



## Advisors Plus® Overview

### Strategic consulting for stronger business performance

Advisors Plus consultants bring strategic vision, years of management experience, and extensive marketing expertise to every engagement. We share your goal of elevating credit union operations to best serve your members and your community.

The principles of teamwork, personalized service, and concrete, data-driven deliverables guide every strategic engagement for Advisors Plus. Our consultants collaborate with credit union management teams to address and solve the highest priority business challenges and optimize the opportunities for growth across all of a credit union's core business areas.

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## Category Summary

Credit Card Program Start-Ups – actionable insights on the strategic and tactical considerations associated with a new credit card program.

- **Credit Card Portfolio Consulting** – find the untapped potential in your portfolio with an in-depth analysis that can improve your credit union's product mix, collections procedures, and operations.
- **Debit Card and Checking Consulting** – a data-driven approach analyzes a credit union's member base to determine the most attractive product mix to offer at the best price.
- **Call Center Consulting** – how to resolve issues such as high abandon rates, growing member complaints, employee turnover, or volume and staffing mismatches that impact bottom line profitability.
- **Operations Consulting** – helps credit unions find better, more consistent ways to manage the unseen but vital operations hubs of the business.
- **Marketing Consulting** – supplement internal marketing and branch sales with innovative marketing campaigns that consistently achieve outstanding results in very cost-effective ways.
- **Predictive Analytics** – allows credit unions to anticipate their members' next moves, enabling a proactive rather than reactionary marketing strategy.

## Debit Card & Checking Consulting

The Advisors Plus approach to enhancing debit card and checking account performance involves identifying opportunities to help credit unions solve debit business challenges that include:

- Increasing debit card penetration, activation and usage
- Growing non-interest income
- Increasing checking account penetration and deepening relationships
- Attracting new members through a more competitive checking continuum

Advisors Plus also provides guidance regarding debit card risks or opportunities such as regulatory and compliance changes and innovative reward programs.

Checking consulting helps identify opportunities in the market versus other credit unions and “Big Banks” such as online account servicing, premium offerings and segmentation opportunities.



## Call Center Consulting

The Advisors Plus call center consulting discipline specializes in helping credit unions meet challenges that are unique to the call center environment. Our approach involves:

- Assessment of the current state of the call center
- Detailed staffing analysis using the Erlang C model
- Scripted call testing and Mystery Shopping
- Review of ACD and IVR systems and applications

Advisors Plus experts have pioneered contact center best practices and also developed a proprietary database of benchmarks to measure your operation’s effectiveness.

## Operations Consulting

The operational elements of a credit union are perhaps just as critical for sustaining profitability, growth and loyalty as its core product sets. Our back-office operations consultants help credit unions address a range of challenges that can impact key performance metrics:

- Concern over rising operating expenses
- High staff turnover or employee disengagement
- Desire to leverage the call center as a sales channel
- Evaluate merits and business impact of outsourcing

Our methodology applies industry best practices and proprietary benchmarks to examine the full scope of the back-office infrastructure including card services, staffing, loan processing, incentive plans, processes and workflow, and more.

## Marketing Consulting

We utilize the latest marketing intelligence to launch successful promotions that help build your card programs substantially. Advisors Plus' portfolio modeling and segmentation techniques have helped credit union clients achieve response rates and average balances well above industry standards. Advisors Plus marketing campaigns have helped credit unions achieve phenomenal portfolio growth, with an average of 16% growth in balances and 5% growth in gross active accounts from year to year.

### Advisors Plus designs marketing campaigns that:

- Leverage data mining, predictive modeling and behavioral segmentation analysis to help credit unions make the right offers to the right members at the right time.
- Increase credit unions' marketing reach without impact to other marketing efforts.
- Align with credit unions' objectives.

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**The data mining and segmentation capabilities of Advisors Plus translate to response rates that consistently surpass industry averages.**

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## Predictive Analytics

Understanding and anticipating the needs and motivations of consumer groups is critical to optimizing marketing strategies. Data scientists on the Advisors Plus team use a variety of techniques to build models that predict member outcomes based on activity and various behaviors. These, then enable credit unions to:

- Use predictive models to reduce member attrition, promote card activation, improve net promoter scores, enhance loss mitigation, establish over-limit authorization strategies, and more.
- Apply a statistical model-based approach to complex strategies for cross-product promotion, next-best offer, and other multi-channel scenarios.

Additionally, models developed by Advisors Plus Predictive Analytics are integrated directly into PSCU products. For example, Lumin Digital (PSCU's Online Banking solution) leverages these models and their proprietary algorithms to measure member engagement and help drive targeted next best actions. Lumin Digital then uses next-best actions to present personalized interactions and experiences within digital banking.



## Built, Owned and Governed by Credit Unions

In 1977, five credit unions came together to form PSCU and leverage their buying power to offer credit cards to their members and compete with banks. Today, PSCU supports the success of nearly 900 Owner credit unions representing more than 43 million members. As the nation's leading credit union service organization, PSCU offers a complete, highly integrated suite of payments solutions for credit unions to optimize the transactional experiences of their members. PSCU utilizes the latest developments in digital technology to provide best-in-class payment solutions, risk management, analytics, loyalty programs, marketing, strategic consulting, and mobile platforms. Additionally, comprehensive, 365/24/7 member support is delivered by contact centers located throughout the United States.

## Solutions and Services

- Analytics
- Digital Payments
- Prepaid
- Bill Pay
- Integration Services
- Risk Management
- Business Solutions
- Loyalty
- Strategic Consulting
- Call Center
- Marketing
- Training
- Credit
- Member Acquisition
- Debit/ATM
- Mobile

PSCU welcomes the opportunity to assist your credit union. For more information, please contact your Account Executive or call 844.FOR.PSCU (844.367.7728) and press 1 for Sales or email us at [moreinfo@pscuh.com](mailto:moreinfo@pscuh.com).

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### Florida (Corporate Headquarters)

560 Carillon Parkway  
St. Petersburg, FL 33716

### Arizona

19825 North 7th Street  
Phoenix, AZ 85024

### Michigan

17475 Federal Drive  
Allen Park, MI 48101

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