

CARD SERVICES NEWS

Another service offered to you by the FCUL Service Group



Highlights:

Hot Topic

- Angela Harris Named Card Services Supervisor

Enhancements

- PRODIRECT
 - Platinum Upgrade Program With Rebates
 - Travel Accident Insurance
- ### Product & Services
- VCC (Virtual Card Consultant) Enhanced
 - Free Upcoming Webinars

Credit Union Spotlight

- Tropicana Federal Credit Union

Coming Soon:

New E-Library Discs

Version 7.1 will be in your mailboxes soon, with many new enhancements & easier navigation.

Free Webinars:

Fast Track For Debit-Activate Dormant Accounts

- July 25 2pm-3pm, EST

To register, please contact FIS Sales Support at 866.507.9600 ext.78906, email: terry.fischer@certegy.com. You will receive long-on and dial-in information through email prior to your session.

CardNet Webinars

- July 18 Credit 2pm-3pm, EST
- July 19 Debit 2pm-3pm, EST
- July 25 Credit 2pm-3pm, EST
- July 26 Debit 2pm-3pm, EST

If you haven't registered yet please contact **Jackie Singleton** at ext. 1186.



From the desk of Dee Palmer, Director of Card Services. I hope you all are enjoying the "hot" summer we have been faced with. Now is the time to heat up your card portfolios by offering your members or potential members with offers better than the competitors! Put your card in the top of their wallets. This newsletter is filled with the tools & resources to do so. Please feel free to contact me with questions or suggestions at 850.558.1180

Angela Harris has been named Card Services Supervisor

On July 30, Angela will assume her new role as Card Services Supervisor. In this new position, Angela will totally oversee the day-to-day operations of the call center to include supervising a staff of five employees. Please congratulate Angela as she assumes this new role.

PRODIRECT® September Mailing

Free marketing materials when you enroll by July 20, 2007!

Applications and marketing materials are essential to your portfolio growth. Whether you are marketing a credit card program or launching a new plan, communicating the benefits of your card and giving your customers every opportunity to become your cardholder is simple and cost effective with FIS. Sign-up for ProDirect, our turnkey direct mail program, pick the graphic design letter you think best reflects your institution and we will supply you with FREE matching marketing materials. Now you can give your institution the brand recognition of a national chain for an affordable price. Today is the time to make the decision. There's lots to be done and FIS does it all for you. Call your Strategic Account Manager to help create a results-driven direct mail campaign. There are accounts waiting within the relationship base you've already built. Let's tell them your story and make your offer. The ProDirect program makes it easy and cost effective for you to launch a complete credit card direct mail campaign. You supply us with a list of accounts and we will take care of the rest! We will do the following.

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| • "Scrub" the file and eliminate duplicate names | • Set-up and do the data entry on approved new accounts |
| • Delete existing cardholder names | • Re-score the responses |
| • Score the file | • Sort and review the responses |
| • Create and print the pre-approved offer letter | • Mail them your card |
| • Handle all mailing details | |

You set the decision parameters, so only those consumers that meet your lending criteria are approved. And when the responses start rolling in, ProDirect provides daily reports so you can see who is approved and who is not. Don't miss the opportunity to promote your Credit Card Program to your Customers before the Holiday Season! The deadline for the Sept. mailing is July 20, 2007. Contact FIS Strategic Account Manager to enroll at 877.482.8786 and refer to promocode: PM0907

Travel Accident Insurance

Travel accident insurance inserts will be included in July statements for both credit card and debit card issuers. Whether your cardholders are making a journey for business or pleasure, alone or with their families, there should be no worries if accidents occur or a loss during the trip. Cardholders with travel accident insurance takes the peace of mind with them. The cost is minimal, \$.04 per insert for debit and credit card issuers in addition to the cost of shipping and handling to your statement processors for debit card issuers.

Best Practices

Introductory rates drive credit card acquisition, build balances faster and make your card top of wallet.

When you use introductory rates:

Set your rate three to five percent points below your lowest fixed rate. Remember that zero-percent rates may attract rate jumpers who will leave after the introductory period.

Simplify your marketing message by offering the same introductory rate across all card products.

To build balances, apply introductory rates to purchases and cash advances as well as balance transfers.

Be sure to identify a strategy for existing cardholders that request an introductory rate. Also, remember existing cardholders are good candidates for balance transfer promotions.

To retain cardholders, ensure that your fixed rates-and your card products overall-are competitive.

Credit Union Spotlight

Tropicana Federal Credit Union is the featured institution for July's edition...Tropicana Federal is currently running a balance transfer promotion. At the end of May, they reported 32 members transferring balances to their credit card! In tracking past month's performance, their numbers are on a constant climb. Their success has been attributed to incentive based rewards throughout the branch. Marketing success must be a TEAM approach because together-everyone-accomplishes-MORE. Way to go TROPICANA!!! If you have a success story that you'd like to share among your peers, please email me at dee.palmer@fcu.com

Platinum Upgrade Program with Rebates

Hurry! Enrollment ends August 1. This turnkey option allows issuers to systematically upgrade their gold and/or classic cardholders to a preferred platinum plastic. Also institutions enrolling now will receive a special rebate on the program costs. This upgrade allows you to do a mass platinum card reissue without changing the cardholders account number or your program's parameters. FIS will do all the work for you. Platinum cards entice members to begin using their card for purchases, which generates an instant boost to your card portfolio by as much as a 20% lift in your card income growth, higher revolving balances, increased outstanding balances & increased purchase activity. To help you get started, FIS will rebate \$1.00 for each account re-issued through the platinum upgrade program to maximize the effectiveness. You can also choose to do a credit line increase program in addition to the card upgrade. Industry reports suggest that implementing a platinum upgrade in conjunction with a credit limit increase program can boost card portfolio income even further. If you add a new ScoreCard Program in conjunction with the Platinum Upgrade, you will receive an additional \$1.00 rebate per account or if less than 400 accounts FIS will waive the enrollment fee of \$400, whichever is greater. For more information about this program contact **Belinda Washington at ext. 1192**

The New VCC is Here, More Powerful Than ever

Get ready to make your card portfolio more profitable than ever because the new Virtual Card Consultant is here! CSCU's Virtual Card Consultant (VCC) has always been a valuable tool, but now they have made it indispensable! Whether you're already familiar with the VCC or you've never used it before, now is a great time to log on! Advanced new level of credit and debit card portfolio analysis each month. VCC uploads portfolio data through a secure online connection, analyzes your credit union's strengths and opportunities and then recommends proven penetration, activation, usage and retention strategies designed to improve performance and profitability. The new VCC makes it easier than ever to analyze your portfolio, export data, create charts and compare your performance to customized peer groups. The new software features advanced new content and navigation. From the main portfolio dashboard you're one click away from everything you need in VCC. You can manage both credit and debit card plan data from there as well as export reports to other programs. Change report criteria to view your portfolio on a consolidated basis or drill down to specific plan details. You can also quickly and intuitively change the data series and then display easy-to-read color, 3D or angle graphs. What's more, with VCC's ground-breaking Portfolio Analysis Engine, you can easily identify and prioritize your card program's revenue growth opportunities!

Here's how to get started today!

1. Go to www.cscu.net
2. Click the REGISTER NOW link in the upper right corner of the screen
3. Register following the on-screen instructions.

You will need to enter your Credit Union PIN, which was sent to you in the mail from CSCU, as well as your FIS Corporate or Mainbank number. Previous users will also need to register in VCC. If you have lost or not received your PIN, please email webmaster@cscu.net