

# LEVERAGE

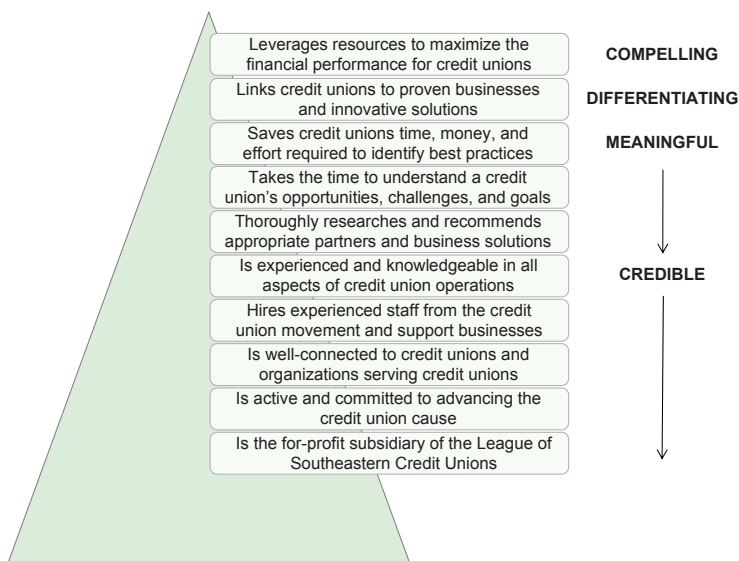
The LSCU Service Corporation

## Corporate Identity

The consolidation brings new endeavors and opportunities that will propel us, with our partners and clients, into 2010 with full momentum. In the spirit of change, the new League is introducing *LEVERAGE*, as the new LSCU Service Corporation. *LEVERAGE* is the company that will continue to fulfill all aspects of the previous two League Service Corporations.

*LEVERAGE* was selected because our organization is positioned to be *the* business services provider that leverages system resources, relationships, and industry knowledge to connect credit unions to the right business solutions and service providers. It will also allow us to conduct business within not only the Florida and Alabama marketplace, but also on a national level.

## Recommended Brand Hierarchy



## Recommended Positioning

### Who, What, Where

The LSCU Service Corporation leverages its resources, relationships, and industry knowledge to connect all growth-driven credit unions to the right business solutions and service providers.

### How

We continually seek out innovative best practices and represent premium service providers that deliver cost-effective, performance-enhancing results.

### Why

As industry "insiders," we only recommend providers that exceed our standards and share our commitment to credit union success, saving credit unions time and resources and offering its leaders greater peace-of-mind.

## Goal

Create an identity that will strategically link the Service Corporation to the new LSCU brand philosophically, visually, and fiscally. At the same time, our new brand must be built to disconnect from the LSCU brand, as needed: when doing business outside of the Alabama and Florida market. All markets will know the same philosophy and imagery, disconnecting will allow us to separate from the image of a dues-supported organization and project a strong image of the for-profit products and services offered to support credit union needs.

## Objective

Develop new name, identity, and tagline that reinforces the compelling and differentiating attributes of the service corporation. Graphically depict an identity that is recognizable as an LSCU organization and that can stand alone in identified situations. Utilize the final brand positioning statement to drive the creation of all communications and touch points. Launch *LEVERAGE* in April 2010 and create buzz at the Annual Convention & Exposition in June through sponsorship visibility and bold graphics at the event.

## Results

In a July 2010 member survey, results indicated that more than 80% of respondents were familiar with *LEVERAGE* products and services, more than 70% visited the *LEVERAGE* website, and the majority believe that *LEVERAGE* products meet their needs and provide value to their credit union. The most profound results indicated that 90% of our target audience consider *LEVERAGE* as one of their partners when looking for products and services.

# LEVERAGE

The LSCU Service Corporation

## Visual Implementation

### BC Front

**LEVERAGE**  
The LSCU Service Corporation

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### Letterhead

**LEVERAGE**  
The LSCU Service Corporation

2nd Sheet

### BC Back

**LEVERAGE**  
The LSCU Service Corporation

- Leveraging Industry Knowledge to Link Credit Unions to Innovative Business Solutions
- Leveraging Group Buying Power to Save Credit Unions Money
- Leveraging Industry Resources to Maximize Credit Union Performance

www.myleverage.com

### 10x13 Envelope

**LEVERAGE**  
The LSCU Service Corporation

#10 Envelope

### Presentation Folder Front

**LEVERAGE**  
The LSCU Service Corporation

BUYING POWER

We work closely with our credit union clients and industry leaders to identify best practices for affordable pricing and robust credit unions to maximize their ROI.

### Ad Campaign

**LEVERAGE**  
The LSCU Service Corporation

INDUSTRY KNOWLEDGE

We work closely with our credit union clients and industry leaders to identify best practices for affordable pricing and robust credit unions to maximize their ROI.

**LEVERAGE**  
The LSCU Service Corporation

BUYING POWER

Through historical performance and industry knowledge, we can help you identify the best practices for the health of your credit union.

### Presentation Folder Inside

**LEVERAGE**  
The LSCU Service Corporation

RELATIONSHIPS

We identify credit union opportunities and help you identify the best practices for the health of your credit union.

