



**EXCITE, ENGAGE, REWARD:
STRATEGIES FOR MEMBER
SAVINGS SUCCESS**



www.cusg.com

SAVE TO WIN[®] THE SMARTEST WAY TO SAVE

Helping Businesses Grow and Invest in Their People



CUSG offers leading-edge products and services in the areas of Martech, HR Performance and Financial Empowerment. We proudly serve thousands of organizations nationwide. Our company's dedication to excellence is reflected through superior service and our award-winning solutions.

For more information, contact us at info@cusg.com or visit us at cusg.com

Discover Our Solutions



Agenda

- Understanding Save To Win
- Program Mission
- Program Details
- The Impact Case & Value
- Program Support for Credit Unions
- Member Feedback



UNDERSTANDING SAVE TO WIN

Everyone loves a chance to win

Lottery Participation:

- Roughly 50% of Adults Play the Lottery
- Age Group 20-45: The most active players

Winning Odds: 1 in 300 Million!

The Hidden Financial Crisis:

- 57% cannot cover a \$1,000 emergency expense
- 37% cannot afford an unexpected cost of \$400

So, what is this data telling us?

These members should not be spending their hard-earned money on a very slim chance to win.

This is a LOSE – LOSE situation

50% of Adults

Play the lottery, with total spending of **\$103B annually**

57% of Adults

Cannot afford a **\$1,000 emergency expense**

Other Bad Spending Habits

- Daily coffee runs
- Eating out every day
- Unused subscriptions

What if there was a better alternative?

Imagine This...

- Your members could enter a drawing with no risk.
- They could keep the money they invested.
- They could gain interest on their investment.

What if there truly was a **WIN-WIN** solution for everyone?

The Solution: A Save to Win Account:

- Chance to Win Prizes: Exciting rewards for active participation.
- Retained Investment: Members keep their deposits.
- Earn Interest: Opportunity for growth and enhanced financial security.



What is Save to Win?



A Prize-Linked Savings (PLS) Program:

This initiative incentivizes savings habits while adding the thrill of winning at a game of chance.

Longest Running Credit Union Exclusive Program

Created by Commonwealth and Administered by CUSG:

This program is a collaborative effort to enhance member benefits.

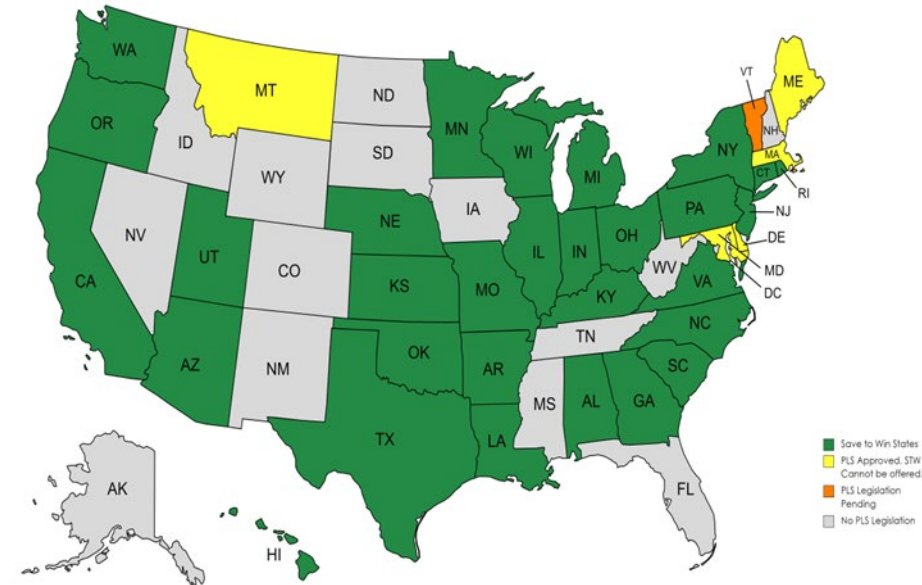
Promotes Financial Security:

A fun and engaging way to help members build their savings and achieve financial stability.

