CU*ANSWERS
A Credit Union Service Organization

CEO Strategies Week 2015

Notes from the 2015 CEO Roundtable

At the WaterMark Country Club, November 12, 2015

Compiled From Notes Taken By the "Table Scribes"

Topic 2: Self-Service vs. Online Retailing

Participants

Grp	Scribe	CEO Participants	Grp	Scribe	CEO Participants
1	Keegan Daniel	Peter Barnard, rkGoB1G Jim McCaw, Viriva CU Jim Dean, Oak Trust CU Ana Ordonez, Media City CU Barbara Harper, Cincinnati Ohio Police FCU	6	Marsha Sapino	Jeff Jorgensen, Sioux Empire CU April Tompkins, Services Center CU Chris Butler, Community Credit Union Don Mills, Alpena Alcona CU Jennifer Oliver, South Bay CU
2	Kristian Daniel	Kent Hartzler, Everence FCU Gene Benick, Newark Fireman's FCU Barbara Page, Kent County CU Vickie Schmitzer, Frankenmuth CU Scott McFarland, Honor CU	7	Esteban Camargo	Debie Keesee, Spokane Media FCU Janelle Franke, River Valley CU Barbara Mill, Calcite CU David Wright, Services Center FCU
3	Julie Gessner	Cathy Ellis, Meijer CU Michael Meier, SPE FCU Philip Heinlen, Northwest Consumers CU Linda Bodie, Element FCU Michael Shafer, Pathways CU	8	Karen Sorenson	Joan Moran, Department of Labor FCU Randy Gailey, Horizon Utah Kim Kniola, First Trust CU Vince Cerasuolo, Century Heritage FCU Kevin Ralofsky, Verve, a Credit Union JoAnn Sanders, Cheney FCU
4	Annalyn Hawkes	Jim Miles, MidUSA CU Dave Eyke, Safe Harbor CU Ernie Jackson, CommStar CU Janet Borer, Member1st CU Chuck Papenfus, Inland Valley FCU Greg Smith, CU*NorthWest	9	Liz Winninger	Scott Collins, Xtend Christy Leslie, Bridge CU Bryan Myers, Vacationland FCU Mark Richter, First United CU Rob Viland Fran Godfrey, United Educational

Grp	Scribe	CEO Participants	Grp	Scribe	CEO Participants
5	Peter Myers	Walt Swanson, Superior Choice Thomas Flowers, Calhoun Liberty Employees Grant Johnson, Toro Employees Carma Peters, Michigan Legacy William Burke, Day Air Tracy Miller, Kellogg Community	10	Barb Cooper	John Yeomans, Preferred CU Kris Lewis, Allegan Community Brian Vittek, Destinations CU Tom Gryp, Notre Dame FCU Steven Nazurak, Ocala Community Bret Weekes, e-Doc
			12	Janelle Krupa	Terri Maloney, Catholic United Financial CU Kim Wine, Michigan Coastal CU Laura Schell, Valley Educators CU Scott Harriman, Cumberland County Kim Hall, Tri-Cities CU Dean Wilson, FOCUS

Group Notes

The following notes are included exactly as taken by table scribes. Scribes were instructed to jot down everything that was discussed at the table, with the idea that reading the notes would be a little bit like eavesdropping on the conversations.

> **Discuss the change to build a robust virtual branch network for your credit union: virtual opportunity sites that reach out and sell your capabilities beyond the brick and mortar of old networks.**

Can you wrap your head around the fact that you might need 25 websites or landing pages in the future, to speak to 25 virtual communities like you serve physical ones today?

TABLE 1

- I don't get the concept of multiple websites or apps
- Do we have a branch per SEG
- Do we need an online look and feel for each group of member?
- Identifying the different characteristics that you want to have a branch for
- I think simplifying is the best solution, why have multiple virtual communities
- How do we win the customer?
- What is the model we are trying to achieve?
- How do you win within each group? Are we going to be the cheapest? The prettiest?
- Where does instant gratification play into the mix?
- How do we win again and not go backwards?
- Do we have a data analyst? Or the resources that we want to direct towards an online channel?
- We need to lean on the CUSO for what will and should work and pay them for?
- It's time to sell people what they think they want?
- This is what I want and I am willing to pay for it.
- Is convenience to the member/customer what needs to be analyzed for a fee schedule?
- The upcoming generation will pay for what they want
- We can them demonstrate the importance of each group/experience to the examiner
- How do we adjust to the preference of the member?