**LEVERAGE**  
The LSCU Service Corporation

RESOURCES

We identify credit union opportunities and help you identify the best practices for the health of your credit union.

### Product Sheets

**The Right People, the Biggest Impact**

**Accurate Compliance at Affordable Prices**

**Sprint into Additional Revenue**

**Purchasing Strategies Designed to Save**

**So Much More Than Office Supplies!**

**The Power to Be Everywhere**

**Accelerated Remarketing Performance**

**Generating Smiles One Gift Card at a Time**

### Product Sheet Back

What Can We Leverage for You?

**LEVERAGE**  
The LSCU Service Corporation

# LSCU Service Corporation

Brand Positioning Exercise  
October 20, 2009

## Brand Positioning – A Review

- Brand Positioning is how *an organization* influences a person's gut feeling and response:
  - What *you* want the organization to stand for.
  - How *you* want people to think and feel.



*Affordable*  
*Easy*  
*Fun / Casual*



*Safe*  
*Dependable*  
*Reliable*



*Hip / Cool*  
*Progressive*  
*Simple / Intuitive*

## Brand Positioning – A Review

*“Successful positioning is the art of sacrifice.”*

*“Positioning is about the one main thing that your company, product, or service stands for.”*

Roman G. Hiebing Jr. and Scott W. Cooper  
“The Successful Marketing Plan”



## Brand Positioning – A Review

- The result of positioning is *the* thought triggered in the customer's mind when they hear/see your name.
- Effective positioning helps customers understand what you offer and imparts a sense of mission and common purpose within the organization.
- Brand positioning is the process of establishing and managing the images, perceptions, and associations one has of the organization.



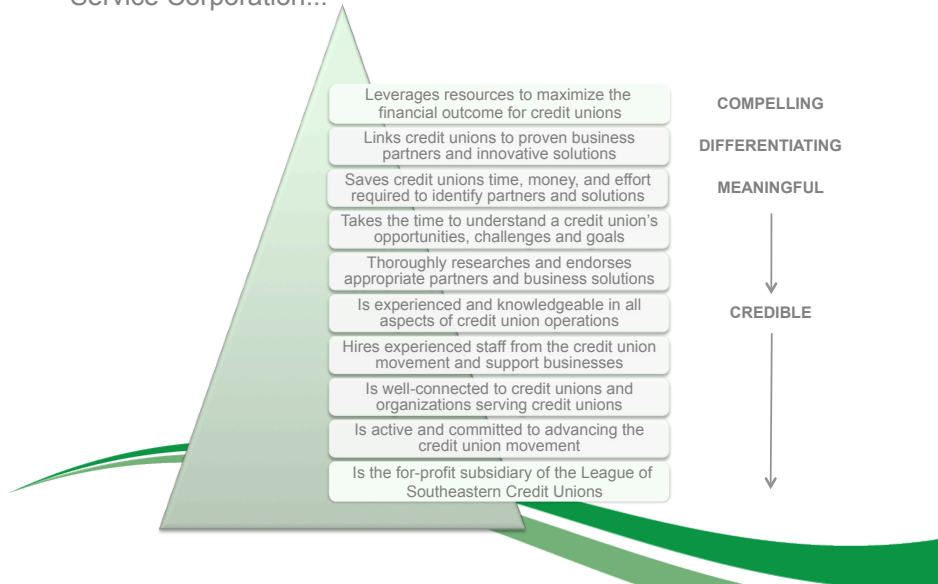
## Brand Positioning – A Review

Effective positioning must be:

- *Credible* – offer a reason to believe
- *Meaningful* – provide a desired benefit
- *Differentiating* – is unique to the market
- *Compelling* – convey the inherent drama of what you are offering

## Recommended Brand Hierarchy

Service Corporation...



## Recommended Positioning

*Who, What, Where:*


The LSCU Service Corporation leverages its resources, relationships, and industry knowledge to connect all progressive, growth-driven credit unions to the right business solutions and service providers.

*How:*

We continually seek out innovative best practices and represent premium service providers that deliver cost-effective, performance-enhancing results.

*Why:*

As industry “insiders”, we only endorse service providers that exceed our standards and share our commitment to credit union success, saving credit unions time and resources and offering its leaders greater peace of mind.




## Recommended Positioning

*Who is it for?*

- **All progressive, growth-driven CUs**: primary target includes motivated CUs with \$100m - \$500m assets, with specific growth plans.
  - Primary market area is the **Southeast United States**.
  - Expansion market area to consider includes high growth **Southwest** via forged relationships with CU Leagues (especially CA/NV and TX).
- 


## Recommended Positioning

*What does it do?*

- **Seek:** research and vet out new products, ideas, and service providers; recommends the *right* providers given a credit union's current situation.
  - **Develop/Certify/Offer:** identify and advocate for specific best-in-class business solutions and service providers, work with companies to polish product offering, and make it available to the market.
  - **Connect:** serve as a networker, facilitator, broker and "matchmaker" between credit unions and service providers to support credit union growth.
- 

## Recommended Positioning

*How is it compelling and different?*

- Helps credit unions succeed by linking them to growth agents (ideas, solutions, service providers).
  - Saves CU staff time and resources.
    - Conducting the due diligence for them
    - Offering cost-effective business solutions
  - Offers CU leaders assurance/peace of mind.
    - Vetting out the best solutions and providers
    - Leveraging resources to maximize the financial outcome for credit unions
- 

## “Only-ness” Statement

The LSCU Service Corporation is:

WHAT: the only broker of business services

HOW: that identifies best-in-practice ideas and providers

WHO: for progressive, medium-to-large sized credit unions

WHERE: in the Southeastern United States


WHY: that want greater control over their future

WHEN: in a time of uncertainty and industry consolidation




## “Only-ness” Statement

The LSCU Service Corporation is the **ONLY** business services provider that leverages resources, relationships, and industry knowledge for optimal credit union performance and future potential.






