

Capture The Opportunities With Your New Members



It is much easier to build upon a relationship with an existing new member than to start a relationship from scratch with a non-member. Now there is a program that makes it even easier.

New Member Matrix Direct Mail Program

The New Member Matrix Program solicits your newest members, while they are still new and engaged with your credit union, about the products and services that they have not yet opened with you. The New Member Matrix Program combines your own member data straight from your DP system with your core products and services to create an effective, actionable direct mail program.

You'll begin by selecting the core products and services you want to promote to new members. You may choose up to six New Member Matrix letters to include in your program. Select from the list at the right.

**Additional charges may apply.*

New Member Matrix Letters

- Open Checking
- Open Money Market
- Open CD
- Open IRA
- E-statements
- Online Services
- Open Auto Loan
- Open General Loan
- Open Credit Card
- Open Mortgage Loan
- Open Home Equity Loan
- Custom Design*





The New Member Matrix Program is about achieving results with your new members. Your letter designs will include:

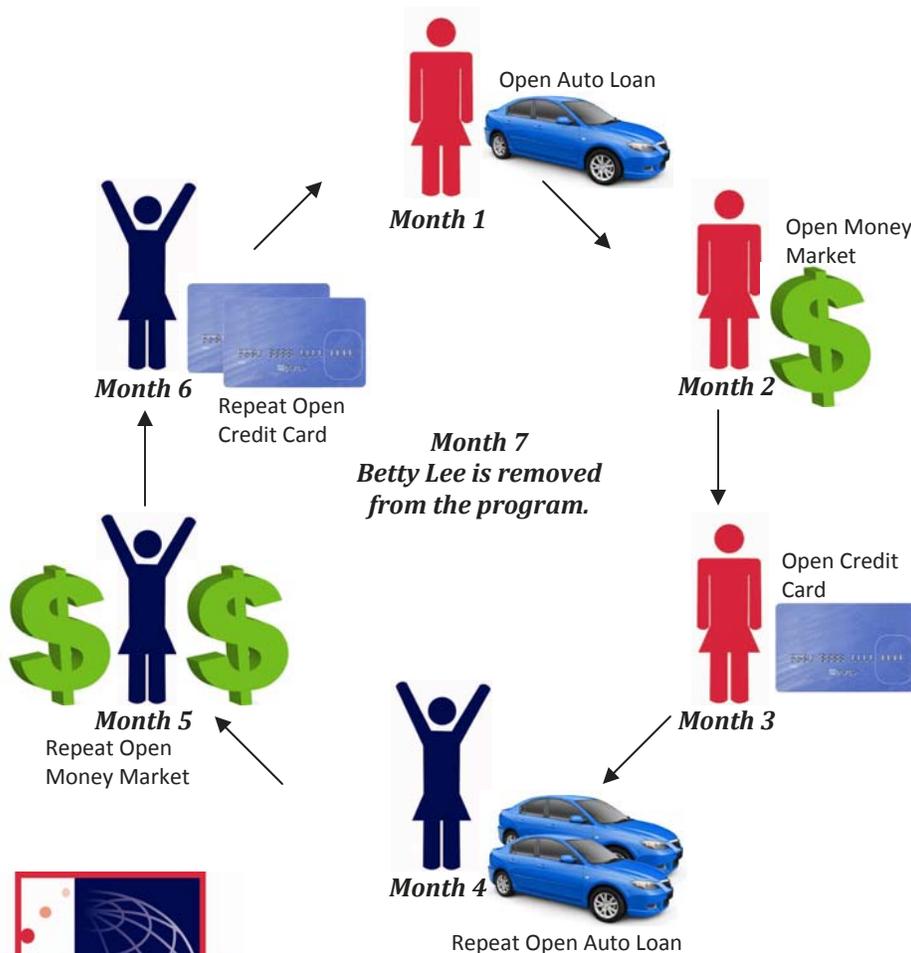
- Call to action response mechanism
- Disclosure and compliance checks
- Personalization with name and image
- Four-color printing, design and copywriting

Efficient, Reliable Results

Upon choosing your New Member Matrix Program letters, you will provide your new member list to initiate the New Member Matrix Program. We recommend including all new members who have joined the credit union within the previous two months on your initial list.

Member Name	Address	City	State	Zip	Checking	Auto Loan	Money Market	Other Loan	Credit Card	Online Services	Join Date
Betty Lee	2800 Melva Rd.	Columbus	OH	43212	X			X		X	7/2/08
Ryan Beatty	3667 Brittle Rd.	Findlay	OH	45840		X					6/30/08
Tammy Tuttle	12 Cherry St.	Watertown	NY	13601		X				X	7/10/08

Sample Matrix Sequence—Betty Lee



Direct Mail Tailored to Your Individual Members

The New Member Matrix Program identifies the products and services your new members already have and develops a custom direct mail program tailored to each individual. Each member will complete two sequences before being removed from the program. For example, using the sample list above, the sequence is as follows:



1. Betty Lee will begin the New Member Matrix in month one with the Auto Loan Letter.
2. In month two, Betty Lee will receive the Money Market Letter.
3. In month three, she will receive the Credit Card letter.
4. In month four, she will begin the New Member Matrix for the second sequence. She will receive the Auto Loan letter.
5. In month five, she will receive the Money Market letter.
6. In month six, Betty Lee will receive her final letter, the Credit Card letter.
7. In month seven, she will be removed from the New Member Matrix Program.