TABLE 2

It's hard to wrap your head around, you want to give them options to choose. We need different websites and landing pages, business people need to know certain stuff, retirement, need a mindset for each type of member, (first time home buyers). We think of a branch and think geographic location, it is need based. Small business owners for certain need of member, get away from geographical location. In reality, we need something for indirect members that say I

JUST BOUGHT A CAR. If we look outside the industry who is doing this well? Members expect to go to one place. I am ok with MAP, but one landing place that they get to them, I am going to brand and you go to the site. Related to Quicken Loans website, there are two boxes, I want to buy a house, or refinance a house, 2 separate communities, and 1 umbrella with multiple options. Now you can route those virtual apps/communities to subject matter experts, instead of random queues. It's a hub and wheel, hub is corporate side that are hard to bring together, and the outside is the retail, your physical branches, remote access, and virtual communities. Goes back to the foundation side, we have to get away from the geographic location. Our members have too many choices to begin with, I don't think people are going to the website to read. Something quick to grab their attention. Are you willing to let the community rate you? Let people communicate and interact, and incorporate that online, here you are asking constantly, everything is surveyed. Do not let the leads die, you have to also have employees that have that mentality as well, one of those communities is physical branches. The struggle for active e-mails and phone numbers, these change so frequently.

TABLE 3

The question was asked "What would I put in a retail store". The following is group discussion on various ways to use websites, landing pages, social media and Apps to speak to virtual communities:

Members have a desire to connect - I want to be the one they connect to. We do this by:

- Promote the things that have meaning to people. The 2 areas of focus are
  - Niche groups
  - Niche causes
- Promotional brands can be retired when the thing you are doing no longer has meaning to people based on what's current to the members
  - Zombie Target Marketing is delivery channel- Social media & website. This is an example of a niche group
  - Swipe it for good- donate to your charity by using your debit card- Relationship with charity - sell the program to generate donations for charity -more interchange income for the CU. This is an example of a niche cause
- Shopping coupon app- Identify something that is unique to the member - Partnership with local stores
- Using crowd sourcing and create microsite to provide products - same products you just call it something different - Branding the member not creating new products -Mortgage Products, Insurance, Education - These are either groups or programs dispersed by target marketing direct -No expense in blanket marketing
- Social Media can be used for target marketing- FaceBook - Create Pages for what you want to sell and drive members to them

We must look at things in a different way. Bottom's Up- Think to do things different -create the opportunity and build something that connects with those people

TABLE 4

Dave – For me, I would love have a branch on the main drag. For me, that's also probably more expensive than I can do. Can I really even dig down and find as many as 25 different virtual communities and build a branch for each one – different key words/themes (fishing, hunting, shopping, motorcyclists, etc)?

Greg – **I've recently been work with a trade CU (services pipefitters, framers, etc). That CU is going to build a page-site for each of those flavors.**

Dave – That probably wouldn't work if you are a community charter

Greg - **Even if you are a community charter. There could be one for schoolteachers, one for police officers They'll frame products accordingly.** For motorcycle club, can offer new motorcycle loan. **Could even have blog sites specific to each of the groups.**

Ernie - **And in the same group can have direct relationship with companies (dealerships) that benefit that group.**

Greg – Yes, we talked to the trade CU about using Retailer Direct to help pipefitters get a start-up loan to buy their tools when just starting. **Creating a branded product for that group.**

Jim – I get that, but can't picture how that works on a website. So I go to (my CU's home page), and then I pick one of 25 different pages from there?

Ernie – **I see a challenge to manage so many sites** because of the time needed to customize and update each one individually.

Chuck – Isn't he talking about like Amazon **where if the members log in the site knows who they are and is smart enough to market differently to each user based on history and preferences**? It could be just one site.

Greg – I've seen it done a lot of different ways. There's one with front page of XYZ CU and says we are made of several different communities. You pick one and then you're put into that branded community. Just recently I was talking with a CEO who complained member just comes to my page, clicks online banking, and never reads anything else. So we're (CU*Asterisk) talking about what if you could actually leave your CU content around It'sMe247, or It'sM247 would be woven throughout these pages. Ex. If a member clicks "I want a loan" – can drop member right into It'sMe247 and a loan app in an authenticated environment.

