

Advisors Plus

Advisors Plus® Overview

Delivering data-driven portfolio growth and process optimization.

Advisors Plus consultants bring strategic vision, years of management experience, and extensive marketing expertise to every engagement. We share your goals of optimizing operations and driving growth to best serve your members and your community.

Our consultants will collaborate with your team to solve your highest priority challenges and optimize growth opportunities across your credit union. In addition, we provide powerful self-service tools through the Hub that allow you to manage, monitor and customize your high-performing Advisors Plus campaigns.

The principles of teamwork, personalized service, and data-driven guidance and deliverables guide every Advisors Plus engagement.

Category Summary

Whatever goals you have, Advisors Plus can provide the rigorous analysis and actionable insights to meet them.

Consulting

- *Credit Card Portfolio – growth through improved product mix, collections and operations.*
- *Debit Card and Checking – learn the most attractive product mix at the best price.*
- *Contact Center – resolve operational issues that impact quality and bottom line profitability.*
- *Operational Efficiency – find better ways to manage unseen but vital operational hubs.*

Marketing

- *Card Growth – targeted campaigns increase loyalty and activity while minimizing risk.*
- *Member Growth – advanced analytics and engaging content with right offer for members.*
- *Checking Growth – data mining and modeling to develop offers that increase penetration.*

Insights

- *Case Studies – learn from a library of successful Advisors Plus engagements.*
- *Data and Analytics – combine industry benchmarks with mined data to inform strategy.*



Consulting

To compete, you need a proven partner with powerful insights that can increase your bottom line. Credit unions can choose from an individual consulting engagement or from annual subscription plans designed to meet a credit union's specific needs and budget. Choose from one of four Subscription Services that combine both consulting and marketing—each with their own level of expertise: Essential, On-Demand, Accelerate, and Maximize. Visit AdvisorsPlus.com to see which level of service is right for you.

Card Portfolio Analysis

We use deep industry experience and proprietary analytics to benchmark current performance and identify risks, then assess marketing investment needed for growth.

- Release untapped profit potential, reduce risk and deliver satisfaction
- Comprehensive reporting, with recommendations from management team
- Risk analysis helps avoid higher delinquency and charge-off rates

Debit Card & Checking

Data-driven analysis of debit and checking portfolios assesses risks and identifies opportunities. Defined approach to solve your most complex checking and debit challenges.

- Increase checking penetration to deepen relationship and drive growth
- Debit card risks guidance, compliance improvements and innovative rewards
- Recognize segmentation opportunities versus checking competitors

Contact Center Optimization

If perspective is reality, your contact center is your credit union. We will show you how to capitalize on contact center opportunities or challenges to bolster sales and member loyalty.

- Identify volume/staffing mismatches to reduce abandon rates and complaints
- Erlang C-capacity staffing analysis and review all ACD and IVR systems
- Scripted call testing and Mystery Shopping

Advisors Plus

Branch and Back Office Operations

Operational credit union elements are critical for sustaining profitability, growth and loyalty. Let us help ensure services that demand a personal touch remain a differentiator from big banks.

- Address concerns over rising expenses and evaluate merits and impact of outsourcing
- Apply best practices and proprietary benchmarks to back-office infrastructure
- Analyze high staff turnover or employee disengagement

Marketing

The Advisors Plus Marketing Services team works with hundreds of credit unions each year to create engaging, sustainable campaigns that skyrocket account and membership growth.

- Targeted growth campaigns with a forward-looking strategy to achieve sustainable advantage
- An average of 20X higher balance growth and 160% higher accounts growth than without Advisors Plus
- Data mining, modeling and segmentation analysis ensure right offer/right member/right time
- Increase your credit union's marketing reach without impact to other marketing efforts

The Hub

All your high-performing Advisors Plus marketing campaigns are now available through one self-serve portal. And with flexible customization, scheduling and enrollment notification options, you will have more control than ever before.

- Organized by campaign type, including acquisition, growth, usage, retention and more.
- View scheduled campaigns by month, week or day and make any changes required.
- Automated enrollment notifications keep you up-to-date and on track for all your campaigns.



Built, Owned and Governed by Credit Unions

Founded in 2004, PSCU's Advisors Plus offers consulting services for credit unions to help fuel growth and achieve financial and business goals. From project analysis to implementation and management, Advisors Plus offers an end-to-end portfolio of consulting services including business strategy, business and affinity cards, credit and debit cards, contact center optimization, risk and collections analysis, branch sales training, marketing services, and B2C campaign execution. Whether your credit union is looking to expand its offerings, build a legacy of community involvement, create the strongest possible capital footing—or all of the above—Advisors Plus consultants bring the strategic vision, deep industry expertise, and proprietary data analytics needed to help credit unions better serve their members and their communities. For more information, visit advisorsplus.com.

Solutions and Services

- Payments
- Digital Banking
- Risk Management
- Data Science and Analytics
- Delinquency Management
- Loyalty
- Mobile and Online Card Management
- Contact Center Services and Solutions
- Marketing
- Strategic Consulting

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