SOLUTIONS 2016
ANNUAL CONFERENCE
CSCU
CSCU.NET
Home is where the card is!!
WHITE PAPERS
Industry guidelines, the latest research, and tactics to have an impact on the profitability of your credit union. A valuable resource for your credit union.

U.S. COURT OF APPEALS OVERTURNS JUDGE RICHARD J. LEON'S RULING
U.S. Court of Appeals Denies Debit Interchange Fees Cap Requested by Retailers, Resulting in Win for Financial Institutions

DEBIT & EFT SOLUTIONS
Complete turnkey tailored processing including signature and PIN POS, ATM Driving, and card personalization. Simplify operations, lower costs and deliver seamless debit card service.

TIP OF THE MONTH
SMALL BUSINESS
With the changing economy, more and more people are starting small businesses as they move away from the corporate lifestyle.

MARKETING RESOURCE GUIDE
PORTFOLIO CONSULTING
NEWS & EVENTS
Marketing Resource Guide

Take advantage of a complete suite of comprehensive marketing resources to reach cardholders at every stage of the member life cycle.

VISA RESOURCES
Visa Online: Your one-stop destination for doing business with Visa.

LEARN HOW

MASTERCARD RESOURCES
Introducing the MasterCard Marketing Center.

LEARN HOW

PENETRATION
Target prospective cardholders and make your message stick with direct mail, statement inserts and eMarketing.

LEARN HOW

ACTIVATION
Wake up dormant accounts with low-risk programs, effective direct mail tactics and expert guidance.

LEARN HOW

USAGE
Keep your card top of wallet and keep your members happy with a wide array of marketing programs and tactics.

LEARN HOW

RETENTION
Take measures to build balances and extend your member relationships with proven programs and complete support.

LEARN HOW
CREDIT
Processing, services and enhancements as part of our ready-to-implement customizable solutions. Powerful card programs giving you the flexibility and tools you need to compete.

LEARN MORE

DEBIT/EFT
Complete turnkey tailored processing including signature and PIN POS, ATM, Driving, and card personalization. Simplify operations, lower costs and deliver seamless debit card service.

LEARN MORE

NYCE PAYMENTS NETWORK
Pricing strategies designed to generate non-interest income and minimize expenses. New revenue opportunities for your credit union and faster settlement for your cardholders.

LEARN MORE

FRAUD
Advanced tools and resources help protect your cardholders and your card programs.

LEARN MORE

LOYALTY
Programs to enhance your card strategy at every stage of the member life cycle. Relationship-building, cross-selling tools used to acquire, strengthen and retain member relationships.

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MOBILE SOLUTIONS
Provide access through payments, applications, browsers, text messaging, alerts and more. From mobile banking to V.me to MasterPass to mobile alerts, your members are covered.

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EMV
Everything from functionality and technology to reimbursement strategies, broken down to the basics so you will understand your options as you begin the planning process.

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PREPAID
Designed to strengthen your relationships. Combining the convenience and acceptance of debit cards with the simplicity of cash gives prepaid cards limitless possibilities.

LEARN MORE

MERCHANT SERVICES
Credit and debit payments processing, and Merchant Agent Referral Program for profitable, easy-to-manage solutions. Flexible, efficient and profitable processing options.

LEARN MORE

PORTFOLIO ANALYTICS
Solutions that present specific and executable analytics to guide your card program to greater revenue and more profits.

LEARN MORE
CONSULTING SERVICES
Access to industry experts who help monitor and manage your card portfolio's success while recommending strategic plans to maximize your credit union's revenues and profits.

LEARN MORE

OPTIMIZE
CSCU is proud to introduce Optimize, a new cost-effective solution to optimize your credit card program. Optimize was created with the intent to help credit unions in need of resources and expertise to better adapt to changes in electronic payments.

LEARN MORE

VIRTUAL CARD CONSULTANT
Analyze high-level data and discover revenue-generating opportunities. With VCC, improve your card portfolio performance and see where you stand in the industry.

LEARN MORE

CSCU CONTRACT
As a member of CSCU, and processing under the terms and conditions of the CSCU/FIS Card Processing Agreement (Agreement) your credit union is entitled to a copy of the Agreement and related schedules of services and fees and exhibits for your internal use only.

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ADMIN

LEARN MORE
CAMEO AWARDS
CONGRATULATIONS TO THE 2015 CAMEO WINNERS.