Janet –But It'sMe247 would still show ALL products to all members. **In the application section of It'sMe247 all members will see same set of products.** (some of which will not apply to them)

Greg – And that's exactly what we're going to change/customize. One of the ways the prices stay low here (CU*Asterisk) is that CUs have to demonstrate a want/need for these things. **The groundwork that was laid with It'sMe247 allows changes like these to happen rapidly**. All it will take is somebody coming with us with a project. I have to rewind to cybersecurity – **The member thing, what an awesome marketing opportunity to your members. Chase Bank, etc – they're going to treat your member all the same. Now can say to member – YOU CAN CHOOSE.** Members can use PIB to choose extra security questions

Ernie – **No 2 retailers really offer it the same way.** Can CUs customize like this?

Chuck – When you look at Amazon and see "people who viewed this _____ did this _____" Where would that be in It'sMe247. This would be amazing to have in It'sMe247.

Greg – Right now there's a tool called **Next Suggested Product** that is tied to need groups in trackers. **It pops up a message on members accounts telling your staff what to suggest to this member based on things like whether or not they have an auto loan or not.** It's not as elegant as we would like it to be yet, but it's a step toward what you're talking about. It's process-driven – It's not a script that plugs in and automatically identifies these members yet.

Dave – What about *247 so that it becomes SafeHarbor247. It would be good if the asterisk filled out with the CU name.

Greg – Take a look at rebranding options for It'sMe247

Dave – Not developed enough for me**. I want to customize. I want to choose my own fonts and have that populated into the different pieces of the site (Ex. my PIB logo and It'sMe247)**

Greg – The Smart Message concept for Next Suggested Product is coming soon. A CU coming in soon wants to do rate computation and look at rates of current loans and potential new rate to see how much could be saved by member if re-financed.

Janet – **Where You Members Borrow** is such a powerful tool.

Ernie – **People (members) don't even know what is available to them from the credit union today.** I guarantee if any of our CUs solicited our members to find out what they know we'd find they don't even know what is available to them.

Dave – CU*Answers offers a basic core set of features. Can CU*Answers develop the marketing for us?

Greg – Oh yeah – GO Kits. **We should be on a constant cycle of re-introducing products to members all the time**.

Ernie – **Nobody wants to read brochures. Have a video instead.**

Dave – What about **radio ads** and TV ads

Greg/Ernie – Use CU*A TV – It's customizable audio.

Greg – What are your visions for apps?

Chuck – Why can't those other vendor apps be in our little app store all together?

Ernie – **Especially shared branching incorporated into the CU app.** So convenient.

Greg – Need an app that will combine Co-Op & Xtend will direct members to the Xtend branch first if close to or equal distance for member.

Janet – **We used Xtend Shared branching in part for Disaster Recovery because one other close-by CU was on it and we figured if anything happened then our members could still go to that CU.**

Greg – So back to the marketing – CU*OverDrive has lots of different layers of marketing. Pre-Canned. Not designed to replace your marketing department. This idea of all these virtual communities is something Randy's been pitching for years**. Because we own online banking and the mobile environment – once we can link them all together can really be huge.**

TABLE 5
- It is a good idea to create a new website and debit cards for a virtual branch
  - It works well for millennials
    - good for causes with roundup potential

- Have to really think about how many apps a member wants to have on their phone
  - Young people do not want to have too many apps
    - it may be overwhelming
    - the concept is interesting, but could drive away members

- We should talk to the people who use the apps and see what they want and use
  - What are the most used apps?
    - what is the look and feel
    - what aspects make someone want to use it?

- We need to have the same experience whether it is a phone, tablet, computer or walking into a branch
- Targeting segs is important
- One app means you're stuck with a busy cluttered app
- Many apps means you might overwhelm someone searching in the app store

