

CREDIT SOLUTIONS

A COMPLETE CREDIT CARD STRATEGY FOR YOUR CREDIT UNION.

CSCU is committed to your growth and profitability. Our powerful card programs give you the tools you need to successfully compete.

Our credit processing, services and enhancements add considerable value to your credit union by managing risk and building profitability with turnkey, ready-to-implement solutions. Inherent in our innovative, strategic and cost-effective solutions is the flexibility to adapt to any environment. Through extensive research and development, we focus on achieving maximum efficiency at competitive cost while keeping you at the forefront of technology.

Security and Fraud Protection

Your members expect you to provide security. That's why our strategic business partner has invested in the most advanced tools and resources to help protect your cardholders and your card programs. Our comprehensive and growing suite of products and services position you to attack fraud.

- Fraud prevention
- Fraud analytics
- Chargeback services
- Product management
- Education and client support

Loyalty Services

Your cardholders are looking for much more than just a credit line – they want perks.

When it comes to higher activation rates, increased outstanding balances and greater cardholder loyalty and retention, nothing compares to CSCU's turnkey loyalty programs.

Make your credit card stand out with:

- **ScoreCard®** – a market-leading, cost-effective credit-and-debit rewards program that offers Bonus Points on all qualifying purchases
- **Platinum Preferred** – the perfect rewards program for affluent clients, with prestigious features that include concierge services and travel accident insurance
- **FastTrack™** – an incentives-based activation program
- **Card Enhancements** – providing a broad range of benefits to ensure your card has top-of-wallet status

CARD ISSUANCE TO CARDHOLDER SERVICE

Utilizing powerful payment processing technology, CSCU offers the industry's most complete range of options.

From transaction authorization to statement generation, from card issuance to customer service, CSCU's responsive and cutting-edge capabilities ensure the seamless delivery of processing solutions with speed to market that is second to none.

CSCU OFFERS SOLUTIONS FOR EVERY PHASE OF YOUR MEMBER RELATIONSHIP.

Classic, Gold, Platinum, Affinity, Home Equity, Small Business & Commercial

Acquisition

- Application Processing
- Direct Mail
- ScoreCard® Rewards
- Enhancements
- Credit Issuance
- Rate Incentives
- Balance Transfers
- ProDirect®

Activation

- Card Carrier
- Welcome Kit
- PIN Mailer
- Rate Incentives
- FastTrack

Usage

- LetterChecks™
- ScoreCard® Rewards
- Bonus Points
- Cash Back
- Enhancements
- Statement Messages
- Cash Access
- Balance Transfers
- Visa Signature

Retention

- Visa Signature
- Premium Member Service
- VIP Member Service
- Card Upgrades
- Cardholder Internet Access
- Readi-Review
- Pay-by-Phone
- Portfolio Analysis

Risk Management

- Neural Network Services
- Lost/Stolen
- Re-Issue
- Readi-Review Plus
- FIS Secured™
- Compromise Manager™

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Processing

CSCU offers fully integrated transaction processing solutions, providing a single point of authorization, transaction posting, settlement, reporting and access for all services. We support both Visa® and MasterCard®.

Multisolution Provider

CSCU offers both outsourced and pass-through card processing alternatives. For the outsourced solution, credit unions enroll in our full-service program, in which our processing partner, FIS, provides all phone and written cardholder services. Another option is our self-administered program, in which you service your own cardholders. Our service offerings are also available in an unbundled format that offers the choice of outsourcing many select, day-to-day operational tasks. In the pass-through program, we offer a number of optional services, along with processing credit union transactions through the FIS switch. You decide what suits your strategy, CSCU can support it!

Issuance

Our strategic business partner handles your credit card plastics with outstanding levels of quality, service and pricing. They have certified, state-of-the-art production and mailing facilities that are streamlined for fast, efficient turnaround. We personalize and fulfill both inventory and custom designed plastics in a completely secure environment. Our inventory of plastics doesn't require pre-purchase or inventory management on your part – we do it for you! Our plastics production volume works in your favor, with competitive pricing and faster turnaround times, and we handle Visa and MasterCard approval for card design specifications on your behalf.

Support

With CSCU & FIS standing behind every transaction, card-mailing authorization and account service call, you and your cardholders can count on our commitment to meet your needs. We pay close attention to satisfaction, accuracy, speed and details at all levels. CSCU offers flexible levels of personal cardholder service. No matter what service is chosen, each interaction is held to our highest standards.

- **Basic service** provides balances, available credit, account activity and recent transactions.
- **Premium service** adds address changes, fee-reversal requests and 24/7 access.
- **VIP service** adds customized service based on your credit union's credit policy for decisions regarding client limits, PIN/plastics requests, due-date changes and other requests.

CAPITALIZE ON A GROWING OPPORTUNITY.

With comprehensive tools at your fingertips, you can build greater success through your consumer, commercial and business cardholders.

Electronic Reports

Our eReports provide the information you need – all from the convenience of your computer. eReports contain built-in security features, are more cost-effective than paper reports and save storage space. Our companion program, eArchives, provides a monthly backup of eReport files.

Data Warehouse

Having sufficient and accurate information is critical to making successful strategic decisions. Your senior management will have both using the Data Warehouse solution. This strategic tool assists with key decisions by providing:

- Portfolio profitability analysis
- Financial review and reporting
- Product performance analysis
- Risk management
- Change analysis

Receivable Management Services

The Collection System provides powerful tools to ensure the efficiency and productivity of your collection efforts. Regardless of account type, the system is designed to deliver the options and functional flexibility you need to accomplish the ultimate goal: repayment.

The feature-rich, online process of The Collection System gives you instant access to account balances and payments and speeds the movement of collection information. Resources at your fingertips include:

- Extensive reporting
- Qualification set technology (unique to FIS)

Business and Commercial Card Solutions

Capitalize on the growing opportunity with your business cardholders. Typically these cardholders demand more effective ways of tracking, managing and controlling expenses. CSCU offers a wide range of solutions that include:

- Business card
- Corporate card
- Fleet card
- Commercial card

FOR MORE INFORMATION, EMAIL PRODUCTS@CSCU.NET OR CALL 888.930.2728.