






# Credit

## Credit Overview

Historically, the credit card account represents a credit union's greatest income engine and relationship builder.

PSCU leads all credit union financial services providers in credit card market share with over 5.3 million accounts. We have a nearly 40-year history in helping credit unions start, grow and increase the performance of their credit card programs. Because we are owned by credit unions, we have deep roots in this industry and have been built to be a credit union's best growth engine.

### PSCU Owners Experience Higher Growth.

| Metric  | PSCU Owner Credit Unions | Non-PSCU Credit Unions |
|---|--------------------------|------------------------|
|  Membership Growth       | <b>4.41%</b>             | 3.99%                  |
|  Credit Card Growth      | <b>8.16%</b>             | 5.86%                  |
|  Credit Card Penetration | <b>19.00%</b>            | 15.88%                 |

Source: Callahan & Associates Peer to Peer (4Q 2014 - 4Q 2015)

Over 400 credit unions trust PSCU to process and support their card programs, including 40% of credit unions with assets of \$1 billion or more.

## Category Summary

*A successful payments program is more than just plastics.*

- *Multiple standalone and integrated online and mobile channel options.*
- *Powerfully insightful analytics and performance reporting.*
- *Strategic portfolio consulting to drive optimum profitability and growth.*
- *High-touch account management and service model focused on your success.*
- *World-class Total Member Loyalty Program to encourage usage and increase retention.*
- *Industry-leading fraud detection and prevention services safeguard members and minimize fraud losses.*
- *Automated risk-based card management to efficiently optimize portfolio performance.*
- *Dynamic individual cardholder messaging capabilities across statements, plastics, and card carriers.*
- *24/7/365 member service support from four U.S.-based contact centers.*



Consistently positive growth occurs when credit unions and the cooperative that serves them collaborate wisely on strategies and tactics. Strategic portfolio and marketing consulting, together with our Owner credit unions' collective commitment to growth have resulted in the addition of 920,000 new accounts – a 5.9% increase over 2012 – and pushed overall transactions to almost 1.8 billion, an 11.1% increase.

## All the Right Tools

PSCU's credit card processing platform and service set covers every element a card program needs to succeed – all from a single provider.

**Scale** – As the third largest customer of the world's largest transaction processor, PSCU offers credit unions the greatest stability and a wide range of options to create successful and profitable credit card programs. This partnership also gives our Owners a voice in future developments.

**Loyalty Rewards** – Our *CURewards*<sup>®</sup> platform spans the range of high demand loyalty program types – from rebates and merchant-funded to relationship rewards.

**Advisors Plus**<sup>®</sup> – Let us show you how to run innovative, targeted growth campaigns that increase your member loyalty and account activity, while minimizing your underwriting and portfolio risk.

**In-house Credit** – Harness the power of a single world-class payment processing platform in conjunction with a direct interface to the core system to maximize the revenue generation potential in your portfolio.

**Fraud Detection and Prevention** – Our \$0.06 to \$100 fraud loss-to-sales ratio easily outperforms the industry wide average of \$0.13. We minimize the impact to your members by precisely pinpointing fraudulent transactions.

**Turnkey Full Service Support** – Successful card programs require the tight assembly of dozens of precision parts. PSCU delivers:

- Conversions and Implementations
- Credit union training
- Plastics options, including EMV and Design Your Own Card
- Statements – Print & Electronic
- Portfolio analytics and reports
- Cardholder account service tools
- Disputes processing
- Collections
- Settlement and Lockbox service
- VISA<sup>®</sup> and MasterCard<sup>®</sup> quarterly reporting plus System Integration.
- Cardholder Mobile Apps – Loyalty, Disputes, Alerts, Lost/Stolen
- Online Cardholder Service

**Analytics** – When used to mine, filter and interpret the vast amounts of data that credit unions have on their members, Member Insight analytics dramatically improve the speed and quality of decision making.

## Our Secret to Success – Actionable Analytics

The real measure of a successful partnership rests in the value that lives behind the raw numbers of a balance sheet. World class processing platforms from the industry's leading providers alone offer no hard guarantee of portfolio growth or member satisfaction. As a result, PSCU's Member Insight advanced analytics solutions were created to empower credit unions with actionable insights that drive member engagement, satisfaction and retention.

Our flagship tools, **ReportVue**®, **PerformanceVue**, and **DataVue**, assist credit unions in seeing a 360 degree view of their credit portfolio and their members' needs. **ReportVue** is a web database query tool that enables credit unions to quickly and easily research payment cards reports through advanced searching and filtering functionality. **PerformanceVue** provides dashboards

that visually highlight performance and growth opportunities so credit unions can quickly see how they are performing against PSCU benchmark data as well as their credit union peers. **DataVue** is an easy-to-use data mining tool that can help uncover the hidden story about cardholders' transactional behaviors. These tools collectively reveal the data credit unions need to immediately understand the performance and profitability that unlock opportunities in their credit portfolios.



## Built, Owned and Governed by Credit Unions

In 1977, five credit unions came together to form PSCU to leverage their buying power to offer credit cards to their members and compete with banks. Today, PSCU's collective scale affords credit unions access to an expanded range of world-class payment platforms and solutions. Our collaborative model gives credit unions direct influence over the development of payment products and solutions that help them compete and grow. Just as it is for our member organizations, service is the foundation on which PSCU was built. PSCU returns earnings as patronage dividends to our Owners and measures our value exclusively by the success of our Owners and the mutual obligation we share in delivering products and services that exceed the expectations of the over 37 million credit union members we all serve.

## Solutions and Services

- Advisors Plus
- Bill Pay
- Business Solutions
- Call Center
- Credit
- Data and Analytics
- Debit/ATM
- Digital Payments
- Integration Services
- Lending and Account Opening
- Loyalty
- Marketing
- Member Engagement
- Mobile
- Prepaid
- Risk Management
- Strategic Consulting
- Training

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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