TABLE 6

- Jen – you can claim that a branch is not dead. Virtual is vital. Anything that you can do in a branch, you can do online. All the things that you have done by habit is difficult to do virtually. Cash…P2P payments. Help desk…what do you want to do? How can we solve your problem? Personal bankers…just a higher level. How do you put it on a shelf? How to create the bonus's and coupons besides % off loan. We build things so we can say yes to a member, but how do you advertise that to the member?
- Jen – we have had success with loan offerings. Cyber Monday deals. Members are really engaged via email.
- Chat or skype?
- Jeff – 25 websites? Maybe 25 landing pages or apps? I can't see a loud messy web page 25 times.
- Jen – Make sure the sites stay current. Sort all the resources
- Jen – I want my employees to use the same tools that the members will use. We have an intranet now, but need to rebuild it.
- Jeff – suite of mobile apps for each deposit.
- Jen – but wouldn't that be the same thing as a landing page? I built a kitchen sink app. If we all had the same app in front of us, we would all use it differently.
- Jen separate apps for Payment transfers, loan apps, etc. Needs based. App that would help the member research. Shop for loan, insurance, etc.
- Chris – Argument kitchen sink vs individual.
- Jen – like amazon…we know what you are looking for, send them that app. Tech is there and not expensive.
- April – discover has an app that gives you a quick view. If you want more, sign in then.
- Chris – retail direct websites, having those at realtors and dealerships. Locator apps. Universities have a website for those folks.
- April – find a branch app
- Jeff – employees and members recommend apps. Why did you like this app?
- Jen – Apps are usually from referral. Have a referral app or a rating app. Give star ratings for certain apps.
- Jen – we have ipads in the office. Everything we do in the branch we do online. This is for research purposes.

………………………………………………………………

Discussion

- Randy- Make your own reality
- We advertise as a cu and not as an opportunist
- Element created the zombie card. Pepperoni roll app coupon and shopping app just for west Virginia. We don't mention our CU but we do add advertisements. Charity markets.
- Pathways – trying to do everything through a single app is confusing. P2P app. Download as you use it. They think they will have five apps this year.
- Services Center – we don't know where to start. We need a breakout session with Linda.
- Randy – Ask your membership, who has their own website? Need more than your one website. Apps will be free. Websites will be thin.
- Randy - Change your mind before your activity level.
- Services Center – don't sell. Start a conversation. Understand what your members want.
- Notre Dame is creating micro sites. What is your nitch?
- Xtend can help with App development.

TABLE 7

- Different landing pages for different membership groups (teens, auto borrowers, seniors, etc.).
- Credit union websites today are still mostly brochures; turning it into an interactive, transaction-based site is the challenge of today.
- Omni-channels - ways for a member to reach you. Mobile, web, etc.

- I struggle to see what Randy sees on his "shelf." What are the products that we're selling? How do you package things differently from the way they're displayed on our website now? How do you put it there and what does it look like? We need somebody to show us what that means.
- How do you turn a website into a conversation instead of just a sales tool? The member wants to feel like they're being engaged with, not being sold something.
- We need to be taught how to participate with younger generations online.
- A dangerous assumption is that older members don't want the new technology integrated into their CU experience.
- A problem we're facing is that the staff is resistant to change and thus doesn't want to push the new ways of conducting business with members in a virtual way.
- The "cyber cafe" located at the branch is a way of bridging the gap between physical and virtual experience for the member. Show the members what is available.
- Create branches in online banking by adding more "landing pages" (i.e. message center, account summary). More options for choosing where to go to when you log in.

TABLE 8

Truthfully, most have not contemplated this issue because it is a hard concept to get your head around. Why would someone need more than one website? What does a virtual branch really mean? Some did understand the need for multiple websites because of completely different markets. CUs need to be able to speak to the stakeholders in different ways. CUs can start with one or two websites and go from there.

A credit union website is used to login to online banking and possibly apply for a loan. Kevin does not support the internet retailer concept for his credit union at this time. But, possibly the credit union website could link to external apps.

TABLE 9

- No one at our table has more than one web page, unless you would include social media, which is a webpage that should be managed, just like your credit union web page.
- Bridge does not see 90% of their members because they have one branch to service the state, as such they have invested a lot of time and money into their web page and bringing products to members via the web page as conveniently as possible.

TABLE 10

Tom, NDCU – because they are going national for membership – ex: for a church in Phoenix, there will be a NDCU link to open an account etc. in the church's website. Very inexpensive.

Kris, Allegan Community - added that he would like to start a national CU for medical staff in a virtual mode. (Kris has been at Allegan for only 10 weeks. Previously he was a Kellogg Community.)

Seems like the table is open to go virtual, but how to educate members that a wide range of products are available would be the challenge.

Tom – we also need to customize our products to be unique and special to our membership.