Each month, Profound will request you send a list of new members to add to the New Member Matrix Program, as well as update the product information of any members currently in the program. Throughout your New Member Matrix Program, we will ensure that each member will receive only one product letter per month. No member will be on the list twice, nor will they receive more than one letter per month.

On-time, Every-time Delivery

Your personal account representative will oversee your New Member Matrix Program and letters each month and assure their quality, compliance and on-time, every-time delivery. Your New Member Matrix letters will mail on the 25th of each month. This will

remain consistent each month to ensure that the letters are mailed on a regular basis.

Ready Made Designs

Profound New Member Matrix Program letter designs have been test-marketed and are a powerful tool for reaching your new members. Smart personalized letters enable you to accurately target your marketing program.

Our letter library includes eleven different products and services letters to fit your needs. If you do not see one that meets your program needs, no problem. Whether it is a letter topic not already offered or a different design you can have exactly what you're looking for with a custom letter or custom design.

All New Member Matrix Program letters are mailed in a special wide view window envelope to entice your members to act upon the offer. Once opened, the member will be greeted with a letter that is clear and simple to respond to, further ensuring a profitable campaign for the credit union.



New Member Matrix Program Letter Options

You can customize your letters with:

- Your credit union logo
- The credit union's phone number and web address for any questions a member may have.
- A call to action response with customized rates and fees
- Special rate offers or coupons

Set It Up

No worries. The New Member Matrix Program is turnkey. Once you've set up your program you can watch the results come in. No worries each month about what to do with new members. It will all be taken care of for you.



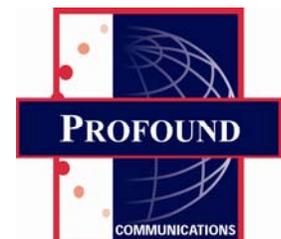
"They gave us letter options that suited the needs of our credit union. From beginning to end, Profound offered support and guidance to help us deliver a successful letter."

*- Tony Aquino, Marketing Manger
Access Credit Union, Chicago, Illinois*



"The New Member Matrix helps us spend our marketing dollars wiser. Plus it's a real turnkey operation and Profound makes it easy for us."

*- Greg Kidwell, CEO
Members First Credit Union
Columbus, Ohio*





New Member Matrix Program FAQ

Q: How many letters are there for me to select for any program?

A: You may hand select up to six different letters for your New Member Matrix Program.



Q: How quickly can I get started?

A: It takes 20-30 days to completely setup your program. During this time, we will design and finalize your letters as well as test your initial New Member Matrix list data.



Q: How will I track what letters went to each member, each month?

A: After running your new member data through the matrix program each month, Profound will supply you with a list of the members receiving each letter.

Q: What happens when a member opens one of the products or services from the New Member Matrix Program?

Along with your monthly additions of new members, Profound Communications requests updates for members currently on the matrix. For example, using the sequence described on page 2, if Betty Lee opened a credit card after month 3 we would update her information in the Matrix. Instead receiving the credit card letter in month 6, she would be removed from the program in month 6.



Q: What happens if a member closes an account and/or closes their membership entirely?

A: Just as we do for new products and services added by members, Profound Communications will also request updates for any member that closes their accounts. Once a member closes their membership, they are automatically excluded from our next data run.



Q: How is the New Member Matrix letter order determined?

A: Your personal account representative will work with you to determine the best order for your product and services letters.

Q: May I change my letter choices during the New Member Matrix?

A: Because of the repetitive nature of the New Member Matrix it is recommended that you continue with your original letter choices. If you decide you want to change the letters, we recommend starting a new matrix. The members currently in your old Matrix would complete the program with your original letter choices. Any new members added after the new Matrix is created would receive your new selection of letters.



Q: Can I do different letters for different age segments?

A: Yes. In order to do different letters for different age segments, Profound would create a Matrix for each age segment. For example, you may want to send the Checking, Auto Loan, E-Statements, General Loan, Mortgage and Online Services letters to your members ages 18-45. You may want to swap the General Loan and the Mortgage Loan letters for the Home Equity Loan and IRA letters for your members ages 46 and older. Profound would simply maintain two Matrix files for your credit union



New Member Matrix Letters



Finally, <Name>, a checking account with you in mind!

Personal Accounts with Big Benefits

Share Checking Also Provides:

How Do You Set Up Your Account?

Yes! I want to open a Members First Share Checking Account!

