



build member  
**loyalty**



**member loyalty** is the single greatest challenge faced by financial institutions today. Loyalty programs can attract and retain members, expand relationships with your members, and allow you to better compete to become “the institution of choice” for all of your members’ financial needs.

TNB Card Services offers an industry-leading credit and debit card rewards program that is both simple and easy to implement. With Rewards2U®, you are able to offer your members a rewards program that is flexible, low-cost, customized and, best of all, turnkey.

# why choose Rewards2U?

## Customized to your institution

- ★ Design your program around financially sound models
- ★ Develop your customized rewards structure
- ★ Set up your program to reflect your “look and feel”

## Flexible rewards for your members

- ★ A wide array of rewards is available to your members:
  - Travel
    - Choose any airline, cruise line, hotel or car rental
    - No advance purchase, blackouts or Saturday stay required
    - Use any travel agency or travel website
    - Combine points with other discounts
  - Merchandise
    - Choose from thousands of brand name items
  - Gift Cards
  - Cash-back Rewards
  - Downloadable Rewards
    - Tunes, ringtones, videos and audio programs
  - Charity Rewards
    - Redeem points to make a charitable donation to an organization such as Children’s Miracle Network
  - Relationship Rewards
    - Earn additional points by selling products in your financial institution such as loans, mortgages, bill pay and CD purchases
    - Complete promotion planning software lets you plan out product promotions and estimate revenue and product sales

## Low cost

- ★ Affordable for credit unions of all sizes
- ★ No expensive set-up fees
- ★ Low cost per redeemed point



## Turnkey

- ★ Rewards2U provides everything you need:
  - Program design and financial modeling
  - Step-by-step implementation guide
  - Points tracking
  - 24 x 7 x 365 member service
  - Management of print and online catalogs
  - Fulfillment of travel, merchandise and other awards
  - Customized program website for members
  - Printing and emailing of statements
  - Graphic design and creative services
  - In-branch marketing tools

# how the program works:

## Program set-up

Work with the experts to set up a program tailored for you with your criteria for earning points.

For example, members earn points

- ★ by making purchases with their card
- ★ through relationship rewards that earn additional points

## Program examples

Credit Card Purchases		
Program A	Spend \$1	= 1 point
Program B	Spend \$2	= 1 point
Relationship Rewards Points		
Program A	\$10,000 Personal Loan	= 10,000 one time reward + 250 points per month
Program B	Automatic Bill Payment	= 10 points per payment

\*chart represents program examples only



## now let's get started

A program catalog is mailed to members at the start of the program and once each year. A customized program website provides rewards catalog, redemption, program terms and conditions, privacy statement and points account history.

### Keeping track

Paper or email statements are generally sent quarterly. Members can also check balances or redeem points online or at the 24 x 7 staffed call center.

**Give us a call today** to take advantage of the completely turnkey Rewards2U program for your financial institution to attract and retain members.



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