

CU Rewards®

Earn Top-of-Wallet Card Loyalty

A recent Bond brand loyalty study reported that “83% surveyed felt loyalty programs make them more likely to continue doing business with certain companies.”*

PSCU’s dynamic CU Rewards® program enables your members to earn points each time they use their credit/debit card, with the points redeemable for anything from trips to exotic travel destinations to high-end electronics and even gift cards. We’ve built a universal redemption website that can be accessed directly or via your online banking site and a mobile app that can be accessed on your member’s smart phone. Your members will find their relationship with you more rewarding than ever, quickly earning top-of-wallet status for your cards.

Here’s how CU Rewards can impact your business:

- Differentiate your credit union from others
- Drive new membership
- Promote member loyalty

There are several CU Rewards programs available, designed to fit your budget and meet your members’ needs—you set the point system, expiration dates, and choose the rewards options (merchandise/travel).

Solution Summary

PSCU’s CU Rewards gives credit unions the flexibility to build the types of points-based rewards offerings that are proven to stimulate usage, grow revenue and increase loyalty.

- *Build a rewards program that rewards credit or debit cardholders with points for specific transactions with Transaction Level Rewards*
- *Gain revenue from cardholders that increase the number of transactions with your card*
- *Customize your own rewards rate, redemption criteria and merchandise/travel options*
- *Offer cardholders additional rewards points for purchases made with certain member merchants through CU Rewards Mall*
- *Allow members to easily redeem their CU Rewards points on a universal website or a smart phone app*

Transaction Level Rewards

From frequent trips to the grocery store to holiday shopping, the Transaction Level Rewards (TLR) program works with your standard CURewards programs and is designed to create sustained use and higher card transactions, and strengthen member satisfaction and loyalty by giving your members limited-time promotional points. Our TLR incentives don't carry the same restrictions as introductory rates and balance transfers, and provide a great way to attract new members and achieve successful growth.

Transaction Level Rewards create growth opportunities for your credit union by:

- Driving activation and usage of your card through special promotional rewards programs
- Improving member loyalty by rewarding members with points for transactions of your choice, from a cardholder's first purchase to retail spending on Black Friday, or frequent purchases like gas or groceries
- Creating sustained use and higher transactions with your credit union's card by incenting increased cardholder activity

Merchant Funded Rewards- CURewards Mall

You can enhance your CURewards program by also offering cardholders additional rewards points for purchases made with member merchants. These points are offered by the member merchants and are in addition to the points earned by making purchases with their CURewards card. CURewards Mall promotes

in-network spending by cardholders, while allowing merchants to tailor their offerings to improve customer engagement.

How it works:

- Members receive relevant offers of points or discounts from hundreds of local and national retailers in the Mall network
- The Mall fully integrates with the CURewards website for a seamless and engaging member shopping experience that stimulates card usage
- Members can request to receive communications from their favorite retailers about special points offers or purchase discounts

Business Rewards

A dynamic rewards program can assist in making your credit or debit business card the "card of choice" for your members. With any business loyalty program, it is imperative that the program provide a variety of redemption awards and be based on fiscal responsibility. CURewards provides such a foundation, focusing on strategic differentiation for your credit union's card program, while promoting member loyalty and fiscal responsibility.

- Business Credit Card programs - CURewards allows cardholders to earn one point for every net dollar charged.
- Business Debit Card programs - you have the choice of five different point calculation methods, ranging from one point for each net dollar to one point for every five dollars. Points are then redeemable for a wide range of travel and business merchandise awards, including tickets to exotic travel destinations, high-end electronics, and office supplies.