I want to have my signature verified on my checks.

I want to have my PIN set up on my ATM/Debit Card.

Open Checking

Start earning more \$\$\$ today, <Name>!

Managing your Money

Money Market Account Features

Test it, Prizing

First 50 Checks FREE!

EARN .25% MORE On A New CD!

ADD .15% On Existing Rate Loan

50% OFF

Open Money Market

Looking for investment flexibility, <Name>?

Flexible Term Options

Term	Rate
1 Year	4.00%
2 Year	4.25%
3 Year	4.50%
4 Year	4.75%
5 Year	5.00%

First Full Term CD FREE!

Tell your family about us!

By Web Bill Pay FREE

\$100 Savings Bonus

Open CD

We're here when you just need the money, <Name>!

Wonders First IT has Many Types of Loans to Satisfy Your Needs

Take Advantage of These Benefits, Too

Apply Today!

Open IRA

We have the keys to your new car, <Name>!

Let us help you get into the drivers seat with a Northern FCU Auto Loan.

5.99% APY

Receive a rate as low as .XX% off

Get the car of your dreams, <Name>!

Yes! I want to open a Northern FCU Auto Loan.

Open Auto Loan

Earn more on your retirement savings, <Name>!

5.10% APY

5.10% APY FOR 6 MONTHS

Start saving for your retirement today, <Name>!

Yes! I would like to open a Wealth Builder IRA Certificate and earn 5.10% APY for 6 months.

Open General Loan

Enjoy low fixed rates, <Name>!

You Qualify for These TRIFCU VISA Card Benefits:

RATES AS LOW AS 12.95% APR

Yes! I want to open a TRIFCU VISA Card.

Open Credit Card

Make your move to a new home, <Name>!

Own Your Home!

Yes! I would like to open a Northern FCU Mortgage.

Open Mortgage

Does Your Home Offer This Special Offer, <Name>!

Our HELOC special offer is back!

Use the funds from your HELOC to:

Contract on today!

Yes! I want to open a HELOC.

Open Home Equity

<Name>, now you can bank any where, anytime!

It is the Easy, Secure Way to Do Banking.

How to Get Started

Personal Online Credit Union Enrollment Form

Online Services

Will you get \$5.00, <Name>!

Enjoy great benefits such as:

Cash in on this great offer!

Yes! I want to sign up for Free Home Banking & E-Statements and receive \$5.00!

E-Statements

Find yourself short on cash this holiday season, <Name>?

Don't Stress About Saving for the Holidays

Sign up today!

Yes! I want to open a Christmas Club account.

Custom Design





Connect With Your New Members

Pricing & Order Form— New Member Matrix Direct Mail Program

Because each client situation features a unique set of needs—based on monthly volume and number of letter versions—the pricing information below is representative. We will provide you with a comprehensive quote based on your unique requirements. Determine an appropriate project price by adding the three elements of your New Member Matrix Program:

#1. Print Costs, #2. Monthly Lettershop Processing, and #3. Postage Expenses

#1

Print Material Costs

Includes: Letter stock (4 color printing)
Outside full-window envelope (white)

only \$0.39 each letter with a 12 month commitment
only \$0.49 each letter with a month to month commitment

#2

Monthly Lettershop Processing*

All-inclusive service includes:
Laser letter set-up and processing
Data review, postal pre-sorting, CASS Certification
Folding and insertion
Post office delivery

Fees consist of three components, set-up and processing:
Set-up cost per each letter version: \$169
Letter Processing (cost per thousand): \$125**/inclusive
Post Office Delivery: \$10/inclusive and reduced
*Assumes one mailing per month; additional mailing frequencies available at additional cost.
** Minimum monthly lettershop letter processing fee: \$99/inclusive
Prices subject to change. Actual postage amount may differ from quote.

#3

Postage Expenses

At Profound, you pay only for actual postage expenses.

Approximate postage cost per letter:
Pre-sorted Standard Class: .248
Pre-sorted First Class .351
First Class .42
Your actual cost may vary depending on the quality of your data files and mailing list. Very low volume mailings (under 150 pieces per letter type) will be sent out with a .42¢ stamp.

New Member Matrix— Getting Started!

- Yes! I'm interested in the New Member Matrix. Please send me a customized quote for:
 New Member Matrix Custom Creative I'm ready to order. Please contact me to start my project. I'd like samples.

Organization: _____ Today's Date: _____
 Name: _____ Title: _____
 Phone: _____ Email: _____

Approximate count of monthly letters: _____ Number of versions each month (check applicable versions below): _____

- Open Checking Open CD Open Auto Loan Open Mortgage Open General Loan Online Services
 Open Money Market Open IRA Open Home Equity Open Credit Card E-Statements Custom Letter
 Birthday

Please describe any special requirements. Attach a separate sheet if necessary.

Please complete and fax to **614.844.6993**. Project will be placed into production as soon as your requested is received.