Available for Credit Unions in Select States:

Participating credit unions can offer this innovative program to their members.

\$SAVE TO WIN



Save to Win: Aligning The Missions

Credit Union Mission:

- Supporting members' financial wellness
- Your members care which financial institutions provide that focus on Financial Wellness

Save to Win Mission:

- Support the CU to empower their members
- Innovative Core Product
 - Encourage Financial Wellness
 - Boost Financial Security
 - Build Strong Financial Foundation

Customers who think their PFIs support their financial health have greater levels of:

SATISFACTION

3X more likely to be “very satisfied” with their PFI

LOYALTY

3X more likely to recommend their PFI and over **2X** more likely to continue their relationship with their PFI over the next five years

CROSS-SELL

5X more likely to report interest in purchasing additional products and services and are more likely to hold products and services beyond core checking and saving products



SAVE TO WIN (ADULT): HOW IT WORKS

Save to Win: How it Works



SAVE TO WIN THE SMARTEST WAY TO SAVE

Save to Win: Program Details

Save to Win can be offered as a Savings or a CD

(based on all laws applicable to the CU)

- **Share Savings**
 - Allows more member participation – members who may not want to be tied to a CD can now also participate in Save To Win with a Savings Account.
 - Account must include the Save To Win® product name.
 - Different from your traditional share savings that is required for membership.
- **Certificates**
 - Allows participation from members who prefer a more structured savings approach.
 - Account must include the Save To Win® product name.

Account Limitations

- Rate, Term, Fees, Limitations are set by the credit union all in accordance with laws applicable to your credit union in your state, including prize linked savings (PLS) Laws. State laws and requirements may vary by each state. For example, some states require PLS accounts such as STW, to be priced comparably to other “comparable” non-qualifying PLS account types. Please consult with your compliance/legal teams to ensure all aspects of STW is compliant with laws in your state.
- Must be fully disclosed by the Credit Union appropriately in your normal account disclosures in accordance with all federal and state laws applicable to your credit union.
- Members limited to One Account per credit union.



Save to Win: How Raffle Entries Work Adult Program

One (1) entry for every \$25 increase in the monthly balance at month's end.

(Month over Month Increase)

Maximum 100 Entries per Month

Maximum 300 Entries per Quarter

Maximum 1,200 Entries Annually (if Applicable to your CU)

Please Note: STW Records are based on an individual person and are NOT tied to a specific Account. So, if a member closes one account and opens another for any reason (fraud, maturity, etc.), the previous month balance always carries over as the starting balance and is compared to the ending balance to calculate the entries