## Core Attributes

- Outgoing (seeks new acquaintances / ideas)
  - Connected (heavily networked)
  - Knowledgeable (in the “know”/”big picture” view)
  - Experienced (familiar with CUs and the movement)
  - Helpful (makes it happen)
  - Dependable (follows through)
- 

## Next Steps

- Develop a new brand name, identity and tagline that reinforces the compelling and differentiating attributes of the Service Group.
    - Credit union growth and success
    - Connection with business solutions and providers
  - Graphically depict “solution” categories in a visually compelling, easy to understand way.
  - Utilize the final brand positioning statement to drive the creation of all communications and touch points.
- 

## How We Use Our Name

- Within LSCU Participating States
- Outside of LSCU Participating States
- With Our Strategic Partners
- In the Media
- Internal
  - Is it confusing for credit unions, partners, and other target audiences?
  - Are we mistaken for LSCU?
  - Are we mistaken for dues-supported services?
  - Do we need to be a part of and separate from LSCU?

## What's Out There Today?



## What's Done Well?



## Consider...





A MARKETING PLAN DEVELOPED FOR  
**LEVERAGE**

**Strategies for  
Marketing & Communications Plan**

NOVEMBER 21, 2010



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## EXECUTIVE SUMMARY

The LSCU Service Corporation, dba *LEVERAGE*, is a wholly owned subsidiary of the League of Southeastern Credit Unions. The mission of *LEVERAGE* is to develop, market, and provide for-profit products and services to credit unions in and out of Alabama and Florida. From adding new products to improving existing products, we are committed to developing and providing the most cost-effective and cutting-edge products and support services that benefit credit unions and position them to be competitive in today's market.

The *LEVERAGE* brand was launched in April 2010, differentiating itself from the competition with four compelling messages:

- Leveraging Industry Knowledge & Research to Provide Access to Best-In-Class Solutions
- Leveraging Resources to Maximize Financial Results
- Leveraging Buying Power to Reduce Costs
- Leveraging Relationships to Connect Service Providers with Credit Union Executives

While the brand experienced significant recognition from its initial launch, a decline in understanding has occurred. Credit union executives are familiar with the *LEVERAGE* brand, but they may not fully understand the full genetic makeup of what *LEVERAGE* brings to the table.

While a number of things have contributed to this decline, the decision to get back to the basics has been made and a commitment to a better-coordinated process will be initiated. In 2012, we will reconnect with the fundamental messaging of the brand and create a surge in strong, consistent communications of the brand with an increase in a more diverse lineup of marketing channels. This initiative will focus on raising awareness of the *LEVERAGE* brand as a whole and refine product messaging under the umbrella brand.

Consistent messaging through the following channels will be applied within the marketing and communications plan: advertising in the CU Journal and CU Business magazines; monthly email distribution; targeted product emails; post card direct mail campaign; outrageous direct mail campaign, tradeshows and sponsorship, and public relations. Additional tactics are scheduled to compliment these core marketing efforts and are listed within the Marketing Tactics section.

Everything that is communicated to our target audience will position us as a trusted advisor and strategic partner that will help credit unions achieve their business goals.



## S.W.O.T. ANALYSIS

### Strengths

- Offer a diverse mix of products and services that enhance credit union operations
- Trusted partnership vetting through completed due diligence that thoroughly evaluates all products, services, and strategic partners
- Strong delivery system with Business Development Consultants involved in entire process
- Innovative, flexible, aggressive, responsive, and cutting edge approach to business
- Leadership continuity
- Financial stability

### Weaknesses

- Lack of awareness of what *LEVERAGE* really provides
- High cost of overhead and fees perception
- Perception of relying on partners for all products/services offered
- Limited resources
- Inconsistent backing from League staff
- Association with the LSCU

### Opportunities

- Advocacy, testimonials, and promotion
- Build on existing perceptions of innovation and trust
- Passionate customers advocacy, testimonials, and promotion
- Reinforce fundamental brand messages in all mediums: start with what we are leveraging and follow with payoff
- Update website with relevant case studies and strategic messaging
- Increase advertising and public relations efforts

### Threats

- Saturated marketplace with many business solutions to choose from
- Historical baggage
- Declining number of credit unions
- Large geographical area to cover

