



RELATIONSHIP BANKING STRATEGIES

Our comprehensive, turnkey strategies are designed to maximize appeal, strengthen loyalty, and deliver results. Affinion's value-added benefits can be combined to tailor a program to your institution's exact specifications, so there's never a doubt that the needs of your customer base are being met. Your partnership includes extensive program support, best-in-class training for your employees, and multi-channel marketing and delivery to ensure your program generates results. Our value-added strategies can be embedded into both checking and savings accounts and include:

- Identity theft protection solutions
- Consumer savings programs
- Savings *and* protection programs
- Student-appeal programs
- Affluent programs
- Senior programs

To speak with an Affinion Representative about offering a value-added program tailored to meet your institution's objectives and your customers' needs, please call 1-800- 251-2148.

VALUE-ADDED BENEFITS

Accidental Death & Dismemberment Insurance – Account holders perceive this benefit as an important addition to their personal insurance portfolio. Since no underwriting is involved, no application is required and no one will be turned down due to health. This benefit helps increase account holder retention because closing the checking/savings account would mean losing his/her valuable coverage.

Auto Buying Service and Maintenance Discounts – Whether your account holders need to buy, sell, or trade a new or used car, this is a service they will appreciate. Fleet pricing will save them money on new cars while the New and Used Car Valuations will help them get the best price on a new car and the best deal when buying, selling or trading a used car. Account holders will also receive special discounts on car repairs and maintenance. Auto service centers are located across the country at more than 10,000 locations.

Auto Trip Routing – Account holders can use this service to help them plan the most scenic or direct route to any destination in the continental United States. The customized packets of maps are marked to clearly indicate the requested routes as well as highlight points of interest along the way. This convenient service is available to customers at any time free of charge.

Bonus Travel – Your account holders can enjoy great savings on travel including:

Travel Reservation Service: Account holders will gain access to the largest members-only, full-service travel agency in the nation. They may call toll-free to receive prompt professional assistance with their travel plans. In addition, they can take advantage of our Low Price Guarantee on domestic airline tickets purchased through Bonus Travel. If a program member finds a lower price within 30 days of departure, we'll refund the difference. Bonus Travel also offers big savings on lodging and car rentals.

Cash Bonuses on Travel: When your account holders use the full-service Bonus Travel Reservation Center, they'll earn 5% cash bonuses every time on airline travel, lodging, car rental, or cruises and tours to popular destinations.

Vacation Savings Hotline: Bonus Travel also offers additional savings of 5% to 25% or more on package trips and cruises available throughout the year. Account holders may call the Hotline to hear a recording about low-cost vacations to popular destinations like Hawaii, Florida, the



Caribbean or Mexico. The recorded description of available trips is updated weekly. Cash bonuses are paid on any cruise or vacation.

Card PatrolSM – Guarding your account holders' identity. Your valued account holders are provided with real-time, online monitoring of exposed debit/credit card numbers to help prevent fraudulent charges before they occur. Account holders can register up to 10 cards per account holder and receive an instant e-notification of suspicious activity associated with those registered card numbers. Card Patrol is powered by CardCops, a leading expert in the field of early warning identity theft detection.

Cash Rewards – Savings made simple. With Cash Rewards, your account holders can register their credit/debit cards on our secure site and enjoy cash back on purchases made online. Cash Rewards offers an online shopping network with access to over 200 of the nation's best online retailers. Account holders can save up to 20% for online purchases made with their registered card. The savings discount is converted to cash back on the program member's monthly credit/debit card statement.

Coast To Coast Vision Plan* – Your account holders will save money when they purchase eyewear with the Coast To Coast Vision Plan*. They will enjoy savings of 10% to 30% or more on eyeglasses, contacts and non-prescription sunglasses at over 12,000 nationwide optical providers. They'll receive their discount at the time of purchase. Account holders can also save 10% to 30% or more on eye exams and surgical procedures including PRK and LASIK through our national network of ophthalmologists, where available. Your account holders and their family may use the Coast To Coast Vision Plan* benefits as often as they like. ***Medical Discounts are not insurance.**

Common Carrier Insurance – Account holders perceive this benefit as an important addition to their personal insurance portfolio. No underwriting is involved, so no application is required and no one will be turned down due to health. This benefit helps increase account-holder retention. Why would they abandon the checking package, if it means losing their valuable coverage?

Companion Airfare – Account holders can bring along a friend on their next trip when they purchase a regular-priced, coach-class, round-trip ticket.

Credit Alert[®] - A daily, one-bureau Credit Monitoring Service that notifies account holders whenever an inquiry is made into their credit history or certain negative information is added to their Credit Report. If there are no changes to the account holder's credit file they receive a quarterly 'No Activity' notice.

Destination SavingsTM – Your account holders can use their exclusive ID card to save up to 50% off regular-priced room rates at thousands of hotels worldwide.

Discounted Gift Cards – Account holders have access to purchase Gift Cards from well-know merchants at discounts that range from 5% – 15% off the face value of the card.