Save to Win: How Entries Are Calculated

Example 1

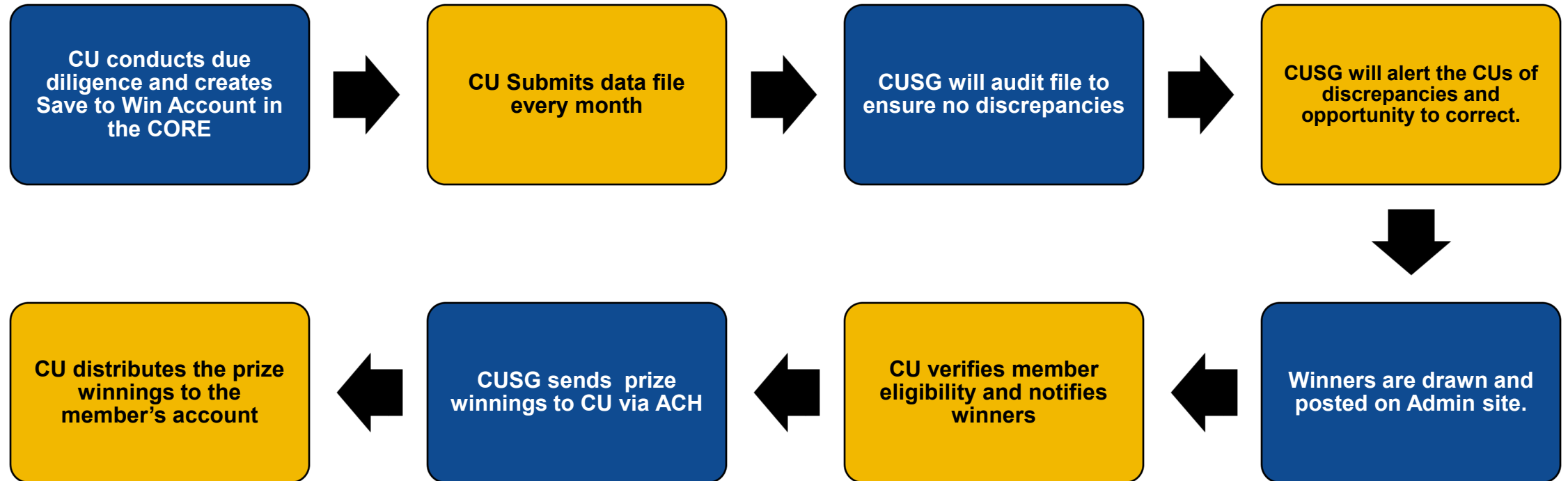
Starting Balance		Month 1 Ending Balance		Month 2 Ending Balance		Month 3 Ending Balance	Quarterly Drawing
\$0	+\$1000	\$1000	+\$700	\$1700	+\$3000	\$4700	
		= 40 Entries		= 28 Entries		= 100 Entries	= 168 Entries

Example 2

Starting Balance		Month 1 Ending Balance		Month 2 Ending Balance		Month 3 Ending Balance	Quarterly Drawing
\$0	+\$1000	\$1000	-\$800	\$200	+\$50	\$250	
		= 40 Entries		= 0 Entries		= 2 Entries	= 42 Entries



Save to Win – Credit Union Process



Save to Win: Adult Multi-State (National) Prize Drawings

- Monthly and Quarterly drawings
- Prizes are adjusted annually based on number of participating CU.
- **Members WIN just for Saving!**

2025 Prize Distribution Multi-State National Drawing

Prize Drawing	Number of Winners per Drawing	Prize Amounts Per Drawing	Total Annual Winners	Total Annual Prizes
Monthly	159	\$25.00	1908	\$47,700.00
	5	\$100.00	60	\$6,000.00
	1	\$1,000.00	12	\$12,000.00
Qtly	6	\$50.00	24	\$1,200.00
	15	\$100.00	60	\$6,000.00
	10	\$200.00	40	\$8,000.00
	8	\$500.00	32	\$16,000.00
	7	\$1,000.00	28	\$28,000.00
	1	\$2,000.00	4	\$8,000.00
Total	1	\$5,000.00	2172	\$152,900.00

*WA credit unions do not participate in the national drawing due to state legislation rules

Annual prize distribution amounts are subject to change, and it is based on the number of credit unions participating for the calendar year.



Save to Win: Adult Credit Union Specific Drawings

Additional prize drawings can be offered by your credit union

1. **Credit Union Member Prize Drawings:** Your credit union can host exclusive monthly or quarterly drawings for its members.
2. **Credit Union Employee Drawings:** Your credit union can conduct separate drawings specifically for its credit union employees.

Guaranteed Winner: This guarantees a winner from your credit union

Prize Range: \$1,000-\$5,000 is recommended to maximize member engagement and enhance program success.



Save to Win: Program Metrics

\$SAVE  WIN



\$5.5 MILLION

awarded in CASH PRIZES
(since inception)



\$5,664

average saved
per account



\$206 MILLION

Saved collectively

112 Credit Unions Participating with More than 36,000 Participating Members

Data as of Sept 2025 – These numbers are dynamic month over month and can vary between months.