Advantage FCU
Brightstar Credit Union
Columbia Credit Union
Columbine FCU
CP FCU
Erie FCU
Evansville Teachers FCU
Fox Communities CU
Georgia's Own Credit Union
Homeland Credit Union
NEA Federal Credit Union
Nusenda Credit Union
O Bee Credit Union
Partners 1st FCU
ProMedica FCU
Quest Credit Union
Randolph Brooks FCU
SECU
Service 1st FCU
SOCU
Teachers FCU
TECU Credit Union
Velocity Credit Union
Vons Employees FCU
Washington Area FCU
Western New York FCU

GROW YOUR CREDIT UNION’S PORTFOLIO
AND BECOME A CAMEO WINNER LEARN MORE

WINNERS CIRCLE

SECU
Evansville Teachers Federal Credit Union
Georgia's Own Credit Union
NEA Federal Credit Union
Homeland Credit Union
Teachers Federal Credit Union
TFCU

SOLUTIONS 2016
2016 EMI Award Call for Entries

CSCU is excited to introduce the 2016 EMI Awards! That’s right, we’ve re-branded the CAMEO Card Marketing Awards with a refreshed new look. The EMI’s or "Exceptional Marketing Ideas" will allow CSCU to continue to recognize the most innovative, inspired, creative and resourceful credit and debit card marketing campaigns of the year! Winners will receive a registration waiver to be used toward attending the 2016 CSCU Solutions Conference, held at Disney’s Yacht & Beach Club Resort, April 20 – April 23, 2016 in Orlando, FL. Category winners will also receive a voucher after the conference, in the form of a check, to use towards travel, hotel or other expenses associated with attending the Solutions Conference.

OFFICIAL RULES AND CATEGORY DESCRIPTIONS:

- Official Rules and Category Descriptions.

For technical questions related to uploading your logo or graphic files, please contact Steven Infield at cscumarketing@cscu.net or 888-930-2728 x333.

For general questions not answered by the Official Rules and Category Descriptions, please contact your CSCU Portfolio Consultant, call 888-930-2728 x333, or email CSCUmarketing@cscu.net.

All entries must be submitted by January 22, 2016.

Good luck!
Portfolio Consulting Services

Our Portfolio Consulting Services Team provides access to industry experts who help monitor and manage your card portfolio’s success while recommending strategic plans to maximize your credit union’s revenues and profits.

HOW DO WE DO IT?

We get to know your challenges, goals for the future and how your card program is performing. Then we provide expert guidance to help improve ROA.

- Presenting a customized credit and debit portfolio analysis specific to your credit union’s past and present performance.
- Helping you gain greater understanding of your strengths and opportunities as it relates to the metrics driving finance charge, interchange and fee revenue.
- Setting strategic goals based on peer and industry benchmarks.
- Finding out how your program contributes to your credit union’s overall success.
- Presenting specific and executable recommendations that help make your card program more profitable.

We encourage you to utilize this benefit of CSCU membership annually. If you haven’t yet had a consultation, or it’s been over a year, click below to request a consultation.

SAMPLE CONSULTATION PPT  REQUEST A CONSULTATION
Discover your greatest revenue-generating opportunities.

VIRTUAL CARD CONSULTANT

We give you access to a powerful online tool that enables you to analyze critical data and discover your greatest revenue-generating opportunities. With CSCU’s portfolio analysis software Virtual Card Consultant™, improving your card portfolio performance and profitability becomes simple.

VCC ALLOWS YOU TO:

- Conveniently access your portfolio 24/7.
- Manage your credit and debit card plan data.
- Compare your portfolio to peer and CSCU top performers.
- Display easy-to-read graphs and charts.

VCC PROVIDES EASY-TO-READ REPORTS THAT ANALYZE:

- Account growth
- Penetration and activity
- Credit lines, outstanding, volume and usage
- Receivable aging
- Revenue, expenses and profitability

Our Portfolio Consulting Services offer Virtual Card Consultant training sessions to teach you how to make this free tool work for your credit union.
Report Mart

- Step By Step Analysis
- Detailed Analysis
- Portfolio Analysis
- Portfolio Score Card
- Simulation

Data Management

- Card Program Data
- Expense Data
- Membership Data
- Peer Group Selection

Strategies
Detailed Analysis

Use these in-depth reports to analyze your Account Growth, Penetration and Activity, Usage and Volume: Receivable Aging, and Revenue, Expense and Profitability. Track your portfolio’s progress by month or year and compare your results to CSCU member averages using spreadsheets and graphs.