Discount Movie Tickets – Available through Savers Club[®], account holders can enjoy discounted prices on the purchase of movie tickets at major theatre chains.

Discount Shopping Service – Account holders can shop online at www.yourdiscountshopping.com or call our toll-free number to save up to 50% on thousands of name brand items. Satisfaction guaranteed. All manufacturers' warranties remain in effect.

Document and Personal Property Registry – Your account holders will take comfort knowing they have registered their important documents and personal property, in one place at one time. If



their documents or property are ever lost, stolen or destroyed, they simply call one toll-free number to receive all the information they need to have their documents replaced or insurance claims filed. They can register documents such as birth certificates, passports, and insurance policies. They can register personal property such as major appliances, computers and electronic equipment.

Everyday Grocery Savings™ – Account holders enjoy savings on grocery items that are used everyday. The program entitles them to hundreds of dollars worth of grocery coupons annually. Choose from a list of 1,000 coupons ranging in value from \$.10 to \$2 with an average value of \$.30.

Everyday Rebate Rewards – Get rewarded for everyday purchases. Account holders will receive quarterly rebates up to 10% when they submit their receipts and vouchers for everyday purchases. Account holders can enjoy up to \$40 in rebates annually – just by purchasing items they use every day!

Fraud Assist Toolbox - This convenient, online tool helps streamline the identity theft prevention and recovery process. Account holders can choose to set fraud alerts, stop pre-approved credit offers, and stop unwanted telemarketing calls. For those who become a victim of identity theft, the online guide will provide step-by-step instructions for resolving their issues.

Fraud Assistance – Our Fraud Assistance service provides account holders with access to a highly trained team of specialists who are ready to provide assistance when an account holder has been a victim of identity theft. Account holders receive a Personalized Fraud Resolution Kit. The kit contains a comprehensive assembly of contact information, procedures for resolution, and preventative tips for avoiding future identity theft as well as personalized letters.

Get Gas Rewards – Buy gas, get rewarded! When account holders send in receipts, they get cash back. Account holders can receive up to \$40 in cash back every year – savings they can take straight to the pump! Simply mail in gas receipts each quarter, totaling up to \$100, with the Get Gas Rewards rebate request form and we'll send you 10% cash back.

Hearing Network* – Affordable hearing care is available at 1,300 Beltone™ providers nationwide. Member benefits include a free hearing test and a 15% discount on hearing aids. Mail order services are also available in most states. ***Medical Discounts are not insurance.**

ID Network Safety Service – Account holders can register themselves or a loved one with this Safety Service and receive a durable plastic ID card with photo, name, birth date, physical description and a special member number for each person registered. Should a crisis arise, account holders call the toll-free number on the card and the Safety Service will fax a high-resolution, digitized photo and description of the registered person anywhere they specify including supporting law enforcement agencies. Account holders will receive an annual reminder to update their Safety Service card.

Identity Theft Insurance with Fraud Assistance* – This benefit addresses concern for the fastest-growing crime in America: *Identity Theft*. Account holders receive financial compensation for qualified expenses incurred in the recovery of a stolen identity (such as lost wages, legal fees, certified mail and long distance charges). Also included in this benefit is Fraud Assistance, a comprehensive service designed to help with the hassle of clearing one's good name.

*Identity Theft Insurance is offered through the insurance company named on the Certificate of Insurance. The description herein is a summary only. Please refer to the actual policies for complete details of coverage and exclusions.



Key Ring Protection – Everyone loses keys, and account holders will like the confidentiality of this free service. Key rings are engraved with a unique registration number, thus protecting the owner's privacy. The finder is instructed to drop the keys in any mailbox and they will be returned free of charge.

Luggage Protection – Lost, stolen or misplaced luggage can ruin any trip or holiday. Account holders who register for Luggage Protection are assured that their luggage, when found, will be returned. The personal luggage protection tag instructs baggage handlers, hotel clerks, taxi drivers, or anyone who finds the luggage to call the Luggage Protection toll-free number. Upon verification of the registered number, the Member Service Center will make an immediate call to the member informing him/her of the whereabouts of the luggage and how to recover it.

Medical Emergency Data Card – Account holders will appreciate the security offered by this convenient-to-carry plastic card. The card provides the vital personal and medical information health professionals need to make treatment decisions in a crisis situation. One plastic card is offered annually per individual account, or two cards annually per joint account. Additional cards are available for a nominal charge.

MyIDMattersSM – It is important to keep account holders up to date on identity theft-related issues. You can do just that with MyIDMatters.net! This educational Web site is designed to keep your account holders informed of topics associated with personal identity and security fraud. They will learn tips to stay protected from the latest fraud scams, trends, and tactics and also have the opportunity to sign up to receive a quarterly e-newsletter with additional news and information. Consider MyIDMatters their one stop for fraud and identity protection news and education.