Save to Win: Youth Edition (Pilot)
Empowering Young Savers

Empowering the Next Generation of Savers

Credit unions have a unique opportunity to:

- 🌟 **Lead the way** — Be among the **first** to offer **Youth Prize-Linked Savings Accounts**
- 💡 **Engage young members** — Use **rewards** to build **consistent savings habits** early
- 🌱 **Shape the future** — Play a key role in **youth financial empowerment** across Michigan and beyond.

This pilot is more than a product — it's a movement to build lifelong financial confidence.

COPPA (Children's Online Privacy Protection Act)

- **COPPA applies to operators of websites and online services** (including mobile apps and connected devices) that collect personal information from children under 13
- **Parental Consent Required:** Credit unions must obtain verifiable parental consent before collecting, using, or disclosing personal information from children under 13
- **Clear Privacy Notice:** A **clear** and comprehensive **privacy policy** must be provided, detailing what data is collected, how it is used, and with whom it is shared.
- **Data Minimization:** Only **collect and share the minimum necessary information** required for the service. Avoid unnecessary data collection
- **Third-Party Due Diligence:** **Credit unions must ensure that third-party vendors** have reasonable procedures in place to **protect the confidentiality, security,** and integrity of children's data
- **Data Security:** Implement and **maintain reasonable security measures** to protect children's personal information from unauthorized access or disclosure
- **Parental Access:** Parents must be able to **review and delete their child's personal information upon request.**
- **Recordkeeping:** Credit Union **Maintain records of parental consent** and data handling practices to demonstrate compliance during audits or regulatory reviews
- **Avoid Marketing to Children:** Restrictions apply to targeted advertising and marketing practices involving *children under 13*.

Save to Win: Youth Edition

Official Rules and Responsibilities

- **Pilot will begin only in Michigan**

- Anticipated Q2 2026

- **Eligibility & Account Structure**

- Open to all minors under 18.
- Parent/Guardian Joint
 - Required for minors age 13 and Under
 - At CU Discretion for ages 14–17

- **Parental Consent & Compliance**

- Credit Union obtains the verifiable parental consent
 - Required for minors age 13 and under.
 - At CU Discretion for ages 14–17
- CUSG will provide a standardized parental consent form template

- **Credit Union Responsibilities and Due Diligence**

- Credit unions must maintain records of all parental consents.
- Credit Unions must also conduct their own due diligence and review all applicable laws to confirm participation including Age Restrictions
- Credit Unions must ensure parent/guardian joint where required.

- **CUSG Due Diligence Package available if needed**

- **Data Privacy & Transparency**

- CUSG will include a privacy clause in the Official Rules outlining data usage
- Credit unions are responsible for ensuring compliance with data
- Data protection standards for their respective states and credit union.

Save to Win: Youth Edition

How it Works



SAVE TO WIN THE SMARTEST WAY TO SAVE

Save to Win: Youth Edition

How Raffle Entries Work

One (1) entry for every \$10 increase in the monthly balance at month's end.

(Month over Month Increase)

Maximum 50 Entries per Month

Maximum 150 Entries per Quarter

Maximum 600 Entries Annually (if Applicable to your CU)

Please Note: STW Records are based on an individual person and are NOT tied to a specific Account. So, if a member closes one account and opens another for any reason (fraud, maturity, etc.), the previous month balance always carries over as the starting balance and is compared to the ending balance to calculate the entries

Save to Win Program Parameters Comparison

FEATURE	ADULT PROGRAM	YOUTH PROGRAM (Pilot)
Entry Criteria	\$25 balance increase = 1 entry	\$10 balance increase = 1 entry
Monthly Entry Limit	100 entries	50 entries
Quarterly Entry Limit	300 entries	150 entries
Max Quarterly Prize	\$5,000	\$500 (designed to minimize >\$600 for 1099 concerns)
Monthly Prizes	Yes	Yes
Credit Union Specific Drawings	Yes	Yes
Parent Guardian Required?	N/A	Required for 13 and Under
Account Transition	Not applicable	Converts to Adult STW at age 18 (CU discretion)
Official Rules	Adult STW Rules Apply	Youth STW Rules Apply

