.

While good savings habits are important, a large part of the population is unmotivated or undisciplined. Others may be stunted by a lack of financial education. But with the Save to Win program, we can help educate members while building brand loyalty and cross-promoting all the different products your credit union offers that can also help them save.

Incentivize savings with Save to Win cash prize drawings.

The Save to Win program allows members to set up a special "Save to Win" savings account through their credit union, where every time they make a \$25 deposit, they're automatically entered into monthly and quarterly cash prize drawings. It's a fun, easy and risk-free way to incentivize savings for members while growing wallet share for your credit union.

A proven method to increase share of wallet.

The national award-winning Save to Win program is the largest prize-linked savings program in the country that has the potential to increase membership and share of wallet for credit unions. In fact, 10% of participants report joining their credit union specifically to open a Save to Win account. Among millennial customers (particularly ages 18 to 34), participation in this program is rapidly rising and they now make more than 30 percent of program participants.

To date, Save to Win has awarded more than \$2.4 million in prizes to credit union members while encouraging them to save nearly \$180 million. There are no fees for members to participate, and the costs for credit unions are nominal. Save to Win is an easy-to-implement program that includes turnkey marketing materials, technology support and product administration.

Key features

Member benefits

- Comes at no cost to your members
- Motivates regular savings plan with automatic deposits
- Offers members earning potential with its monthly and quarterly prizes
- Brings the thrill of a lottery without the risk
- Provides one withdrawal per 12-month term for a flat \$25 fee
- Renews automatically at maturity, encouraging additional savings
- Is a safe, secure and federally insured savings product

Credit union benefits

- Is exclusively available only at participating credit unions
- Helps build member loyalty by helping them become more financially savvy
- Expands business by providing cross-selling opportunities
- Is easy to implement thanks to its turnkey marketing materials, training documents, technology support and product administration
- Lets your credit union control the interest rate and incorporate dollar caps on the product
- Enables your credit union to fund individual credit union member prizes
- Provides invaluable media buzz through local and national publications

Find out how programs like Save to Win can help add value to your credit union today by calling **800.262.6285**, or by emailing **info@CUSolutionsGroup.com**