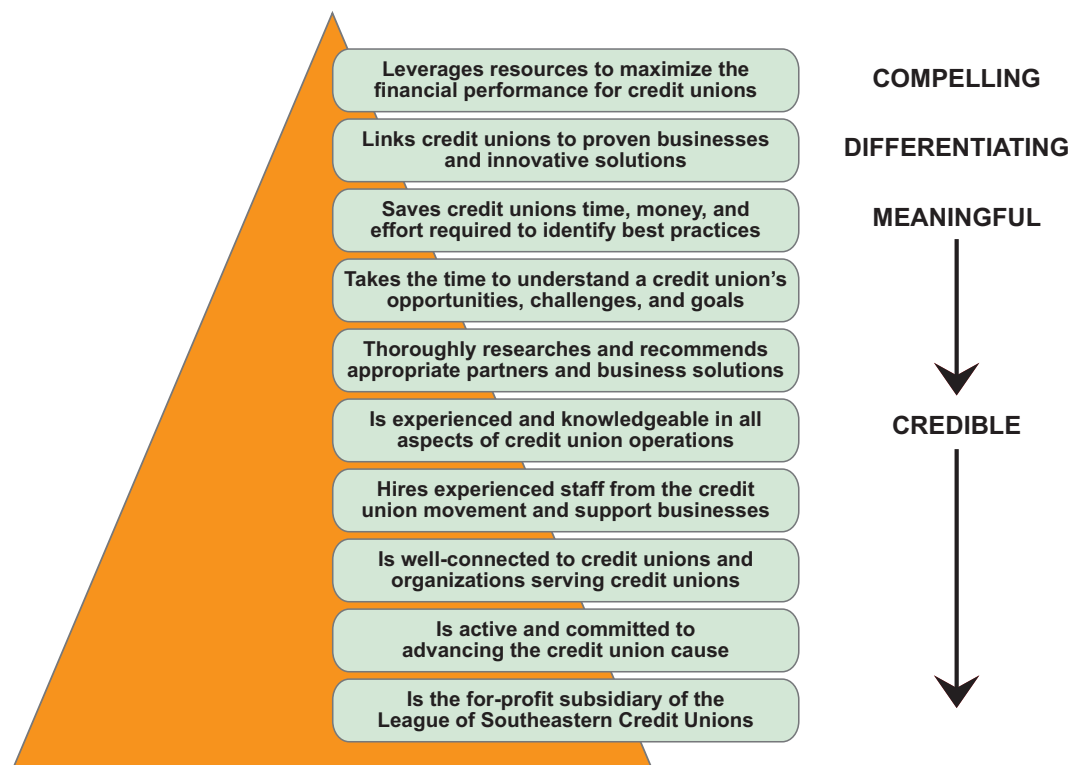
# MARKETING STRATEGY

## Positioning Platform

*LEVERAGE* is the business services provider that leverages credit union system resources, relationships, and industry knowledge for optimal performance and sustained growth of its credit union clients and business partners: We work to offer credit unions best-in-class products and services through our preferred business partnerships and manufactured products. We focus on:

- Leveraging Industry Knowledge & Research to Provide Access to Best-In-Class Solutions
- Leveraging Resources to Maximize Financial Results
- Leveraging Buying Power to Reduce Costs
- Leveraging Relationships to Connect Service Providers with Credit Union Executives

Who / What / Where	How	Why
<i>LEVERAGE</i> is the business services provider that leverages its resources, relationships, and industry knowledge to connect credit unions to the right business solutions and service providers.	We continually seek out innovative best practices and represent premium service providers that deliver cost-effective, performance-enhancing results.	As industry insiders, we only recommend providers that exceed our standards and share our commitment to credit union success, saving credit unions time and resources and offering its leaders greater peace-of-mind.







## Target Audience

Credit union CEOs and executive management: primarily in Alabama and Florida with targeted efforts in additional states identified by product.

## Goals & Objectives

- Increase awareness of the *LEVERAGE* brand with credit unions through various channels
- Align *LEVERAGE* products to reflect the brand
- Elevate the perception of the *LEVERAGE* brand as a trusted and innovative partner
- Increase usage of and traffic to the *LEVERAGE* website

## Brand Strategies

- Focus on core positioning platform: leveraging resources, industry knowledge, buying power, and relationships
- Demonstrate product value by linking solutions to *LEVERAGE* brand and reflecting best-in-class status
- Increase distribution channels for maximum recall
- Grow credit union awareness of *LEVERAGE* website
- Develop follow-up strategy to key marketing activities
- Integrate other state League strategy throughout marketing plan
- Develop and maintain Business & Action Plans for all strategic partners and manufactured products

# MARKETING TACTICS

## Direct Mail

- Develop outrageous direct mail campaign to be distributed quarterly. Focus on four compelling messages: leveraging industry knowledge, leveraging buying power, leveraging resources, and leveraging relationships.
  - Follow-Up Strategy: BDCs and/or Product Managers to make phone follow-up calls to touch base with clients, evaluate interest, and generate leads.
- Develop post card campaign to be distributed monthly. Focus content on four compelling messages by quarter: if Q1 outrageous DM touts Leveraging Buying Power, the three post cards for that month will reflect that message with specific examples. Refer recipients to the website to fill out a pole to win a gift card or other predetermined prize.
  - Tracking: monitor website traffic to determine message relevance and success.