TABLE 12

- Have a hard time with 25 different websites. No one can really relate to having that many websites or managing them at this point.
- Discussed options to create more plastic options – idea is to create specials each month with cards. Need to figure out how to create a different suffice under the same bin.

Can you envision collecting mobile apps and building a suite of offerings, instead of a single one? Can you see yourself like Amazon.com, stuffing your shelves with the things people want, as much as the things you feel compelled to sell directly?

TABLE 2

It is the hub and wheel, you have your corporate and launch all of these stores. Like Amazon, the corporate handles everything and then pushes everything out, corporate makes sure everything gets out. It is a mindset, and a whole new world. Our theory is that it is not the service, it is the relationship, and how do you build a virtual relationship? What is the limit? Instant feedback, we want to get surveys when they get something right away, for example purchasing a car. We need to be moving towards instant surveys, automated? App with their own name on it, for example Newark Fireman's, could work with all Fire departments in the state of New Jersey.

TABLE 3

The biggest mistake you can make is trying to do too much with one Mobile App:
- Members want a transactional experience, use only what I want, when I want, with the convenience of not having to search for it.
- Credit Unions want- Low expense - easy to execute

Apps that could be envisioned separately:
- Home banking and RDC
- P2P Payments
- Member Account Opening
- Apply for loan
- Mortgage
- Insurance
- Educational -leads you to how to shop for a loan -understanding insurance, security
- How about a way for members to track the process/status of their applications??

Approaches- Linking Apps, Stand Alone

TABLE 8

No. The general consensus is that people will continue to go to Android or Apple for their apps. It is about one stop shopping. Why would you go to the Patagonia website to get their app? You would go through Apple or Android.

There was discussion about one app that allows you to do many different things (kitchen sink concept).

The argument is the user experience, what is best? A credit union will never be like Amazon. The credit union should provide apps that do CU specific things, they would not provide anything that Apple or Android already provides.

The cartwheel app that Target offers was discussed. The app provides extra discounts, but the customer must provide personal data. Also mentioned was the facial recognition at Meijer, when you walk in the building they know who you are.

Century Heritage is heavily skewed on self-service.

TABLE 9

- Strategic partnerships with local merchants to palace your advertisements in their apps.
- Another app could be a loan app. An app that was discussed was an app through a strategic partner, dealer/realtor, placing your loan application with in their mobile app.
- When it comes to mobile apps it is difficult to navigate the vendor to choose.
- What apps could we have other than our credit union app? A credit card app where they could manage the card, such as the amount to be spent on it per day, shutting the card down, tracking purchases, etc. Another app would be the mobile coupons app. Shared branching apps. Apps such as Sprig, through Coop.

TABLE 10

John – One of the speed bumps is our own staff. Changing their mindsets or hiring a virtual product manager from a staff who's been there for 20 years….

Steve -Dive into Social Media a little more

Kris – we would put all of our products, services as in the store based on applications that meet specific member needs.

Pay for staff to collect member email addresses – this is the key to marketing.

Tom- what do we ask CU*Answers for? Kris - We need an IT department. John – content is important for the keyword searches etc.

Bret/Kris – understand the google search engine on the triggers that move your CU to the top of the search results. Bret makes as a part of his staff's job to use the various tools that will trigger his search results.
Bret – uses Chatter Yak to provide the volume of searches that creates a wide set of search engine triggers.

Tom – how to breed referrals into social media.

TABLE 12

- CU offering all kinds of new apps, POV, security, recommended app from our staff, ATM locators. Financial counseling apps, balancing check book.
- Talk with millennials on which apps to build, use their knowledge and input on which apps would be successful. What interests them? They have all of the answers ☺
- Excited about Skip-A-Pay. – Can't charge a fee though.
- A good selling point is allowing members to control their own destiny.

Do you see the need for a help desk to build a different future?

TABLE 2

Absolutely, you have no choice. Both help desk for members and for credit unions, once you get an employee involved they need to learn. The need an electronic help desk? Making assumptions that you want to use something, people help desk and electronic help desk. If you are a first time home buyer, you will want to chat with live chat. Members seem to like the live chat, more efficient and can get help immediately.

