

## Loyalty

### Loyalty Overview

As many banks and issuers curtail their rewards programs, credit unions face an unprecedented opportunity to attract and retain members with PSCU's suite of Loyalty programs.

#### Connect. Engage. Grow.

A winning Loyalty Rewards program is a great answer when consumers ask "What's in it for me?" We have the right tools and people to help you choose the right program for your credit union.

Our loyalty rewards program makes it simple for your members to earn meaningful rewards faster, with plenty of options that support spend categories that align with members' lifestyles and interests. Additionally, we offer unique and special "experiences" to make members feel privileged, and mix traditional program elements with personalized and relationship rewards.

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It's a fact that members with rewards cards spend, on average, 43% more than non-rewards cardholders, and when they do carry a balance, it's 56% higher.

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### Category Summary

*We didn't invent Loyalty Rewards – we just perfected them.*

- *Fully integrated merchant funded rewards programs reward your members faster than ever.*
- *Link multiple points, building products and services to create the ultimate Member Loyalty Rewards program.*
- *Customize point-generating activities to incentivize your members to activate and use their new credit union cards more frequently.*
- *Flexible rebate rewards can be applied how you and/or your members would like best.*
- *PSCU's Loyalty mobile app gives members on-the-go access to their rewards accounts and more opportunities to maximize their earning potential.*
- *Over 300 credit unions trust their loyalty rewards program processing, administration and strategy development to PSCU.*



## All the Right Tools

PSCU's Total Member Loyalty solution includes all the right tools to connect with members' lifestyles.

**The Mall** – Members get special offers from the stores they like in the merchant retailer network, earn bonus points, cash-back opportunities and are offered special discounts when they shop in-store or online.

**Member Loyalty Rewards** – Members can earn enough points from all of their credit union product relationships to then redeem for the things they need and want.

**Transaction Level Rewards** – Members can earn bonus points at the places or on the things they use most.

**Rebate Rewards** – Members receive cash-back each time they use their credit union card to make a purchase, and even more cash back when they spend money in specific categories.

**Rewards for the Mobile Member** – Members can use our mobile app to visit the The Mall, receive location-based offers, check their rewards account and redeem for merchandise or travel.

**Rewards for All** – We think every credit union member should experience the benefits of our rewards solutions. That's why we make them available to any credit union, not just PSCU Owners.

## The Mall – Merchant Funded Rewards

Our fully-integrated merchant funded rewards program empowers credit unions to reward members with points or cash-back in a way that's faster and more effective than ever.

- Members receive relevant offers of points, cash-back or discounts from thousands of local and national retailers in the Mall network.
- The Mall fully integrates with the *CURewards* website for a seamless member shopping experience that stimulates card usage.
- Members can request to receive communications from their favorite retailers about special point offers or merchant discounts.

## Member Loyalty Rewards

Member Loyalty Rewards (MLR) enables credit unions to link multiple accounts and products throughout the enterprise into a consolidated loyalty program. You can now offer rewards points for credit union products and services—from credit and debit cards, to mortgages, auto loans, bill payments, savings accounts and more – it's your choice.

## Transaction Level Rewards

Transaction Level Rewards (TLR) is a great incentive for your members to activate and use their new credit union card.

With TLR, credit unions can:

- Give double the rewards points during a specified time frame such as holidays or Black Friday.
- Reward cardholders with triple points for 10 or more transactions in a cycle.

## Rebate Rewards

Rebate Rewards allows credit unions to reward members with “Cash Back.” You set the percentage of net sales to be returned, the method by which it is paid and when it is rewarded, such as monthly or annually. Rebates can be applied directly to the credit card account and displayed on the cardholder's statement, or a file can be sent to your credit union for distribution.

Select from these options:

- Straight Rebate Rewards Program
- Rebate Reward Tiered Program
- Rebate Reward with Transaction Level Rewards

## Loyalty Rewards for the Mobile Member

Our Loyalty app takes relationship building to a higher level by giving members mobile access to:

- View redemption options for merchandise in the *CURewards* Mall
- Check on activated offers
- View nearby offers based on location
- Review their selected favorite offers

## Loyalty is an Investment, Not an Expense

Growth happens with the right loyalty rewards program, as members experience a stronger connection to your brand and use more of your services more frequently.

When you bundle a rewards card with an attractive balance transfer APR and target the right member segment, you can see your growth in new accounts quickly soar to new levels. Some credit unions have even tripled their monthly number of new credit card accounts using this well-balanced strategy and a little help from PSCU's Loyalty Team.

## 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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