## eMail

- *LEVERAGE* Monthly News: continue monthly email distribution and develop new template to lead with You Have *LEVERAGE* to focus on credit union success stories, simultaneously communicating what is being leveraged.
  - Tracking: Marketing to track emails 1 week after the email is sent.
  - Follow-Up Strategy: BDCs and/or Product Managers to review click throughs and make phone follow-up calls to evaluate interest and generate leads.
- *LEVERAGE* Product-Specific Emails: add promotional emails to communicate product-specific messages.
  - Tracking: Marketing to track emails 1 week after the email is sent.
  - Follow-Up Strategy: BDCs and/or Product Managers to review click throughs and make phone follow-up calls to evaluate interest and generate leads.
- *LEVERAGE* in eSignal: continue contributing 1-3 articles each week being sure to incorporate what is being leveraged in the beginning and end of the articles.

## Website

- Add new case study to website on a monthly basis
- Update Partner Spotlight to incorporate new *LEVERAGE* message of You Have *LEVERAGE*; new solution featured each month
  - January: ComplyTrac
  - February: Ventelligence
  - March: CUNA Mutual Group
  - April: CO-OP
  - May: Landrum
  - June: That's Life
  - July: Sprint
  - August: Gift Cards
  - September: Audit & Consulting
  - October: Ventelligence
  - November: ComplyTrac
  - December: CUSC
- Update Office Depot promotion each month
- Update event promotion infobox as needed
- Screen capture homepage each month for B&A plans for partners
- Track website traffic each month; set benchmark in December 2011
- Consider integrating multimedia within the website

## Advertising

- Develop ad campaign to run in CU Journal, CU Business, and Signal. Focus on four compelling messages: leveraging industry knowledge, leveraging buying power, leveraging resources, and leveraging relationships.
  - Offer incentives for responding to the ad; via website, email, or phone.
  - Consider using different response mechanism for each publication (i.e. phone response in Signal, email response in CU Journal, and web response in CU Business) to determine which publication received more exposure.
  - Follow-Up Strategy: BDCs and/or Product Managers to make phone follow-up calls to touch base with responders, evaluate interest, and generate leads.
- CU Journal: 72.8% readership at CEO/President/CU Head/Chairman/Manager and 14.4% readership at EVP/SVP/CFO/CIO/VP/AVP/Manager
  - 2C, junior page ad at 7x rate of \$4,935
  - OR**
  - 2C, third page ad at 7x rate of \$3,925
  - Editorial Calendar:
    - January 23: Growth Strategies for 2012
    - January 30: Fraud & Risk Strategies plus bonus distribution at CUES Symposium
    - June 4: 2012 Second Half Forecast plus bonus distribution at NE NY NC Annual Meetings
    - June 11: Mortgage Lending plus bonus distribution at LSCU Annual Meeting & NFCDUs Annual Meeting
    - July 30: Compliance plus bonus distribution at LS CUL Annual Meeting
    - August 6: Strategic Planning 2013
    - November 26: 2012 Best Practices Awards
- CU Business: 42% CEO, 21% CFO, 11% TECH, 10% COO, 6% CMO, 5% CLO, 5% HR
  - Full color, half page ad at 6x rate of \$2,500
  - Editorial Calendar
    - February: eCommerce and Auto Lending, plus Harvey Research Reader Profile Study
    - March: Mobile Banking plus GAC Blanket Distribution
    - May: Technology Processing Systems plus MN OK WI GA TN ID MS VT PA NE CUL Meetings
    - June: Lending Products plus NY NC SE CUs WA CUL Meetings and CUNA's America's CU Conference
    - August: eSecurity plus LS CUL Annual Meeting
    - December: 2012 In Review and 2013 Preview plus READEX Ad Study
- Signal: LSCU quarterly publication
  - Full color, full page ad at 4x rate of \$1,655
- Directory Listings: Callahan, CU Business, CU Times, CU Insight, and GA Credit Union Affiliates (all focus on ComplyTrac & Ventelligence)
- Research additional League publications for advertising consideration

## Social Media

- Update LinkedIn profile and offer incentive to link with *LEVERAGE*
- Become part of the conversation on Twitter; promote specials, CU successes, upcoming events, etc.
  - Consider offering incentive to follow *LEVERAGE* on Twitter. Tweet at least once per week
- Consider viral video for *LEVERAGE*, to post on the website and YouTube, which portrays how we leverage our four compelling messages in a fun and playful way but packed full of powerful messaging

## Videos

- Conceptualize and produce a Ventelligence ePurchasing sales video
- Conceptualize and produce a ComplyTrac sales video
- Consider Ventelligence and ComplyTrac training videos for use with other state Leagues
- Consider developing a You Have *LEVERAGE* video highlighting the four compelling messages and linking these to specific solutions with testimonials

## Tradeshows & Events

- Develop interactive booth layout and networking strategy to be utilized at all 2012 exhibits
  - CUNA GAC: Exhibit and sponsor LSCU reception
  - LSCU AC&E: Exhibit and sponsor hotel key cards
  - LSCU Development Conference: Exhibit and sponsor hotel key cards
- Consider other state League AC&E exhibits
- Sponsor and attend SCUMA Conference
- Sponsor and attend Chapter Leaders Conference