Save to Win: Program Fees



ADULT PROGRAM

Annual Participation Fee Tiered by Membership Size:

Membership Size	National Program Annual Participation Fee – All CU's (including WA)
0 - 15k Members	\$1,500
>15k – 25k Members	\$3,000
>25k – 50k Members	\$4,200
>50k – 100k Members	\$5,300
>100k+ Members	\$7,500

One-Time Implementation Fee

- 0 – 50k Members = \$1,000
- 50 – 100+ Members = \$2,000

Optional CU Funded Prize Drawings (no added cost – just fund prizes)

Member / Employee Drawings

YOUTH PROGRAM

Only offered as an Add-On Product

Annual Participation Fee

Flat rate: \$1,200 per credit union

Discounted Rate for Early Adoption

(Launch both Adult and Youth together):

\$1,000.00 per credit union

One-Time Implementation Fee

Flat Rate: \$1,000

Optional CU Funded Prize Drawings

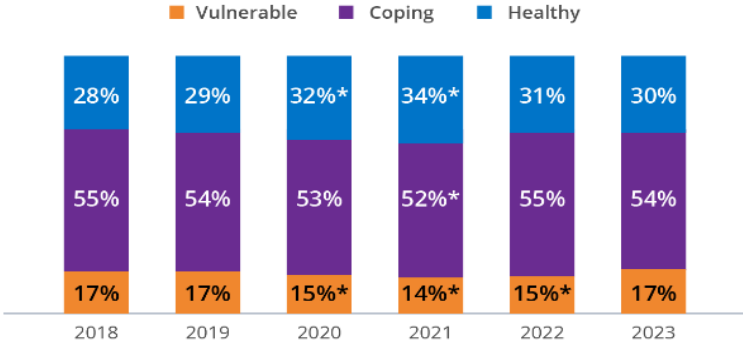
Member / Employee Child Drawings

~50% of costs are directed towards prizes, while the remaining 50% supports administrative functions.

Save to Win: The Impact Case

- Deposits are one aspect of the impact.
 - However, these deposits do come in over a period of time, generally in smaller increments.
- Many people are struggling to get by or just coping financially.

Figure 1. Percentage of people by financial health tier (2018-23).



17%
Financially
Vulnerable

**56 Million
People**

54%
Financially
Coping

**180 Million
People**

29%
Financially
Healthy

**97 Million
People**

Source: Financial Health Pulse 2023 – U.S. Trends Report

The Impact: Financial Health

Why This Matters:

70%

of Americans
admit to bad
spending habits

80%

want financial health
support from their
financial institution

14%

feel their financial
institution is helping

58%

are likely to switch
financial institutions
that can help budget
smarter and help
them save more!

Source: [Financial Health Network](#)

Save to Win bridges this gap!

Save to Win: Youth Impact Case

- **Early Financial Habits**

- Early exposure to savings programs that help build financial skills helps consumers manage their financial lives, make informed decisions, and reduce reliance on debt over time. (CFPB 2024 Financial Literacy Annual Report)

- **Youth Financial Education**

- Youth-focused financial education combined with real-world savings builds life long financial habits and community engagement. (NCUA Financial Education Resource Guide (2024)).

- **Impact of Child Savings Accounts**

- Research shows that children with savings—especially in their own name—are more likely to perform better academically, attend college, and graduate (according to the SEED OK study and CRS analysis (2025)).

Competitive Advantage for your credit union

Being an early adopter positions your credit union as an innovator. It differentiates you from other financial institutions and shows your commitment to financial literacy.

This isn't just about savings—it's about shaping the future of financial empowerment for youth and building stronger connections with families today.

