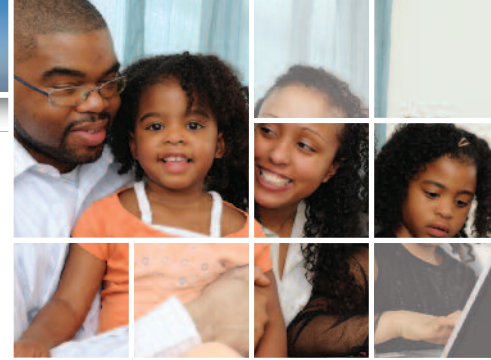




Invest in America[®]

Credit Union Member Rewards



Investing in Credit Unions. Investing in Members.

Read, Like or Follow Us   

In This Issue: Cell Phones for Soldiers; the Myth of 0% Financing; Members Save with Allied Van Lines; CU Spotlight: Digital Federal Credit Union; GM Loan Link Update; What Sprint Can Do for You and Your Members

July 2011 Newsletter

■ Breaking News

Invest in America and GM Team Up to Support Cell Phones for Soldiers

General Motors Co., Invest in America and more than 270 credit unions across the country are supporting the 150,000 U.S. troops currently stationed overseas by collecting used cell phones. Credit union members can support the collection drive by donating their phones at more than 700 participating credit union branches.



In 2004, 13- and 15-year-old Robbie and Brittany Bergquist of Norwell, Mass., founded Cell Phones for Soldiers with \$21 of their own money. Since then, the non-profit has raised millions of dollars in donations and distributed millions of prepaid calling cards to soldiers serving overseas. Donated phones are sent to ReCellular, which pays Cell Phones for Soldiers for each phone – the money is used to purchase prepaid calling cards which are sent to troops.

“Invest in America is proud to support U.S. soldiers, teaming up with GM to contribute to a worthy cause like Cell Phones for Soldiers,” says David Adams, chief executive officer of CU Solutions Group which runs the Invest in America program.

Cell Phones for Soldiers hopes to collect more than 1 million cell phones in 2011 and to raise more than \$10 million in the next five years to fund new programs, such as providing video phones and prepaid service to allow troops abroad to see their families on a regular basis. GM is providing free Cell Phone for Soldiers collateral for credit unions to use in their lobbies to promote the program. Email InvestinAmerica@cusolutionsgroup.com for details. ■

Inform Your Members About the Myth of 0% Financing

While it seems like a great offer, the low-rate financing that GM offers is usually available to well qualified customers on select Chevrolet, Buick and GMC models only. Remind your members that if they choose to finance with you, they can get a generous cash incentive instead of the 0% financing. When they use the 0% APR, they would be unable to combine it with customer cash.

Just The Facts

There's no doubt, Invest in America is working. You can tell from tangible results like credit union involvement and the encouraging sales figures. Is your credit union and/or league a part of these remarkable statistics?

Invest in America

- 46** leagues participating
- 2,943** credit unions promoting IIA
- 71%** of national credit union membership reached through supporting credit unions

Sprint

- \$117 million** saved by credit union members
- 1,381** credit unions supporting the program

Sales

- 1,896,574** members have taken advantage of IIA discounts
- 436,640** vehicles sold through May 2011
- 239,955** new credit union auto loans through May 2011

www.LoveMyCreditUnion.org




A Better Deal

Your credit union members can get a better deal using the Credit Union Member Discount from GM and the consumer cash incentive instead of taking dealer financing, especially when they combine it with the low rates offered by your credit union. This could save them thousands on a new 2011 vehicle.