## Public Relations

- Work with industry publications to promote new products, enhanced services, credit union successes, etc – Goal: Publish 4 articles in 2012 in a variety of publications
- Expand content for LSCU publications: eSignal, Signal, monthly emails, etc
- Develop industry expert content for partner publications (i.e. CUES, CO-OP)
- Chapter Events: have *LEVERAGE* staff member at all Chapter events; present *LEVERAGE* brand message/interactive game once per year; consider sponsorship for larger events
- Credit Union Report Cards: design and produce report cards demonstrating the value that *LEVERAGE* brings to an individual credit union – distribute to CEO and C-level staff
- Giveaways
  - Pre-purchase event registrations to utilize as promotional giveaways, as well as for key decision makers that *LEVERAGE* wants at a specific event
  - Order *LEVERAGE* coffee mugs to be utilized at State GAC events, chapter events, and others as desired
    - State GACs: place coffee mugs at opening session seats
    - Chapter Events: develop a fun, interactive game at specified chapter events and give away 2-3 mugs as prizes

## Credit Union Follow-Up

- Work with product managers and sales team to position follow-up messages with clients (i.e. after a client signs up for a product/service, send a welcome email two days after...follow-up quarterly on progress and needs)

## Partnerships *(Bolded Bullets Equal Signed Agreement)*

- Pennsylvania League: Ventelligence
- MDC: ComplyTrac
- Dakotas: Ventelligence**
- CU Solutions Group: Ventelligence & Remarketing**
- Ohio League: ComplyTrac
- Mississippi League: Debit**
- Texas League: CompyTrac
- California League: ComplyTrac

## BUSINESS SOLUTIONS

### Audit & Compliance

#### Audit & Consulting

Meet regulatory requirements and stay compliant with services provided by certified audit and compliance field experts. *LEVERAGE's* Audit & Consulting Service offers a comprehensive menu of financial and compliance audits, all at competitive prices. For more information, click here to contact a Business Development Consultant or visit our website at [www.cuace.com](http://www.cuace.com).

Audit & Consulting

#### Automated Compliance Execution

Reduce compliance-related costs, perform compliance tasks more easily, meet compliance regulations more effectively, and eliminate the risk of unforeseen expenses responding to regulatory changes. *LEVERAGE's* Automated Compliance Execution platform, powered by ComplyTrac, provides a system with procedural controls to meet compliance requirements on a single platform. For more information, click here or contact a Business Development Consultant.

ComplyTrac  
AUTOMATED COMPLIANCE EXECUTION

#### Vendor Management, Risk Assessment, & Due Diligence

Get in compliance with third party vendor management regulations and improve your purchasing strategies. Ventelligence offers an automated system that provides a web-accessed contract database, third party vendor risk assessments, due diligence templates, and leading-edge procurement strategies. For more information, click here to contact a Business Development Consultant or visit our website at [www.ventelligence.com](http://www.ventelligence.com).

Ventelligence  
SMART VENDOR MANAGEMENT

## Debit & Credit Cards

Fast and convenient access to money is important to members. We offer a variety of programs that provide your members with quick and secure access to their money.

### Credit Card Programs

- Team up with us and participate in an industry leading, full-service credit card program.

### Debit Card Programs

- Provide your members with convenient, fast, and secure payment options with our Debit Card Program.

### Gift Card Program

- Offer a convenient service to your members while earning additional income with our flexible Gift Card Program.

### Cardholder Recovery Program

Resolve transaction disputes on debit or credit cards quickly and efficiently with our full-service Cardholder Recovery Program.



Gift Cards

Cardholder  
Recovery  
Services

For more information, [click here](#) to contact a Business Development Consultant.

## Human Resources

### Employee Group Benefits

Attract and retain the right employees with affordable benefits options, including: Life & Disability Insurance; Health, Vision & Dental Insurance; Accident Insurance; Flex Spending, Health Reimbursement & Health Savings Accounts. For more information, [click here](#) to contact a Business Development Consultant.



### Employee Retirement Plans

Recruit and retain top management talent through affordable retirement plans, including: 401(k) Plans and Customizable Executive Benefit Plans. For more information, [click here](#) to contact a Business Development Consultant.



### Employee Selection Tools

Hire the right person the first time. The Omnia® Profile is a behavior-based employee assessment tool. The profile describes preferred behaviors and predicts potential candidate and employee job compatibility. For more information, [click here](#) to contact a Business Development Consultant.



### Executive Recruiting

O'Rourke & Associates has an extensive strategic understanding of the credit union industry which delivers a comprehensive situational assessment of your organization to determine a specific recruitment plan. Once completed, a customized search is conducted to select the best candidate for you. For more information, [click here](#) to contact a Business Development Consultant or visit [www.findcareers.com](http://www.findcareers.com).



### HR Services

Utilize HR Services to help meet all your human resources needs in a cost-effective and efficient manner. HRx utilizes experienced staff and proven processes to find the right resources for your organization. For more information, [click here](#) to contact a Business Development Consultant.



*Payroll, Benefits, & Human Resources Outsourcing*

Streamline and enhance your payroll, benefits administration and employee legal compliance processes by outsourcing Corporate Business Solutions, a Professional Employer (PEO) and Administrative Services Organization (ASO). For more information, click here to contact a Business Development Consultant.



Outsource most of your daily human resources functions with Landrum Professional, a full-service PEO. For more information, click here to contact a Business Development Consultant.



*Pre-Funded Employee Benefit Plans*

Tackle rising benefits costs and generate additional investment income with a total benefits pre-funding strategy. For more information, click here to contact a Business Development Consultant.





