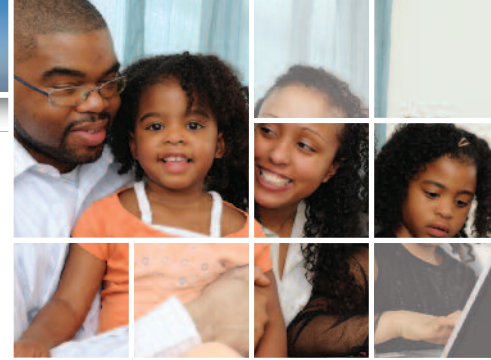




Invest in America[®]

Credit Union Member Rewards



Investing in Credit Unions. Investing in Members.

Read, Like or Follow Us   

In This Issue: Making Filing Taxes Affordable; Help Needed: Credit Unions Military Members; Spotlight on AmeriCU; A Year in Review; A New Look for LoveMyCreditUnion.org

January 2011 Newsletter

■ Breaking News

Invest in America Makes Filing Taxes Affordable

With 2010 at an end, the inevitable isn't far behind – filing taxes. Invest in America wants to take the stress and expense out of preparing and filing taxes this year. We can offer your members terrific savings on several different tax preparation programs. Offering your members these valuable savings is also the perfect way to promote savings products at your credit union. They'll be looking for a place to deposit their tax returns, why not at your credit union?

Tax Program Discounts:

CompleteTax Members receive an exclusive 30% discount on CompleteTax Deluxe, Premium or State programs starting at just \$13.95. Their Basic program is FREE, plus CompleteTax is offering credit union members three additional ways to file free. If any of your members are unemployed, owe taxes or are switching from a competitor's product, they may be able to file free this year. Please visit LoveMyCreditUnion.org for specifics on these promotions. CompleteTax is powered by CCH, one of the most respected names in tax information and consulting.

Your members can also choose one of these other tax programs through Shop America and earn cash back:

TaxCut by H&R Block From the world's largest tax preparation company – H&R Block offers cash back on their online TaxCut program for your members. Members will receive 11% cash back when they purchase their TaxCut Premium software or file online through Shop America.

FreeTaxUSA Members earn 25% cash back when they purchase FreeTaxUSA through Shop America. FreeTaxUSA offers a free basic program (subject to income and state requirements) and affordable state and deluxe federal programs.

How to Market:

When you promote these savings to your members, not only is it a great way to promote the "people helping people" philosophy of your credit union, it's also the perfect opportunity for you to talk to your members about investing their tax refund into one of your savings

continues

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
- 2,757** credit unions promoting IIA
- 69%** of national credit union membership reached through supporting credit unions

Sprint

- \$85 million** saved by credit union members
- 1,205** credit unions supporting the program

Sales

- 1,431,968** members have taken advantage of IIA discounts
- 342,924** vehicles sold
- 223,748** new credit union auto loans

www.LoveMyCreditUnion.org



products. Starting in January, Invest in America will have a tax services campaign for you to download and share with your members:

- Print and display take ones in your lobby and/or at teller windows
- Print and display poster in your lobby
- Include inserts in an upcoming mailing or e-statements
- Incorporate our newsletter article in your next newsletter or on your website
- Use our email copy to send an e-blast to your members
- Include Web banners on your website's homepage

Visit LoveMyCreditUnion.org for full program details and to view or download any of the above mentioned marketing materials. With our tax services discounts, we hope to help your members save, increase your credit/debit card activity and help you promote your credit union's savings products that members can use for their tax returns. ■

Get Your Free Member Rewards Inserts and Take Ones!



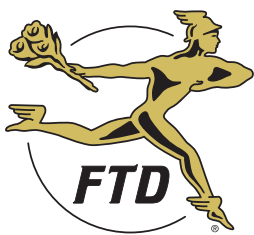
To help inform your members of all the great savings Invest in America's Member Rewards can bring, we're giving participating credit unions free take ones for your lobby and inserts for your statement mailings. Designed with the American Values, American Savings theme, they give a brief overview of Member Rewards and how your members can save big with the program.

When you promote Member Rewards at your credit union you'll not only be helping your members save, you can also align the program with your credit union's credit or debit card programs and increase your transactions.

The Member Rewards take ones can be ordered in shrinkwrapped packs of 200 for your lobby and inserts in quantities of 500. Both are completely free to you, except for shipping and handling. If you're interested in ordering, please e-mail your request to IIAMarketing@cucorp.com. Offer valid while supplies last. ■

■ New Promotions

Plan Ahead for Valentine's Day



It never fails, just when one major holiday wraps up, it's time to plan for the next one. Valentine's Day is coming and it's the perfect time to remind your members they can save big on flowers and specialty gifts with the FTD discount. Through Invest in America, your members can **save \$15 on each item** purchased with FTD.

Your members can spoil their loved ones with gorgeous red roses, Vera Wang exclusive floral designs, spa sets, chocolates, wine baskets and much more. And with FTD's unique "Good as Gold" 7-Day Satisfaction Guarantee, your beautiful floral arrangements are guaranteed to last at least 7 days or your money back!

