


**5 Pages in It's Me 247 Online
Banking Contest**

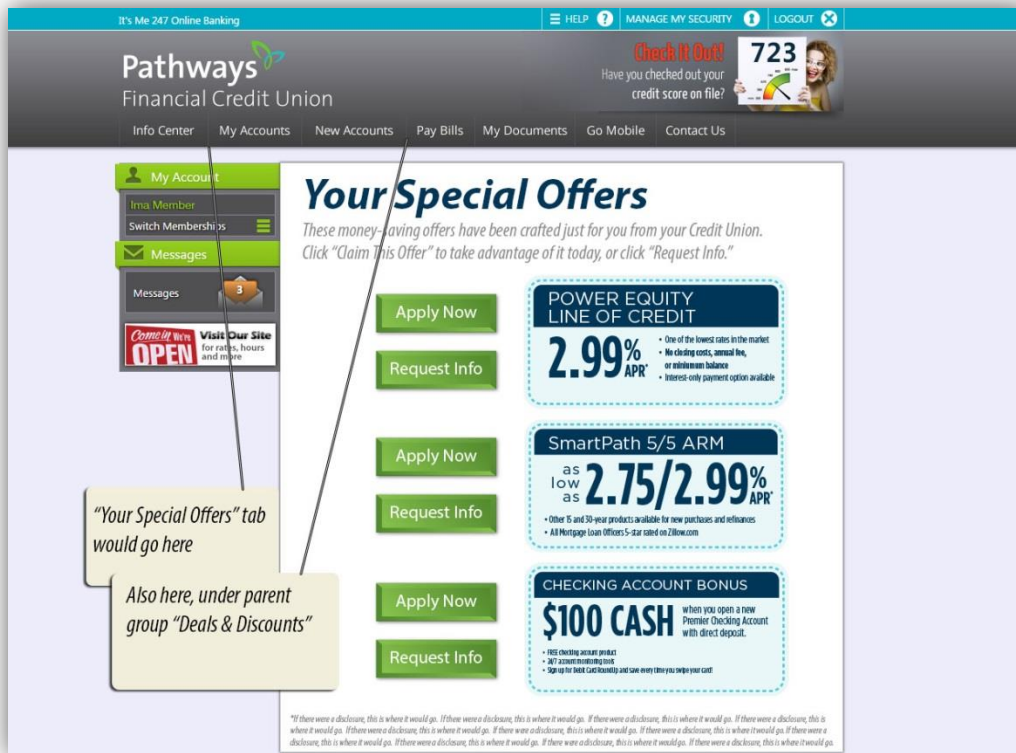
September, 2015

Pathways Financial Credit Union



“What if your credit union could configure 5 pages inside It’s Me 247? What would they be?” How to turn your online banking platform into one of your biggest sales channels.