## Insurance & Risk Management

### Employee Group Benefit Plans

Attract and retain the right employees with affordable benefits options, including: Life & Disability Insurance; Health, Vision & Dental Insurance; and Accident Insurance. For more information, click [here](#) to contact a Business Development Consultant.



### Insurance & Protection Services

Protect your credit union with a comprehensive portfolio of insurance and protection solutions, including: Bond, Business Auto, Collateral Protection, Management & Professional Liability, Mortgage Insurance, Plastic Card, Property & Business Liability, and Workers Compensation. For more information, click [here](#) to contact a Business Development Consultant.



### Member Insurance Services

Generate non-interest income and protect your members through insurances services, including: AD&D Insurance; Auto & Home Insurance; Credit Insurance; Debt Protection; Guaranteed Asset Protection; Life, Long-Term Care, & Disability Insurance, Mechanical Repair Coverage, and Medicare Supplemental Coverage.



For more information, click [here](#) to contact a Business Development Consultant.

### Risk Management & Due Diligence

Get in compliance with third party vendor management regulations and improve your purchasing strategies. Ventelligence offers an automated system that provides a web-accessed contract database, third party vendor risk assessments, due diligence templates, and leading-edge procurement strategies. For more information, click [here](#) to contact a Business Development Consultant or visit [www.ventelligence.com](http://www.ventelligence.com).



## Lending & Collections

### Auto Solutions

Meet the challenges of managing your auto lending portfolio. *LEVERAGE* is a resource for a strategic assortment of products and services that help streamline credit union auto lending processes while maximizing auto lending profitability. *LEVERAGE*'s national partnerships for remarketing and vehicle valuations provide highly effective liquidation programs and easy access to vehicle valuations. For more information, click here to contact a Business Development Consultant or visit [www.cuautonet.com](http://www.cuautonet.com).

### Remarketing Solutions

Take advantage of preferred auction lanes and best-in-class processes to maximize your recovery dollars for auto liquidation. For more information, click here to contact a Business Development Consultant or visit our website.

### Web-Based Auction Solutions

Tap into the Internet's potential and shorten the remarketing cycle for repossessed autos. TitleAuctions delivers retail, wholesale, and member vehicle remarketing tools, as well as training and support exclusively designed for credit unions. For more information, click here to contact a Business Development Consultant or visit our website.

### Vehicle Valuation Solutions

Access the most current used vehicle values and new vehicle invoices for a wide range of vehicles, 24/7, with one of the top two industry leaders available for vehicle valuation services. For more information, click here to contact a Business Development Consultant or visit our website.

### Collections

Dramatically improve your recovery results with collections solutions offered by TekCollect. TekCollect offers customized solutions to recover negative shares, credit card balances, auto loans, and all types of pre and post charge off accounts for fees of typically less than 10%. TekCollect also provides cutting edge solutions to reduce costs and to prevent delinquencies from occurring within your institution. For more information, click here to contact a Business Development Consultant.



Lender Development Program

Analyze your current loan product portfolio and supercharge its performance with an analysis of your current loan and protection product portfolios followed up by strategic solutions and enhancement strategies. For more information, click here to contact a Business Development Consultant.



**CUNA  
MUTUAL  
GROUP**

Loan Document Solutions

Manage all types of member consumer and business transactions including: Deposits, Lending, Real Estate, Credit Cards, and Business Accounts with CUNA Mutual Group's complete transaction document solutions. For more information, click here to contact a Business Development Consultant.



**CUNA  
MUTUAL  
GROUP**

Loan Marketing

Build your loan portfolio by reaching out to members who have loans at other institutions, or at times when they're most likely to purchase. For more information, click here to contact a Business Development Consultant.



**CUNA  
MUTUAL  
GROUP**

Member Insurance Services

Generate non-interest income and help protect your members through a variety of member protection insurances services, including: Credit Insurance, Debt Protection, Guaranteed Asset Protection, and Mechanical Repair Coverage. For more information, click here to contact a Business Development Consultant.



**CUNA  
MUTUAL  
GROUP**

Mortgage Lending

Earn fee income based on your participation in loan origination or temporary funding while building your mortgage loan portfolio and enabling virtually all credit-worthy members to obtain mortgage financing. For more information, click here to contact a Business Development Consultant.



**CU MEMBERS**  
MORTGAGE

Online Lending

Provide anytime access for loans to your members with a web-based member lending support system. For more information, click here to contact a Business Development Consultant.



**CUNA  
MUTUAL  
GROUP**

## Marketing

### Loan Marketing

Build your loan portfolio by reaching out to members who have loans at other institutions, or at times when they're most likely to purchase. For more information, click here to contact a Business Development Consultant.



### Promotional Giveaways

Choose from more than 1,200 customizable promotional products to help build brand awareness and value. Office Depot offers easy-to-use group discount buying programs for credit unions. For more information, click here to contact a Business Development Consultant or visit [www.cupurchasing.com](http://www.cupurchasing.com).



## Member Services

### Auto Purchasing Discount Program

Take advantage of a unique opportunity to offer auto buying discounts to members and drive new membership and vehicle loans to your credit union with Invest in America's Credit Union Member Enhancement Program. For more information, click here to contact a Business Development Consultant.