Play Demo

You may select up to 3 reports to view at one time.

Monthly Executive Summaries
- Comparison to Industry Summary
- TY/LY Comparison Summary

Accounts and Activity
- Comparison to Industry Summary
- TY/LY Comparison Summary
- Monthly History

Volume and Usage
- Comparison to Industry Summary
- TY/LY Comparison Summary
- Monthly History

Revenues / Profitability
- Comparison to Industry Summary
- Finance Charge Revenue Drivers
- Interchange Revenue Drivers
- Fee Revenue Drivers
- TY/LY Comparison Summary
- Monthly History

Receivables
- Comparison to Industry Summary
- TY/LY Comparison Summary
- Monthly History

View Reports
<table>
<thead>
<tr>
<th>Accounts and Activity</th>
<th>This Year</th>
<th>Last Year</th>
<th>Variance</th>
<th>Variance %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Accounts YTD Avg.</td>
<td>15,112</td>
<td>17,717</td>
<td>-2,604</td>
<td>-14.7 %</td>
</tr>
<tr>
<td>Membership YTD Avg.</td>
<td>37,220</td>
<td>39,479</td>
<td>-1,280</td>
<td>-3.3 %</td>
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<tr>
<td>Penetration % YTD Avg.</td>
<td>40.6 %</td>
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<td>-11.5 %</td>
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<tr>
<td>Accounts Billed YTD Avg.</td>
<td>8,818</td>
<td>9,165</td>
<td>-347</td>
<td>-3.6 %</td>
</tr>
<tr>
<td>Accounts Billed % YTD Avg.</td>
<td>58.3 %</td>
<td>51.7 %</td>
<td>6.6 %</td>
<td>12.8 %</td>
</tr>
<tr>
<td>Accts. w/ Finance Chg. YTD Avg.</td>
<td>4,229</td>
<td>4,400</td>
<td>-171</td>
<td>-3.8 %</td>
</tr>
<tr>
<td>Accts. w/ Finance Chg. % YTD Avg.</td>
<td>48.0 %</td>
<td>48.7 %</td>
<td>-0.7 %</td>
<td>-1.4 %</td>
</tr>
<tr>
<td>Total Cards YTD Avg.</td>
<td>22,369</td>
<td>25,901</td>
<td>-3,532</td>
<td>-13.9 %</td>
</tr>
<tr>
<td>Cards per Account YTD Avg.</td>
<td>1.5</td>
<td>1.5</td>
<td>0.0</td>
<td>0.0 %</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Credit Lines &amp; Outstandings</th>
<th>This Year</th>
<th>Last Year</th>
<th>Variance</th>
<th>Variance %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Outstandings $</td>
<td>$28,727,126</td>
<td>$31,036,145</td>
<td>($1,848,49)</td>
<td>-6.0 %</td>
</tr>
<tr>
<td>Total Credit Lines $</td>
<td>$141,535,230</td>
<td>$108,705,200</td>
<td>($32,830,190)</td>
<td>-30.5 %</td>
</tr>
<tr>
<td>% of Credit Line Used</td>
<td>36.4 %</td>
<td>35.6 %</td>
<td>0.8 %</td>
<td>2.3 %</td>
</tr>
<tr>
<td>Avg. Credit Line</td>
<td>$9,303</td>
<td>$9,403</td>
<td>($185)</td>
<td>-1.9 %</td>
</tr>
<tr>
<td>Avg. Outstanding Balance</td>
<td>$3,488</td>
<td>$3,557</td>
<td>($69)</td>
<td>-2.0 %</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Volume</th>
<th>This Year</th>
<th>Last Year</th>
<th>Variance</th>
<th>Variance %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Sales Volume YTD</td>
<td>$14,172,470</td>
<td>$14,579,786</td>
<td>($12,299)</td>
<td>-85.0 %</td>
</tr>
<tr>
<td>Average Sales Draft YTD</td>
<td>$65.82</td>
<td>$64.86</td>
<td>$0.96</td>
<td>1.6 %</td>
</tr>
<tr>
<td>Total Cash Disbursement YTD</td>
<td>$787,524</td>
<td>$978,081</td>
<td>($190,557)</td>
<td>-19.5 %</td>
</tr>
<tr>
<td>Avg. Cash Disbursement YTD</td>
<td>$1,485.39</td>
<td>$1,464.19</td>
<td>$21.20</td>
<td>1.5 %</td>
</tr>
<tr>
<td>Total Volume YTD</td>
<td>$14,959,964</td>
<td>$15,557,857</td>
<td>($597,763)</td>
<td>-3.9 %</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Volume &amp; Usage per Account Billed</th>
<th>This Year</th>
<th>Last Year</th>
<th>Variance</th>
<th>Variance %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Sales YTD</td>
<td>$1,507</td>
<td>$1,591</td>
<td>($84)</td>
<td>-5.3 %</td>
</tr>
<tr>
<td>Cash Disbursement Volume YTD</td>
<td>$569</td>
<td>$106</td>
<td>($143)</td>
<td>-17.0 %</td>
</tr>
<tr>
<td>Total Volume YTD</td>
<td>$1,067</td>
<td>$1,056</td>
<td>$10</td>
<td>0.1 %</td>
</tr>
<tr>
<td>Monthly Usage YTD</td>
<td>13.9</td>
<td>12.7</td>
<td>1.2</td>
<td>9.3 %</td>
</tr>
</tbody>
</table>
# CSCU Full Service Credit Union
## Executive - TY/LY Comparison Summary - February 2016