Save to Win: The Impact Case

- Consider additional headlines and points:
 - More members are **shopping for Savings rates** than we have seen in 10+ years.
 - Particularly **younger** generations (Millennials and Gen Z) **prioritize interest rates Savings Accounts**.
- **One in Four** respondents in a Bloomberg April 2022 survey indicated that they **would move money** from one Financial Institution to another to earn higher interest rates on their funds.
- Traditional savings products have become more **commoditized**.
- Very difficult to **compete on Interest Rates Alone!**
- Digital Banks are flooding the market such as
 - Marcus – 4.50%
 - Synchrony Bank – 4.35%
 - Vio – 4.30%



Save to Win – The Impact Case

THE CHALLENGE FOR CREDIT UNIONS

- How can a credit union attract members looking to move deposits when interest rates are the only differentiator?
- How can a credit union maintain focus on financial wellness and bridge the gap for members seeking help?
- How can a credit union engage the next generation early, building lifelong financial habits?
- How can a credit union build loyalty, achieve growth, and enhance retention in a competitive market?



Save to Win – The Impact Case

THAT'S WHERE SAVE TO WIN COMES IN!

- Credit Union Exclusive Program
- Helps CUs make an impact and serve the mission of helping the financially vulnerable.
 - Drive behavioral change: Incentivizing positive behaviors!
 - Giving members the Financial Help they are looking for – Helping them reach their goals faster in a fun and rewarding way!
- Unique and Innovative approach towards saving!
 - We use gamification to differentiate Savings and CDs with a hook that's even more powerful than interest rates alone
 - Win-Win Solution: Save Money, Earn Interest, Win Cash Prizes
 - The Prizes can really add to the return rate for members
- **More VALUE than other Savings Products out there.**



The Value for Credit Unions



Benefits:

- Differentiate your brand
- Attract & retain members
- Boost engagement & cross-sell opportunities
- Strengthen trust & loyalty

"It absolutely has helped us acquire members and attain members."

Jessie Plummer, Delta Schools Federal Credit Union

"Save to Win is great for young people. It really helps build good savings habits."

Anne Kirksey, ELGA Credit Union

The Value for Members

- No Risk – All Reward!
 - Chance to win big cash prizes
 - Keep investment
 - Earn interest while you save
 - WIN – WIN for every age group
- Fun and Exciting way to save!
- Build pathways to larger financial goals
 - Save for a purpose
 - Adults: Save for emergencies, home, auto, vacation
 - Youth: Start early for college, future goals
- Empower Members of All Ages

Creates pathways to financial confidence and success



Save to Win: Member Feedback



76% say Save to Win makes them more excited about their CU



66% say it encourages them to use more CU products

62% don't normally save regularly



**RESOURCES AVAILABLE
FOR SUCCESS**

Save to Win: Marketing Support

Marketing Materials Available:

- Posters, statement stuffers and brochures
- Web banners, logos, images and videos
- Social media content
- Press release, talking points, and FAQs
- Native files provided for customization

Additional Services Available with CUSG:

- Custom Co-Branded Development: Create unique marketing materials together
- Consultation Services: Work with CUSG on marketing strategies and campaigns
- Printing and Shipping: Materials available (additional costs apply)

WIN UP TO **\$5,000** IN QUARTERLY PRIZES

SAVE TO WIN
THE SMARTEST WAY TO SAVE

EVERY \$25 DEPOSIT IS ANOTHER CHANCE TO WIN!
Only \$25 to start a Save to Win account.
Speak with a member representative for details.

@savetowin /savetowin

NCUA

SAVE TO WIN THE SMARTEST WAY TO SAVE

GOT REFUND? LET THAT REFUND EARN YOU MORE!
Open a Save To Win savings account and earn chances to win BIG cash prizes!

A safe and secure savings account that rewards you for being responsible.
Get started today!

WIN UP TO **\$5,000** IN QUARTERLY PRIZES

Each \$25 you save, earns you chances to win big cash prizes every single month!
Open a Save To Win savings account today.

SAVE TO WIN THE SMARTEST WAY TO SAVE

SAVE, EARN, WIN
See how \$25 can make this holiday season extra special. Win some Big CASH by saving a little.