### Cellular Phone Discount Program

Generate additional income by marketing the Sprint Member Discount Plan to members and employees. In turn, members and employees benefit by receiving 10% off of their monthly cell phone charges. For more information, click here to contact a Business Development Consultant.



### Member Financial Services

Help your members focus on their long-term security and retirement plans. CUNA Mutual Group can position your credit union as a financial expert with investment and retirement planning services, including: IRAs, Brokerage Services, and Annuities. For more information, click here to contact a Business Development Consultant.



### Member Insurance Services

Generate non-interest income and help protect your members through a variety of member protection insurances services, including: Credit Insurance, Debt Protection, Guaranteed Asset Protection, and Mechanical Repair Coverage. For more information, click here to contact a Business Development Consultant.



## Operations

### ATM Network Services

Enhance services to your members by expanding your ATM service delivery channels to more than 28,000 surcharge-free ATMs in all 50 states and 10 countries. For more information, click here to contact a Business Development Consultant or visit ATM Network Services.



### ATM & Self-Service Terminals

Re-examine the way you deliver service to your members with self-service, security and RemoteTeller™ systems. For more information, click here to contact a Business Development Consultant.



### BSA/AML Compliance & Fraud Detection Software

Detect BSA/AML fraud with leading-edge compliance and fraud detection software. For more information, click here to contact a Business Development Consultant.



### Cardholder Recovery Program

Simplify your chargeback dispute services and decrease credit card losses. Cardholder Recovery Services provides a complete outsourced solution for account reconciliation, disputed transactions, and fraud documentation. For more information click here to contact a Business Development Consultant.



### Communications Business Continuity

Quickly recover communications in the event of a disruption in telephone service. Telecom Recovery offers an affordable protection service that insures business continuity of communications in the event of a systems failure. For more information, click here to contact a Business Development Consultant.



### Collections

Research shows that when credit unions get involved early on their negative share drafts, they salvage members and substantially reduce charge offs. Transworld helps credit unions increase recovery rates on negative accounts by 500-700% and reduce collection costs by 65-95%. For more information, click here to contact a Business Development Consultant or visit their website.



Design, Build, & Retail Delivery Solutions

Enhance your retail delivery with a combination of branding, consulting, branch design and build, marketing, and culture development. The NewGround approach promotes a strong connection between your credit union and your members by providing a consistent brand and experience. For more information, click here to contact a Business Development Consultant.



ePurchasing & Vendor Management

Get in compliance with third party vendor management regulations and improve your purchasing strategies. Ventelligence offers an automated system that provides a web-accessed contract database, third party vendor risk assessments, due diligence templates, and leading-edge procurement strategies. For more information, click here to contact a Business Development Consultant or visit [www.ventelligence.com](http://www.ventelligence.com).



Office Equipment & Supplies Purchasing

Save money on office supplies, break room supplies, promotional products, furniture, and computers. Office Depot offers easy-to-use group discount buying through its National Credit Union Purchasing Program designed specifically for credit unions. For more information, click here to contact a Business Development Consultant or visit [www.cupurchasing.com](http://www.cupurchasing.com).



Overdraft Protection Programs

Earn non-interest income and provide a quality overdraft protection program to your members. John M. Floyd & Associates offers a proven protection program as well as other support and consulting services on lending, loan optimization, new fee income, and expense control. For more information, click here to contact a Business Development Consultant.



Technology Security

Prevent intrusion and safeguard your member's data with SecureWorks, a market leading provider of world class information security services. For more information, click here to contact a Business Development Consultant.



## Shared Branching

Members today demand multiple, convenient ways to handle their financial transactions. Participating in a shared branching network substantially increases the number of locations for your members to handle their financial business without incurring large capital expenditures. Additionally, shared branching provides for business continuity in the event of a system failure.

With the services of Credit Union Service Centers (CUSC) and CO-OP Shared Branching, your members have access to more than 4,000 branch locations across the nation. Services provided through the Shared Branching Network include:

- Cash or check deposits to share or share draft accounts
- Transfers from account to account
- Transfers from credit union to credit union
- Loan payments
- Cash or check withdrawals from share or share draft accounts
- Cash-recognized payroll checks
- Statement prints
- 24/7 toll-free member service to access account balances and make transfers
- Access account balances and make transfers from a mobile phone

CO-OP Shared Branching features the Next Generation Network (NGN) technology platform which is the most fraud resistant, cost-effective, dependable switch technology available. For more information on Alabama Shared Branching, [click here to view the national locator service website](#) or [click here to contact a Business Development Consultant](#). For Florida CU Shared Services, contact Nancy Dalton at [ndalton@att.net](mailto:ndalton@att.net) or 904.731.8133.

## CU Solutions Group

CU Solutions Group (CUSG) serves the credit union industry nationwide by offering essential solutions in four key areas:

marketing, technology, membership enhancements and

performance management. All four divisions take a comprehensive approach to help credit unions grow,

expand and serve their members. CU Solutions Group and its divisions strive to be premier providers of

the valuable products and services credit unions need to succeed. CUSG was formed out of the

combination of CU Village and HRN Management Group, and is owned by 37 investors made up of leagues, credit unions and Credit Union System organizations.



*LEVERAGE* is partnered with CU Solutions Group to offer the following services:

Technology

Membership Enhancements

Performance Management