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<tr>
<td>Plan: 746685061 YTD Avg.</td>
<td>4,173</td>
<td>4,576</td>
<td>-403</td>
<td>-8.8 %</td>
</tr>
<tr>
<td>Plan: 740510061 YTD Avg.</td>
<td>4,357</td>
<td>5,280</td>
<td>-923</td>
<td>-17.5 %</td>
</tr>
<tr>
<td>Plan: 761390061 YTD Avg.</td>
<td>6,583</td>
<td>7,882</td>
<td>-1,279</td>
<td>-16.3 %</td>
</tr>
<tr>
<td>January</td>
<td>6,556</td>
<td>7,838</td>
<td>-1,282</td>
<td>-16.4 %</td>
</tr>
<tr>
<td>February</td>
<td>6,810</td>
<td>7,885</td>
<td>-1,275</td>
<td>-16.2 %</td>
</tr>
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<td>Membership YTD Avg.</td>
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<td>38,479</td>
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<td>12.8 %</td>
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<tr>
<td>Plan: 746685061 YTD Avg.</td>
<td>62.3 %</td>
<td>55.7 %</td>
<td>6.5 %</td>
<td>11.7 %</td>
</tr>
<tr>
<td>Plan: 740510061 YTD Avg.</td>
<td>56.6 %</td>
<td>49.9 %</td>
<td>6.7 %</td>
<td>13.4 %</td>
</tr>
<tr>
<td>Plan: 761390061 YTD Avg.</td>
<td>57.0 %</td>
<td>50.7 %</td>
<td>6.4 %</td>
<td>12.6 %</td>
</tr>
<tr>
<td>January</td>
<td>57.6 %</td>
<td>51.1 %</td>
<td>6.4 %</td>
<td>12.6 %</td>
</tr>
<tr>
<td>February</td>
<td>56.5 %</td>
<td>50.2 %</td>
<td>6.3 %</td>
<td>12.6 %</td>
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</tbody>
</table>
ABOUT US

HISTORY
Building relationships, and confidence. Because we're owned and operated by credit unions, we have the insight and knowledge to stay on the leading edge of the industry.

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BOARD OF DIRECTORS
The CSCU Board of Directors is responsible for the management and oversight of the business and affairs of the association in accordance with the Bylaws.

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COMMITTEE
The Advisory Committee meets to discuss and prioritize new products and services, marketing, system enhancements and quality initiatives that benefit all of our members.

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EXECUTIVE TEAM
The CSCU senior staff guides our strategy, ensuring every service we offer is focused on growing our member credit unions’ revenues and relationships with their members.

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PRESS RELEASES
Press releases providing you with the latest industry news and updates from CSCU. Press releases are accurate as of the date of their publication.

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CAREERS
CSCU, located in Tampa, Florida, is the nation’s largest credit union card processing association. Visit our careers page for information regarding open positions.

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CONTACT US
If you have any questions, we are available. Please visit our contact us page and let us know what information you are seeking and how we can help you.

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THANK YOU

Michael R. Chenderlin
mchenderlin@cscu.net
888-930-2728  ext. 309