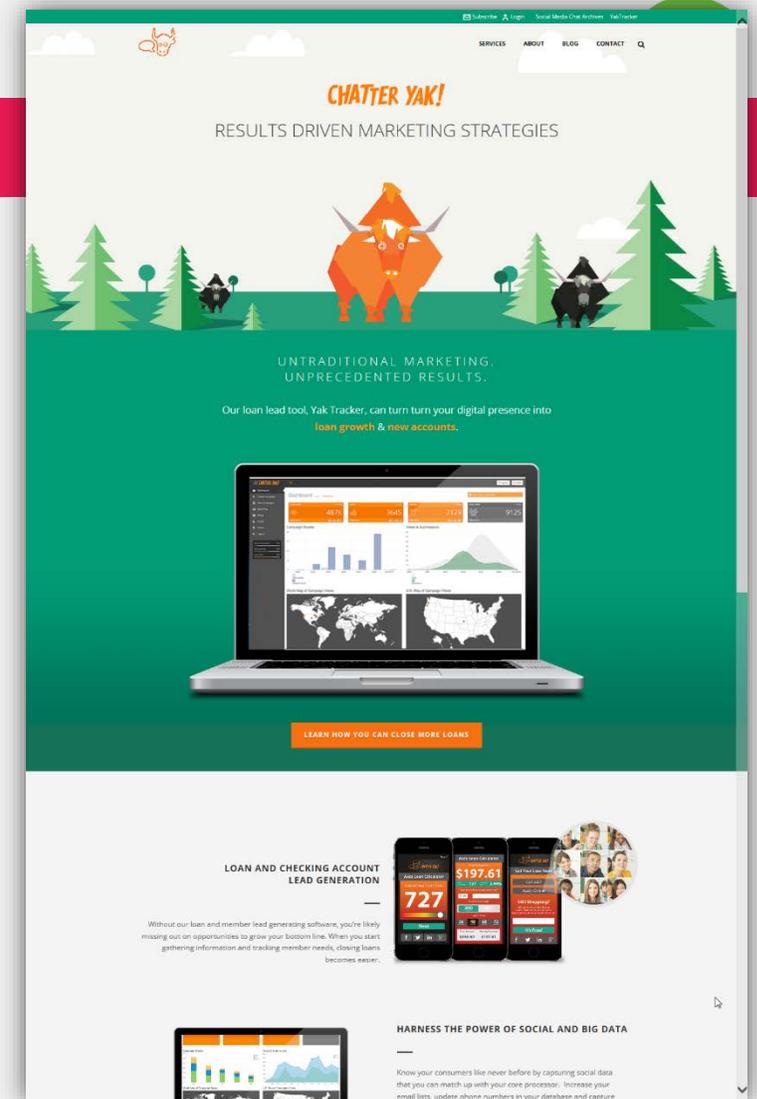


I say Chatter Yak!, you say social media

I say social media, you say it's not the silver bullet you thought it'd be

- Do you understand the cycles of hype, and the work that follows?
- Have you been to the Chatter Yak! website lately? Here's what you'll find:
 - "Turn your digital presence into loan growth & new accounts"
 - "Results driven marketing strategies"
 - "Loan and checking account lead generation"
 - "Campaigns in a box"
 - "Consulting"
- Surprised? You have to hunt for "social media"
 - That's because we all need to move beyond the hype and into the **work** to find the silver bullets



Chatter Yak! is evolving, and we believe it's worth a second, third, or fourth look until we all figure out the keys to motivating through new digital channels

Announcing the “Managed Yak Tracker Alliance”



Chatter Yak!, Xtend, and CU*Answers combine forces for a new lead-generation factory

FULL SERVICE
YAK-TRACKER MANAGEMENT

GENERATE LEADS

STEP 1
You tell us your goal. We create your campaign for you.
Verification of settings, such as social information and rates.
Create and launch campaign.

STEP 2
We will manage and market your contest. We'll track the analytics and performance of your campaign.
Manages the:
• Prize
• Rules
• Graphic design
• Data collection configurations
Provides URL to the credit union for their web page and social channels, and to Xtend for the email marketing.

QUALIFY LEADS

STEP 3
Yak Tracker will filter your contest data and qualified member leads will flow into CU*Base.
CU*Answers certifies the data to pass to CU*Base.

CONVERT LEADS

STEP 4
We'll work your leads. We'll email your leads, we'll call your leads and, if possible, we'll start the application for you.
Demand Generation - Xtend manages the leads, working them daily.
Emailing the hot lead
Hot lead responds = call to lead = Demand fulfilled!
Hot lead does not respond = email

STEP 5
Your loan portfolio will grow, your credit union will grow, and your members will save money.
Harvested leads lead to demand generation which creates credit union and revenue growth.

CHATTER YAK! CU*ANSWERS Xtend

- A new department (DIY or DIT) for your credit union that constantly runs survey-based contests to generate leads
 - A new opportunity factory you cannot afford to build yourself
- Scan the Internet for members who want to tell you what they need, then match those members with your solutions
 - Every night, raw leads are qualified via a CU*BASE scrubbing process that delivers the leads to your sales queue
 - You follow up, or you let the network (Xtend) do it for you

HOW DO I ENROLL?