**Pathways Financial Credit Union
5665 N. Hamilton Rd.
(614) 416-7588**



Your Special Offers Page

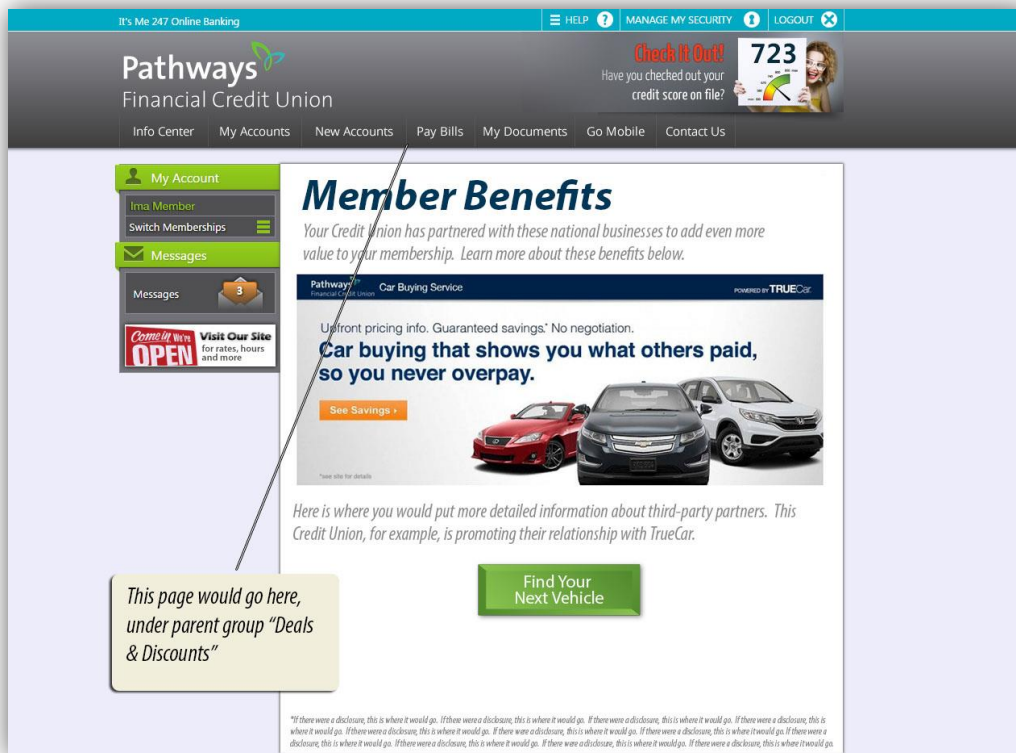
PAGE PURPOSE

This page will connect qualified members with **targeted special offers crafted specifically for them**. The content of these offers will be created using data available in Gold, credit score data, data from credit reports stored through Gold, and/or appended data from an MCIF system. Using this detailed information, the credit union will improve its odds of getting the right message to the right member at the right time and provide ways for them to act immediately.

What This Page Sells – This page specifically targets qualifying members to sell products and services the credit union has prioritized to meet its goals (loan growth, deposit growth, service adoption, etc.). Some offers may even be pre-approved or pre-qualified based on member data.

Navigation – This page should be front and center due to its profitability potential. Rather than hiding it under an existing navigation menu, this page would have its own tab. “Your Special Offers” would be placed directly to the left of “My Accounts,” which is likely an area that sees high traffic given the transactions that a member can perform there. It could also be placed under a *new* tab called “Deals & Discounts,” which would be directly between the existing “Pay Bills” and “My Documents” tabs.

Links - Each dynamic offer will link to the appropriate application when a member claims their offer; this may be an application within *It’s Me 247* or a third-party application (such as a mortgage application). Below each “Apply Now” button will be a button to “Request More Information” for those members who are not yet ready to jump into an application. That button will link to the existing credit union contact form in *It’s Me 247* that is forwarded to a Member Service Representative.



Member Benefits Page

PAGE PURPOSE

Many credit unions have third-party relationships that benefit members *and generate non-interest income for the credit union*; however, they are easily lost on credit union websites. This page helps keep these benefits front and center. Higher engagement with these third-party relationships leads to increased member loyalty and larger revenue streams from partner programs.

What it's Selling – The content of this page would vary by credit union depending on what third-party relationships are established. Examples might include the Love My Credit Union Rewards program, TruStage insurance products, or the TrueCar auto buying service.

Navigation – This page would be called “Member Benefits” and would be located under a new tab called “Deals & Discounts” This tab would be directly between the existing “Pay Bills” and “My Documents” tabs.

Links - Links on this page would go out to related-third party websites where the sale can be completed and members can learn more information.