TABLE 3

Today's "help desk" for members is already in place with various strategies based on the needs of the credit union. Here are some ways the group envisioned a professional help desk that in turn they can model to help their members:

- I have a hard time wrapping my hands around what an online branch means. Help me define this and establish a plan to implement
- I want as many things that I do in my credit union to be available online to me and to my members
- Ways to connect to people who can help me build
- Self-Help is great but the list is too long to be absolute
- Develop Resources that are easily accessible
- How do I wrap my head around what all of this means to me?
- Understand how my website can/is/should be different than my apps?

TABLE 6
- Virtual chatting with members?
- Everything can't be self-help so a help desk would be helpful.

TABLE 9
- Educate the staff on how to get the mobile apps/what they are/what they do and why to have which one.
- They still need the ability to talk with someone, so chat is where we would turn to for that and the call center.
- Who is getting creative and what are they doing?

TABLE 10
Indirectly, the table thought they would need some support from CU*A, but didn't have enough time to delve deeper.

PRESENTATIONS:

Table 3 – Linda Bode – Used the beer analogy – have you ever thought about filling the mug from the bottom? It here from a company called *Bottoms Up Beer*. Element offers a *Zombie* card with its own website. *Pepperoni Rolls* come from the mining industry – created a credit union app that is a shopping app that includes both local and national stores. We do have our own advertisements, but generally we don't mention Element CU. We also participate in charity efforts with our *Swipe it for Good* program. The charities market Element CU and get members through that channel. Create something for your local niche group and then sell your services.

Tom - Multiple apps - using a single app for everything will be too confusing for users. Divide this up into stand-alone apps. The apps industry allow for users to use an app, delete it, then maybe go back and install it again.

Randy – How do you see a help desk for apps? You can create help in the app itself.

Table 7 – Dave Wright – our table did not have an idea on how to start. We need a breakout session with those that have started? Try not to sell something – try to engage first, then offer products/services to meet their needs.

Randy – Should we be asking our own membership to lead us in the mobile app – websites etc.? They are the ones creating websites for their weddings/ having babies and other life events etc. We need to get away from thinking one solution with everything, and move toward using multiple channels.

Tom Gryp delivered NDCU's with a specifically designed website for the church in Phoenix, AZ – if the consumer is interested in a checking or a loan there is a link that takes them to the services offered by NDCU. The initial offer is something **comfortable** for the consumer – the church website. NDCU pays the church for every new member – definitely a savings over marketing dollars.

Randy asked why Tom went NDCU felt they needed to go national. NDCU couldn't differentiate their credit union in South Bend, from other financial institutions. They have good products and services and value their members, but so do all other credit unions. Their members come from all over the country and felt that moving into the 'catholic' sector as a

point of interest, then offering products and services would be successful for growth. (There is a "Notre Dame" reputation that he does use…)

Scott Collins – Xtend has partnered with a vendor to set up an app store to shop with nationally known stores.

Mentioned Chatter Yak to help engage your members.

Randy – also mentioned that we will use CEO's next year to present their experiences and successes as well.

TABLE 12
Mainly talked about how wonderful CU*Answers is to work with.

- Yes, relies on CU*Answers or other partners if can't afford own departments.
- Do everything at CU*Answers, can accept payments, get cards, it's like any other suffix… "It's awesome!" ☺ "Convenient, good priced, love it."

NOTES AFTER TABLE CONVERSATIONS:
Advertising to people as a credit union, we're not advertising to people as a business for selling. Attract new members with what is popular, engage with members by finding their interests. Connect with people, and can do so by not mentioning credit union. Provide value in different ways and sell without promoting credit union. Help community, partner with charities to gain more members, promote business. Think outside of the box.

Multiple apps – trying to do everything through a single app is going to get confusing for members. Focus on separating categories. Everyone can relate to apps, trying to create 1 app to do everything is hard on mobile. It will be easier to get technology out to people.

Self-help is important but not everything can be self-help. Takes a lot of time, work and people to create so help desk is necessary.

Some CUs don't have an idea on how to start. Need a break out session with Linda and others that have put this kind of stuff into play. Try not to sell something, try to engage your members in a conversation. Understand what your members want. Figure out how to talk to that member and ask them the right questions.

Operations/Corporate Support

Insurance
Investing
Join
Physical branches
My business
Toys
Buy car/truck
Refinance home
Buy Home

Security
Checking
Chat
Financial counseling
Easy money
Rewards
Donations/Sponsorships
Love Ya