FTD offers same-day delivery and satisfaction is guaranteed, plus they have 16,000 domestic retail florists and 45,000 international affiliates. Invest in America and FTD, a great way to promote your credit union's credit and debit cards while helping your members save.

Share the news of the discount with your members through an email with a link to LoveMyCreditUnion.org so they can take advantage of the great savings. Check out the site for full discount details and access to marketing materials. ■

Active Military and Reserve Credit Union Members – We Need Your Help

Military personnel have historically been a large segment of credit union membership. Because many credit unions have gone to community based charters, it has become increasingly difficult to identify specific membership segments within credit unions, including military. Invest in America continues to look for ways to provide savings for your members and drive incremental auto loans. If you have a large military base of members, we are requesting the following information to assist us in developing opportunities:

- Credit Union name
 - Contact
 - Total credit union membership count?
 - What percent active military and active reserve make up of your total credit union membership count?*
- *Do not include retirees in your active count

Please send this information to InvestinAmerica@cucorp.com. Again, our plan is to use this information to develop even stronger Invest in America programs for credit unions and their members. Your assistance is greatly appreciated.

■ CU Spotlight

AmeriCU Credit Union



It's only been six months since AmeriCU Credit Union, serving northern and central New York, has joined the IIA family. But they've already gotten a strong start by marketing the program through several channels and in proactive ways.

AmeriCU joined in June of 2010 because they wanted to offer their members the value added benefits of the program. Since then, they've utilized IIA brochures in all their branches and incorporated the program's newsletter articles in their quarterly communications to their members. You can also find Sprint and IIA banners on their website's homepage.

But it's what's also on their website, www.ameriacu.org, that sets this credit union apart in their marketing endeavors. "We also market the program on our Dedicated Package of Services for Women area of our site," explains AmeriCU Credit Union's Financial Center Manager Rachel Siderine. "The program was a great fit because research shows that women are usually the decision makers in their household. Being that Invest in America offers discount benefits to members we felt that our female members, and really all of our members, would benefit from this great service."

Their future marketing goals include a strong push to promote Shop America in their branches and on their website. "Our staff really likes the concept of Shop America and receiving the refund check just by making purchases online," says Rachel. "I have personally used this service and think it is an excellent concept."

Rachel feels that both AmeriCU and its members benefit with IIA. "Invest in America is a great benefit for any credit union to offer its members. They even offer turnkey marketing solutions to help promote it. Members benefit and the credit union benefits. It is a win-win situation for everyone. The service also helps to promote purchases, and with the current state of the economy, a service like Invest in America is a great idea!" ■

The Year in Review

Throughout 2010, Invest in America (IIA) has continued to grow and help credit union members save on autos, wireless services and many of the products and services they use every day. Forty-six leagues continued their support of the program helping to increase the number of participating credit unions to 2,754, a 30 percent increase for the year. These credit unions represent 69 percent of credit union members nationwide, up from just 56 percent a year ago.



USE Credit Union, CA

Automotive: IIA proved that members were interested in supporting American-made products. To date, over 340,000 GM and Chrysler vehicles were purchased by credit union members saving them an estimated \$250 million. In fact, approximately 40 percent of these sales were from members that previously did not own GM or Chrysler vehicles, making IIA a valuable conquest program for the manufacturers.

Sprint: The Sprint wireless program has more than doubled the number of credit unions in 2010 from 542 to 1,205. Since 2006, the Sprint program has helped credit union members save over \$85 million, all while providing credit unions an excellent source of non-interest income. All participating credit unions, like USE and Scott pictured on the left, received incentive checks in December.



Scott Credit Union, IL

Member Rewards: To help credit unions further increase loan balances and interchange income, additional programs from Allied Van Lines, CompleteTax, and FTD were added to become the foundation for a new segment of Invest in America known as Member Rewards. In 2010, two popular programs were also introduced: DIRECTV and Shop America. DIRECTV has been America's number one Satellite TV service for 15 years running, and the Shop America online mall includes over 1,200 of the most popular online merchants. Member Rewards offers a great opportunity for credit unions to promote member savings, their credit/debit cards and drive increased transaction volume.

We are proud to bring you this membership enhancement program and appreciate your support. We look forward to continuing to grow IIA to keep members investing in American companies while saving on their purchases and driving business to your credit union. ■

New Year, New Look



Invest in America is in the process of giving LoveMyCreditUnion.org a new look. As you can see from the sneak peek image on the left, our new look is cleaner and simpler to make it easier to use.

The cleaner design, which incorporates greater white space, gives us more options when it comes to adding partner logos and any other imagery needed to help members identify all the savings potential and take advantage of our valuable discounts. We've also updated the homepage navigation to make it easier to understand and keep our site's focus on what's important – the visitor. The site was organized with their needs in mind to provide them with a positive experience where they can easily find what they're looking for.

Our hope is that this new look will increase both the overall value of the program, as well as membership at your credit union. The new and improved LoveMyCreditUnion.org will launch during the first quarter of 2011. ■