My Concierge Service – Your personal assistant awaits! This convenient service employs state-of-the-art technology to provide account holders with global service from over 80,000 carefully selected vendors in over 500 cities worldwide. Account holders receive assistance booking event tickets, dinner reservations, travel, purchasing gifts and much more!

My GetAway – Who wouldn't like a getaway? Your account holders can spend three fun-filled days and two exciting evenings at over 20 destinations. Account holders simply activate the benefit. Then they request their preferred destination and travel time. Once they receive written confirmation, they're good to go! Accommodations are for two adults, 21 years of age or older and up to two children under age 18.

Online Local Savings – Great savings at every corner! Your account holders can save money at their favorite local merchants with thousands of online discounts. Account holders enjoy access to savings on recreation, dining, attractions, auto and home services, clothing and other merchandise, and more.

Payment Card Protection – Account holders may register credit, ATM and check cards to receive 24-hour protection for reporting theft or loss. By making one telephone call to our toll-free emergency number; their credit, debit and ATM card companies will be notified immediately. Special fraud liability protection covers fraud liability for which the member may be held responsible. Emergency cash and airline tickets for travelers are also included in the service (some restrictions may apply).

Preferred Dental Program* – Your account holders can save 10% - 35% on dental care with the Dental Benefit Provider (DBP) Network. Account holders can take advantage of savings on dental procedures at thousands of participating dental providers, who will calculate dental care fees at the time of service. ***Medical Discounts are NOT insurance.**



Purchase Protection and Extended Warranty – Purchase Protection and Extended Warranty offers your account holders two important security benefits on virtually any new retail item – including gifts – when they purchase with a single check through their checking account. Of course, some restrictions apply. Benefits are:

- Reimbursement for any item stolen, lost or damaged within the first 90 calendar days after purchase (in excess of other collectible insurance).
- Manufacturer's warranties extended up to one full year under the same terms as the original (on U.S. warranties of up to five years)

RecreationPlus™ – Your account holders can enjoy access to preferred rates on golf, ski and recreation activities nationwide. Account holders will receive a membership card that entitles them to discounted rates at golf courses, golf resorts and driving ranges. Account holders will also be entitled to savings on lift tickets, lessons, lodging and more at many ski lodges and ski resorts. Reduced rates are also available for a variety of other recreational activities such as museums, white-water rafting, movie theatres, laser tag and more.

Remedy Check Protection™ – REMEDY™ is a recovery and advocacy program designed to provide a higher level of protection and 72-hour replacement for lost funds when fraud is perpetrated against a program member's personal checks. REMEDY™ provides protection up to \$25,000 per event for forged signatures, forged endorsements and altered checks. REMEDY™ also reimburses for fees not typically refunded by financial institutions such as any merchant fees, notary fees, and overnight shipping charges associated with documenting check fraud activity on a member's account.

Rx Advantage™ Prescription Drug Program with Nations Health Medical Supply Pharmacy* – Account holders receive discount pricing on prescription medications – brand name and generic – at participating pharmacies nationwide. Account holders also have access to savings of up to 15% off the average retail price of diabetes testing products with NationsHealth Medical Supply Pharmacy. Account holders also have access to a Mail-Order Service in which they can have on-going prescriptions delivered right to their home – and enjoy free standard shipping and handling. ***Medical Discounts are not insurance.**

Savers Club® – Your account holders can save hundreds of dollars on offers nationwide! With the value-packed Savers Club® Book, account holders can save up to 50% on regular-priced room rates at thousands of participating lodging properties worldwide. This free book also features money-saving offers good for theme park admission, movie tickets, car rentals, dining, entertainment, retail services and much, much more.

Sojourns® Member Magazine – Just reading this magazine, filled with vivid color photography and well-crafted stories about America's most fascinating places will satisfy your account holders' thirst for travel. Avid globetrotters will find Sojourns® to be an invaluable vacation planning resource. Those who prefer to see the world from the comfort of an easy chair will eagerly look forward to each issue as well. Subscribing is free and simple to do. Each subscribing member will receive one issue a year for two years, mailed directly to their homes at no cost to you.

Triple-Bureau Credit Alert® – Your account holders can minimize the damage to their credit with this 24-hour, triple-bureau daily credit monitoring service. They'll be alerted automatically of certain changes to their credit – such as new accounts opened, credit inquiries, certain derogatory data (late payments and accounts sent to collection), change of address or changes to their existing accounts. If there are no changes to their credit, they'll even receive a quarterly notification letting them know that nothing has changed.

Triple-Bureau Credit Reports – With Triple-Bureau Credit Reports your account holders will receive up-to-date credit reports and credit scores from all three major credit reporting agencies –



Experian, Equifax and TransUnion. Combined, the credit report and credit score provide a valuable picture of your account holders' overall credit standing and help identify critical errors in their personal financial data.

UHS Chiropractic* – Your account holders can receive professional chiropractic care at special rates, including a free initial consultation and savings up to 50% on X-rays and all diagnostic services. This program emphasizes regular preventive maintenance care. ***Medical Discounts are not insurance.**



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