Using the popular 2011 Chevrolet Silverado 1500 LT Extended Cab 2WD, here's an example you can share with your members. GM offers either a \$4,500 consumer cash incentive or 0% financing for 60 months on this Silverado:

 2011 Chevrolet Silverado LT Ext. Cab 2WD	0% for 60-Month Dealer Financing	3.9% for 60-Month Credit Union Financing
Vehicle Price	\$31,615	\$31,615
Down Payment	\$2,000	\$2,000
Consumer Cash	\$0	\$4,500
Invest in America Discount	\$1,672	\$1,672
Loan Amount	\$27,943	\$23,443
Monthly Payment	\$466	\$431
Total Savings From Financing at Your Credit Union: \$2,100		

As the above example shows, credit unions can overcome low-rate dealer financing. In fact, according to research conducted by GM*, credit union members value the Credit Union Member Discount from GM above other incentives such as \$1,000 gas cards, \$500 bonus cash or a free two-year satellite radio subscription. When combining the ability to overcome low-rate dealer financing with the value members put on the Credit Union Member Discount from GM, you have a very powerful offer which should lead to incremental credit union auto loans. Also note that incentives including rate subventions have decreased over the last couple of months, allowing credit unions to better compete with their traditionally low rates.

Please make sure your credit union employees understand this value proposition and effectively communicate it to your members. To assist with your communication efforts you can download GM marketing materials at no charge by visiting the

[Marketing Materials section of the IIA Partner Center.](#) ■

*GM Retail Planning Credit Union Member Profile, January 2011.

New Promotions

Members Save When They Move with Invest in America and Allied Van Lines

Save with Your Credit Union and Allied Van Lines

- Get a great low-rate mortgage from your Credit Union
- Get 60% off or more on your move with the experts at Allied Van Lines

SAVE NOW! ▶

If you have members who are house hunting and applying for a mortgage, now is the perfect time for them to save on their move with [Allied Van Lines](#).

Credit union members can save 60% or more* on their move with the experts at [Allied Van Lines](#).

This includes:

- At least 60% off of your interstate and intrastate tariffs
- Discounts for local full-service moves and storage
- Free written estimates including Allied's Total Price Guarantee

• Allied's On-Time Pledge – If Allied is late in delivering to your destination, you'll get reimbursed for lodging and meals.

Help your members save on their next move by including this offer on all your mortgage related promotions. For a complete list of Allied Van Lines savings, please visit Allied's page at

LoveMyCreditUnion.org. ■

*Discount applies to interstate tariff rates for moving with Allied Van Lines through Carey Moving and Storage. A complete list of discounts and corporate client benefits are available at www.lovemycreditunion.org.

■ CU Spotlight



Digital Federal Credit Union

One reason many credit unions team up with Invest in America is because its discounts and mission seem like a natural fit. Such was the case for Digital Federal Credit Union (DCU). “Invest in America aligns with our vision that ‘All Members Achieve Their Financial Goals’ meaning we want to be the catalyst and the cheerleader for our members long-term financial success,” explains DCU Public Relations Manager John LaHair. “To do this we want to help them save money, which is what IIA brings to the table.”

DCU came on board at the beginning of the program to offer their members discounts on Chrysler and GM vehicles. Now they're still promoting GM as well as TurboTax and other IIA partners. To help promote the program at their credit union, DCU has employed every marketing opportunity at their disposal. “We've utilized all avenues of marketing vehicles to share the benefits of IIA discounts, like [our website](#), emails, monthly newsletters, in-branch posters and digital signage,” says LaHair. “One of the most powerful tools is when a DCU employee can speak one-on-one with a member about the benefits of a specific IIA offer.” Future marketing plans include mentioning it on their Facebook page to reach out to their more than 5,000 fans.

According to LaHair, the benefits of implementing IIA at DCU go beyond saving members money. “What's not to love about IIA and its website LoveMyCreditUnion.org? They have offers that save members money and turnkey promotions that can be rolled out quickly and easily. All through an organization that shares the same principal of putting credit union members first.” ■

■ Hot Topics

GM Loan Link Update



As we announced in the last issue of the Invest in America newsletter, thanks to GM's support credit unions now have the ability to add their information to be included in the loan link on the IIA GM microsite. When members are looking to obtain an authorization number for GM Preferred Pricing, they can find their credit union's name on a drop-down menu that then links them to the credit union's page of choice – whether it's a page on loan information or an online application.