Open a Save to Win savings account and start saving and winning!

WIN UP TO **\$5,000** IN QUARTERLY PRIZES

Over 150 winners each month! Will you be next?
Open a Save To Win savings account today.

EVERY \$25 SAVED IS ANOTHER CHANCE TO WIN!
Get started with a Save to Win account.
Speak with a member representative for details.

WIN UP TO **\$5,000** IN QUARTERLY PRIZES

Over 100 winners selected every single month! Will you be next?
Open a Save To Win account today.

NCUA

@savetowin /savetowin

SAVE TO WIN
THE SMARTEST WAY TO SAVE

Save to Win: Marketing Support

Game Related Communications:

- **Targeted communications** for Save To Win members on behalf of participating credit unions
- **Optional Free Service:** Credit unions can choose to have CUSG send these communications or handle them internally.
- **Focused Content:** Limited to Save To Win raffle and game mechanics, sent via a dedicated subdomain to avoid unsubscribes from other credit union communications.

Benefits:

- Keeps members informed and engaged with the program.
- Reduces the credit union's workload for individual outreach.
- Builds member excitement and enhances the program experience



Save to Win – Additional Resources

- **Game Related Communications**

- CUSG has established a limited series of program specific communications with participating Save To Win members, on behalf of their participating credit union.

- **Consumer Website – www.savetowin.org**

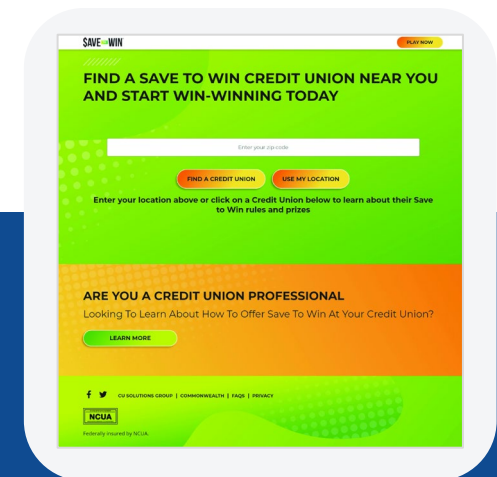
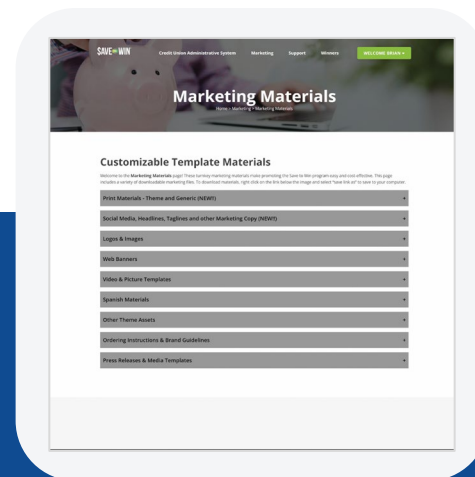
- Lead generation tool for your Credit Union!
- Program contents and details
- Article press room and prizes
- Featured winners and videos

- **Credit Union Administration Website**

- Marketing and training materials
- Data upload center
- Member and staff drawings

- **Data Management System**

- Drawing administration
- Data auditing & error management
- Technical support



Save to Win – Next Steps

- **Credit Union Onboarding:**
 - Custom Implementation Plan
 - Credit Union Agreement Signed
 - Save to Win Official Rules Finalized
 - Implementation Documents
 - Implementation Checklist
 - Credit Union Information Sheet
 - Data File Requirements
 - Fee Schedule
 - Training Webinar
- **Ongoing Product Management:**
 - Monthly data audits and error notifications
 - Technical and administrative support
 - Central administration of drawings
 - Notification of drawing results
 - Recorded quarterly group webinars





QUESTIONS?

Thank You For Attending

Contact Us
800.262.6285

Drop us an email
info@cusg.com

Let's Connect

