



# Don't Just Reward Your Members ... Rejuvenate Your Debit Program.

Choose **CO-OP Member Rewards!**



From frequent flier miles to grocery club savings, today's savvy consumers are always looking for that little extra. So harness the power of all those little extras to make a big impact with CO-OP Member Rewards.

## The Power of Points

Points programs are a proven way to boost member loyalty, attract new members and increase debit/ATM card usage — and more debit card purchases mean lower check processing costs and increased interchange revenue. CO-OP Member Rewards is also fun for your members — a simple, reliable, relevant program that offers thousands of redemption options, while providing you with opportunities to cross-sell products and promote your brand.

Your members earn points every time they use their debit/ATM card. And unlike many other rewards programs, they can choose from a wide range of reward options — merchandise, gift cards, travel and much more!

## Countless Reward Options

**Merchandise** — Hundreds of choices with special price reductions are passed on to members

**Gift Card and Online Gift Certificates** — Over 1,000 different gift cards available; the most popular method of redeeming rewards

**Travel Rewards** — Book anywhere and receive a rebate to the debit/ATM card for all or a portion of travel with no restrictions.

**Online Rewards** — Downloadable tunes, ring tones, audio books and tapes provide instant gratification

**Charitable Donations** — Members convert points to dollars for Children's Miracle Network





### The Full-Featured Turnkey Program

CO-OP Member Rewards provides professional fulfillment of all merchandise, online and travel rewards. The program includes a complete set of marketing materials, customizable to include your branding and cross-sell additional products and services. A simple click from your Web site connects your members to the comprehensive, customizable CO-OP Member Rewards Web site, and a toll-free customer service center is available to your members 24/7/365. We also offer a training webinar for your staff, and points liability tracking lets you accrue program costs from an accounting perspective.

### Easy to Implement and Manage

We'll give you all the tools you need to launch and manage a winning program. And we follow up with continued support — from implementation to evaluating the program and your members' satisfaction. Our "Managing Your CO-OP Member Rewards Program for Success" guide is your blueprint to launch, market and manage a winning rewards program. You can implement the standard program in 60 days with a customized look and feel, with minimal setup and staffing requirements. We track purchase points, help members redeem points, distribute statements and manage the rewards.

## Standard Program Elements

<b>PROGRAM TYPE</b>	Debit and ATM
<b>POINT EARNINGS</b>	1 point for every \$2 spent (suggested)
<b>POINT EXPIRATION</b>	3 years (suggested)
<b>MAXIMUM ANNUAL POINTS</b>	50,000 (suggested)
<b>BONUS POINTS ON ACTIVATION</b>	Any value
<b>BONUS POINTS ON REGISTRATION</b>	Any value
<b>CARD MEMBER FEE</b>	No fee to participate; standard rates and fees for use of your cards
<b>AGGREGATION</b>	All products for an individual or family can be aggregated to a household level reward number checking for SSN, then PAN, then DDA
<b>CARD FILE</b>	Host Authorization, Cooperative Authorization and Complete Authorization
<b>STATEMENT OPTIONS</b>	<ol style="list-style-type: none"> <li>1. Email – monthly</li> <li>2. USPS – mailed quarterly</li> <li>3. Standard file feed from RewardsNOW if you include rewards information on your credit union's statement</li> </ol>
<b>SPECIAL CREDIT UNION PROMOTIONS</b>	Available on email and mailed statements
<b>PROGRAM RULES, FAQs AND WEB SITE</b>	Pre-designed approved templates

### Unleash the Power of Points

To learn more about CO-OP Member Rewards, call our Business Development Department at 800.782.9042, Ext. 7140, or send an email to [sales@co-opfs.org](mailto:sales@co-opfs.org).

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