

**Credit Union - Invest in America Big Ticket Items Financed by Credit Unions Marketing Agreement**

CU Village ("CUV"), with a principal place of business at 38695 W. Seven Mile Rd., Livonia, MI 48152, has entered into agreements with select U.S. based companies ("Providers") to offer credit union member discounts as part of its Invest in America (IIA) Membership Enhancement Program. CUV has agreed to promote these discounts, from manufacturers of automobiles, recreational vehicles, watercraft and other products that may require credit union financing, to credit unions and credit union members nationally. These discounts, as offered pursuant to this Agreement, are referred to herein as the "Offers."

Credit Union (as named below) would like for itself and its members to receive the benefits of the Offers and agrees to market the offers to its membership including directing members to [www.LoveMyCreditUnion.org](http://www.LoveMyCreditUnion.org) for complete details and access to the offers. Credit Union understands that in so doing members will be able to view all Big Ticket IIA offers and will not have the ability to only promote selected offers. Therefore, by signing this Agreement, Credit Union agrees to meet the following minimum marketing requirements for one of the following levels:

Sign-up Level

The credit union is not required to market the program in any specific way. However, CUV recommends utilizing any of the Endorsement Level activities as feasible for the credit union. By signing up in support of the program, the credit union will be identified as a participating credit union, receive monthly communications regarding the Offers and be provided with an ID and Password to access password protected areas of [www.LoveMyCreditUnion.org](http://www.LoveMyCreditUnion.org). Marketing incentives will not be paid to credit unions at this level.

Endorsement Level

1. Prominently display the Invest in America program marketing materials (lobby posters and take ones) provided in the free marketing kit shipped to credit unions in October 2009 or when signed up, if after October 2009.
2. Prominently display IIA web banner that links to [www.LoveMyCreditUnion.org](http://www.LoveMyCreditUnion.org), on the home page of the credit union's web site. (Banners provided by CUV)
3. Publish quarterly IIA article in credit union's newsletter. (Content provided by CUV)
4. Distribute monthly IIA Frontline Staff Update to all frontline employees. (E-mailed to credit unions monthly)

CUV agrees to pay a quarterly marketing incentive to all credit unions participating at the Endorsement level. This incentive shall be calculated in the following manner: First, CUV shall create an "Incentive Pool" from the marketing revenue which it receives from the manufacturers related to sales during the quarter. CUV will share 80% of this pool with the participating credit unions. At the end of each quarter CUV shall prepare a list of all participating credit unions. The membership figures for all participating credit unions, based on the figure obtained in the most recently available NCUA Call Report, shall be added together for an aggregate membership total. The percentage of the Incentive Pool to be paid to each participating Credit Union shall be determined by a fraction, the numerator of which shall be the credit union membership figure obtained from the Call Report and the denominator of which shall be the aggregate membership total for all participating credit unions. This fraction shall be multiplied by the amount in the Incentive Pool to determine the marketing incentive for the Credit Union involved. Marketing incentives will be paid upon actual receipt of payment to CUV by the Providers.

Term

Contract Year will be the calendar year beginning January 1 of each year and ending the following December 31.

This Agreement shall be effective from the date it is signed. If not fully satisfied, either party may cancel by giving thirty (30) days prior written notice of cancellation by registered or certified U.S. mail, postage prepaid and return receipt requested. If Credit Union cancels this Agreement prior to the end of any quarter, it shall not be entitled to receive marketing incentive related to sales occurring during that quarter. Unless notified in writing, this agreement will automatically renew January 1 of each year.

By signing this agreement and selecting your level of support, you agree to the terms of this Marketing Agreement.

Credit Union \_\_\_\_\_ Support Level \_\_\_ Sign-up \_\_\_ Endorsement

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Web Site \_\_\_\_\_ Credit Union Charter # \_\_\_\_\_ # of Branches \_\_\_\_\_

Contact Person \_\_\_\_\_ Title \_\_\_\_\_

E-mail Address \_\_\_\_\_ Phone Number \_\_\_\_\_

Signed \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_