A) CHOOSE THE OPTION THAT YOU'D LIKE TO PARTICIPATE IN:

Option 1: 6 Campaigns/year

JANUARY	MARCH	MAY	JULY	SEPTEMBER	NOVEMBER
Credit Card Balance Transfer Auto	Auto	Mortgage	Auto	Credit Card Auto	Credit Card

Option 2: 12 Campaigns/year

JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
Credit Card Balance Transfer Auto	Credit Card Balance Transfer Auto	Auto	Mortgage	Mortgage	Auto
JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
Auto	Credit Card Auto	Credit Card Auto	Auto	Credit Card Auto	Credit Card

Fees will included:

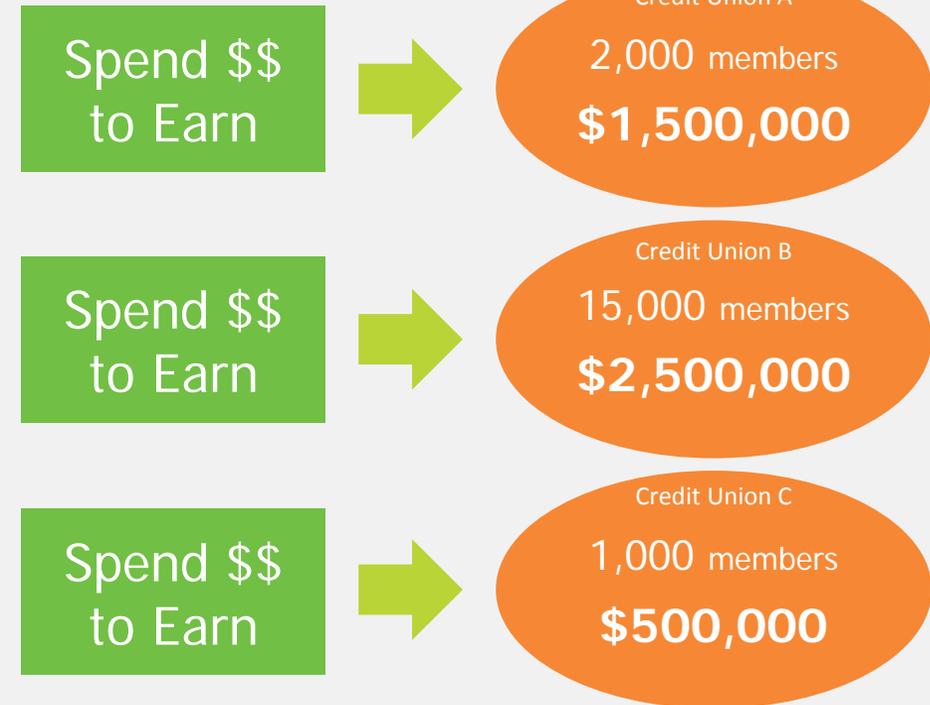
What would happen if we had daily conversations with 2 million members, and they told us what they needed?

Announcing the “Managed Yak Tracker Alliance”



What if we could invest in the opportunities of our peers, to lift us all?

- “Bet” is an ugly word in the CU industry, but every day we bet money that by investing in our staff and operations, we can sell stuff
 - At-risk investments for qualified opportunities
 - At-risk investments with no guaranteed paybacks
 - At-risk investments for the chance to serve our community
- What if we could create a way to earn by investing in the opportunities of any CU in our network?
 - Serve our community and sustain our futures



PRICING		
PRICE FOR 100% MANAGED YAKS		
Percentage Allocated to CUSO's ¹	Price	CUSO Revenue
\$25,000 and below booked loan	3%	Chatter Yak! 25% Xtend 75%
\$25,001 and above booked loan	2%	Chatter Yak! 25% Xtend 75%
Credit Card or Credit Card Balance Transfer Campaigns	\$50/	Chatter Yak! 25% Xtend 75%

Announcing the “Managed Yak Tracker Alliance”



What if we could invest in the opportunities of our peers, to lift us

■ “Bet” is an ugly word in the CU industry every day we bet money on our staff and operations,

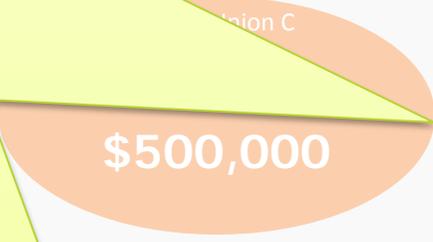
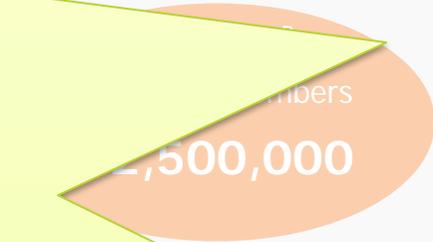
- At-risk investments
- At-risk investments with paybacks
- At-risk investments for our community

■ What if we could invest in the opportunities of our network?

- Serve our community and sustain our future

We cannot stand by while CUs with good opportunities lack the resources to bet on themselves

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