Local Business Deals Page

PAGE PURPOSE

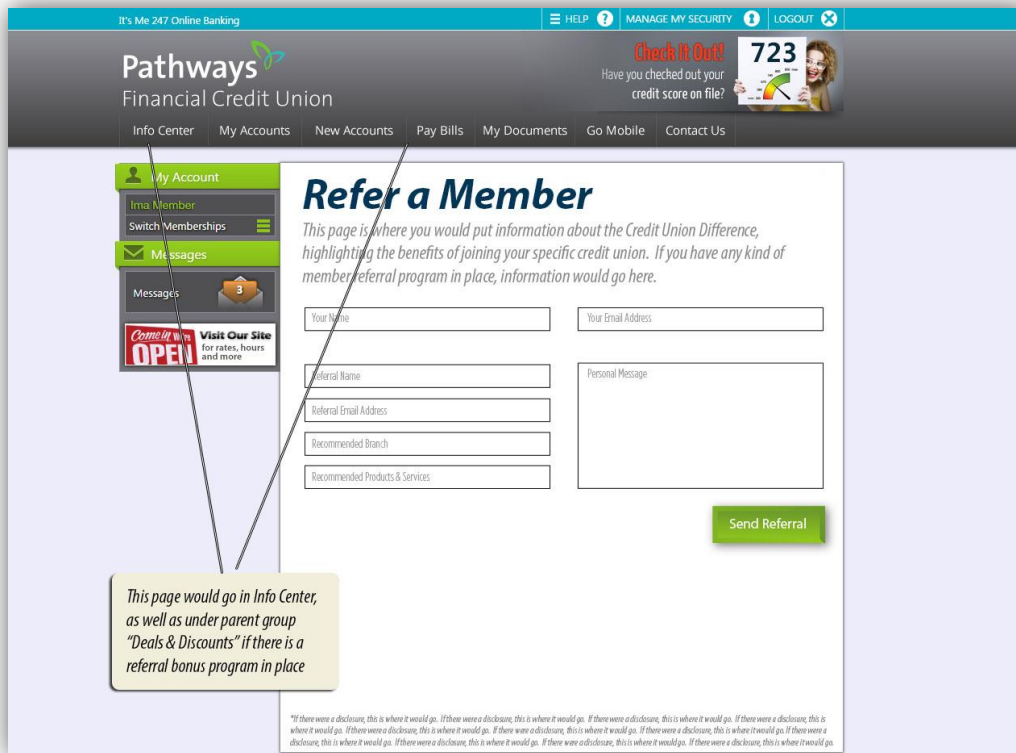
All credit unions have business relationships - whether through business accounts, SEG relationships, or simply being members of the same community.

This page will **strengthen those relationships while also providing another credit union benefit** to members. Credit unions would work with preferred businesses to feature an offer in online banking; offers may be switched out as often as desired. These offers would be available **exclusively to credit union members.**

What it's Selling – This page would ultimately be a tool to sell business accounts/loans or a SEG relationship to a prospective business. It demonstrates that the credit union actively promotes its business partners and drives business back to them. The “Claim This Offer” button would launch a PDF that could be printed or emailed for offer redemption. The “View Website” button would drive traffic back to the preferred business website. From a member perspective, this is a value add to membership and builds loyalty to the credit union and local business community. There might also be a link from this page to the credit union’s business accounts page, as a member may own a side business that could benefit from a business account/loan. *Note: Tracking of offer redemption would be done by the participating business and they would be responsible for providing the credit union with terms/ conditions. All offers would be subject to credit union approval.*

Navigation – This page would be called “Local Business Deals” and would be located under a new tab called “Deals & Discounts,” which would be directly between the existing “Pay Bills” and “My Documents” tabs.

Links – The page links to a PDF of the offer to print/email and the business website.



Refer a Member Page

PAGE PURPOSE

This page helps to reiterate the credit union difference/cooperative principles to existing members and **gives them a quick, easy way to refer the credit union to friends and family.** It also gives the credit union a space to promote a referral program if one is in place.

What it's Selling – This page sells credit union membership and products/services. In addition to basic contact information (name and email), the member would also select a branch and products/services to recommend. There would also be a space for a personal message. This form would be sent directly to the referred member's email with all information included. A copy would also be sent to the manager of the branch selected by the referring member.

Navigation – This page would be called "Refer a Member" and would be located under "Info Center." It could also be placed under the "Deals & Discounts" tab if a referral program is in place at the credit union.

Links – The "Send Referral" button sends the form directly to the email of a potential new member with information about the credit union. A copy would also be sent to the manager of the branch selected by the referring member for follow-up.



Local Events Page

PAGE PURPOSE

This page is another channel to promote credit union events to members, **particularly to those who may have more of a remote relationship with the credit union.**

Featured events may be those in the community where credit union staff can promote products and services to members, or a branch event such as a home buying or retirement planning seminar.

What it's Selling – From community events to product-focused seminars, all events are business opportunities. Sales potential will increase with higher attendance and engagement. Members who attend these events are much more likely to do business with the credit union than non-members. Members could sort events by their closest branch and export them to their calendar.

Navigation – This page would be called “Local Events” and would be located under “Info Center.”

Links – When clicked on, each event will contain links for more detailed information (such as a PDF flyer or a community website). There will also be a link for the member to export events to their online calendar.