



Ribbon Rewards

Generate More Loans and Services with Ribbon Rewards

When a premium incentive adds excitement and interest to your loans or services promotion, it can increase your response rate by 15% or more.* But what makes a premium giveaway the right choice for your members?

Research shows that successful incentives have a higher perceived value, and that the most successful premiums have a value based on how "useful" or "relevant" the incentive is perceived to be by the recipient. The higher the perceived value, the better the response.

Although an incentive isn't the primary reason members will take advantage of your loans or a services package, it is that something extra that can nudge many members into making a buying decision.

Why the Ribbon Rewards Strategy Works

It's simple. When a member takes advantage of a credit union loan for a specific amount (usually a minimum of \$3,000 or \$5,000), or chooses your accounts and services package, they can select one of 40 great gifts. The variety of gifts enables your members to choose the high value premium they perceive to be the most useful and relevant to them.

Better yet, the fulfillment process is easy for both you and your members. You simply give your members a Ribbon Rewards gift card and a booklet that explains their redemption options. There are no gifts to inventory or ship. Your members simply visit the Ribbon Rewards website and choose their gift. Ribbon Rewards mails their selection directly to them – postage paid!

Ribbon Rewards can also be used as an incentive for a primary financial institution services package. For example, members could receive the reward when they sign up for Checking, Bill Pay, Online Banking, Mobile Banking and Direct Deposit.

CHOOSE-A-GIFT

Ribbon Rewards



Proven Direct Response Promotions

Although the right incentive is important, a proven direct response promotion is critical. The MMSS promotion team will help you create an attention-getting product/service theme for direct mail, TV or radio campaigns.

- Full-color, direct mail formats
- TV and Radio Campaigns
- Creative take-action copy and graphics
- Ribbon Rewards premium gift incentive
- Website, Flyer, Poster and Banner collateral advertising options

The Difference Is In The Details...

Let us show you how you can get a higher response rate and build member loyalty with a custom Ribbon Rewards promotion.

To learn more, call us today at 800-243-0171 or visit us online at www.mmss.com.

* Response rate increases vary according to the industry, product/service offer, and the premium incentive. Direct mail industry statistics show promotions with a premium giveaway can increase their response rate by 15% or more, with reported results as high as 600%.



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Case History for Choice One Community Credit Union:

Location: Wilkes-Barre, Pennsylvania

Credit Union Assets: \$90.7 million

Membership: 13,377

Campaign Strategy: Multi-Loan Special Opportunities/New Brand Introduction

Collateral Advertising: Direct Mail, Newspaper, TV and Radio Ads, Email, Website, Point of Sale in Branches.

Premium Incentive: Ribbon Rewards Cards - \$30.00 Value Per Card

Sweepstakes: Members and Non-Members could enter to WIN \$500 Cash and One of 10 Ribbon Gift Cards.

Member & Community Mailings: 13,500 total

Actual Loans Generated: 104 new money loans, plus 13 refinanced loans.

Total Loans Funded: More than \$1,608,000

Promotional Period: 6 weeks

The "One Choice" for Financial Services

Join Us As We Celebrate Our New Look!

Since we first opened our doors in 1941, we have been a priority to continuously update and improve the financial services we offer. The introduction of our new logo and a more modern visual appearance signifies this outward change. During 2013, you will see additional changes taking place. Most importantly, our new look reinforces our continued commitment to the future, and the members and communities we serve.

Choice One Community Credit Union will never settle for good enough. We will strive to always offer the very best "Total Value of Membership" to every member who chooses us as their financial institution. We offer you great products, outstanding service, and always keep your best interest at the forefront of every decision we make.

Get A Loan - Choose A Gift!

During our "One Choice" Celebration when you take a qualified new loan, or take a balance increase on an existing loan of \$5,000 or more, you get to choose 1 of 40 great gifts.

We have special low loan rates on New & Used Vehicle, Personal and Home Equity Loans. Or, enjoy the savings and convenience of our VISA Platinum, Gold or Classic Credit Cards. Transfer balances from your higher-rate credit cards and save even more!

ENTER TO WIN \$500 or 1 of 10 Gift Cards
February 18 through April 13, 2013

NEW & USED VEHICLES

• Terms Up to 84 Months
Rate As Low As **1.84%**^{**}

VISA CREDIT CARDS

Rate As Low As **6.99%**^{**}

PERSONAL LOANS

Rate As Low As **2.74%**^{**}

HOME EQUITY LOANS

• Borrow Up to 90% Equity
• Terms Up to 30 years
Rate As Low As **2.99%**^{**}

Choosing Your Gift Is Easy... CHOOSE-A-GIFT

1. Select the One Choice Celebration Loan you want and finance \$5,000 or more. Apply at the credit union or online at www.choiceone.org.
2. Once your loan is approved, we will give you a Ribbon Rewards Gift Card, and you can choose from 1 of 40 great gifts online. If you don't have internet access, we will help you order your gift at the credit union.

If you are not a Choice One member, you can join when you apply for your loan. You are eligible for membership if you live, work, worship, attend school or have a business entity in Luzerne, Lackawanna or Wyoming Counties. If you don't need a loan right now, you can still take advantage of the many other services we offer. Simply join at the credit union or online.

"One Choice" Sweepstakes Entry Form

I am already a Choice One member.
 I am not a member.
 I'd like to join Choice One - Please send me membership information.

Sweepstakes form must be complete to be a valid entry.

Name: _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: _____ Email Address (if available): _____

Return your completed entry to any Choice One Community Credit Union branch location.

Sweepstakes Rules: No buy or purchase necessary. By entering you agree to the sweepstakes rules. The entry form must be completed by the deadline for the drawing. The computerized system will randomly select the grand prize. 30 years of age or older. All federal, state and local laws and regulations apply. Void where prohibited by law. Choice One Community Credit Union will not be responsible for lost, late or misdirected entries and has the right to manually audit entries. All winners will be drawn on or before April 13, 2013 and will be notified by the credit union phone and mail. Taxes: Winners do not have to be present to win. All prizes must be claimed by the end of the business day April 13, 2013. Prizes not claimed by April 13, 2013 will be forfeited. One entry per person. Prizes may be substituted if available.

Choice One COMMUNITY CREDIT UNION
The One Choice for Financial Services

Whenever you need a loan come to Choice One first. We can help you find a solution for almost any borrowing need. You'll appreciate our low rates, flexible terms and easy loan process.

Membership Marketing

SUPPORT SERVICES

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