We're more than happy to report that over 740 credit unions have already taken advantage of this link by providing us with their information. It's free, virtually effortless and the rewards to your credit union are endless. To join the hundreds of credit unions already listed on the microsite, we just need your

credit union's name, state and a link (URL) of where members can either apply for an auto loan or learn how to apply for one. We also need the name and contact information for the person to reach in case there's an issue with your link. All of this information needs to be sent to

IIAloanapplication@cusolutionsgroup.com. ■

What Sprint Can Do for You and Your Members



Exclusive Sprint Support

The Sprint program has been a tremendous success with over 1.3 million member subscribers resulting in significant non-interest income for participating credit unions. As with any successful business venture, there is the potential for other carriers to try to duplicate the programs. In an effort to keep the Sprint program viable and share incentives fairly among credit unions, it is necessary to adjust the current Sprint agreement to include two tiers of incentives:

- Exclusive – Credit unions earn 100% of their eligible marketing incentive
- Non-exclusive – Credit unions earn 50% of their eligible marketing incentive

All other program marketing requirements will remain intact.

Sprint participating credit unions that enrolled prior to January 1, 2011 will receive a letter of explanation, an addendum and an insert order form in mid July. You will be asked to select your participation level and then to sign and return the forms. Please look for this important piece of mail that will be coming soon to your credit union. If you have any questions, please contact

Rhonda.Peruski@cusolutionsgroup.com.

Credit Union Business Members Now Get More

Sprint is the leader in business communications and offers excellent value, the latest phones to improve your productivity, a nationwide 3G network and the first wireless 4G network from a national carrier. With all that to offer, Sprint is the perfect wireless provider for business.

Businesses belong to a credit union because of the many benefits it can bring them. Here's yet another benefit – a 15% discount for businesses on service plans from Sprint including waived activation fees for new activations. To help your credit union promote these benefits, Sprint has designated a special team of experts to present program benefits to your business members.

If you are interested in being contacted by a Sprint representative about Sprint Business Services, please email Lisa.Rizk@cusolutionsgroup.com.



Blackberry Deals From Sprint

Sprint and RIM, the company that owns Blackberry, have partnered to offer an extraordinary deal for your members. Throughout July, your members can have special pricing on three great Blackberry devices for new purchases or eligible upgrades:

- **[Blackberry Bold for \\$199.99](#)** – Packed with 3G and Wi-Fi network connectivity, an optical Trackpad, simultaneous voice and data and more.
- **[Blackberry Curve for \\$49.99](#)** – Includes easy email set-up, Trackpad navigation and expanded multimedia features.
- **[Blackberry Style for FREE](#)** – Sleek compact flip phone with enhanced browsing, core BlackBerry® capabilities, intuitive design and more.

These are fantastic smartphones and Sprint has a Blackberry for every business member's need.

Here is how the savings work:

Plan	Business Advantage Talk
Regular Monthly Cost 1 line, 4,000 minutes	\$149.99
Monthly Cost with Savings	\$127.49
12-Month Savings with Waived Activation Fee	\$305.98

Take a look at the savings for both individual and business members:

Benefits	Individual	Business
10% discount on most Sprint monthly recurring charges	YES	N/A
15% discount on most Sprint monthly recurring charges	N/A	YES
Waived activation fee on new lines (approx. \$36 in savings)	YES	YES
Waived upgrade fee (approx. \$18 in savings)	YES	YES
Discounts on phones and accessories*	YES	YES
National rates with no roaming or long distance charges	YES	YES
Includes Any Mobile, Anytime Plan	YES	N/A

To learn more about the Sprint Credit Union Member Discount, please visit the [Sprint page at LoveMyCreditUnion.org](#). We also have free Sprint marketing materials for your credit union to use to promote the Sprint discount, they are available at our [Partner Center](#). ■

*Up to \$150 off new phones and smart phones with 2-year service agreement or eligible upgrade. While supplies last. Application of discount requires 2-year contract extension on existing plans. Must be a credit union member to qualify. Verification of membership is required at time of activation/upgrade.

