

**Your Money Further**

June 18, 2022




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**Why Are We Doing This?**

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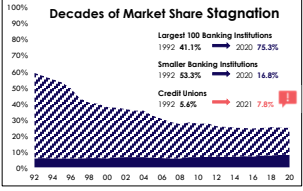
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**Three Factors Driving Our Mission**



Category	1992	2020
Largest 100 Banking Institutions	41.1%	75.3%
Smaller Banking Institutions	53.3%	16.8%
Credit Unions	5.4%	7.8%

Average age of credit union depositors in the US.

**47-55**



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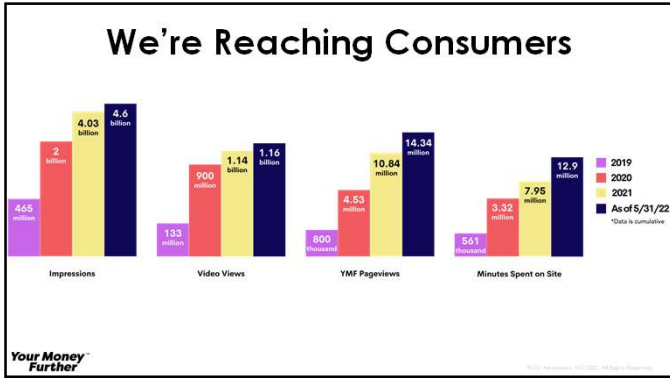
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## Consumer Insights

**Purchase Predictors | Automotive | New Vehicle**

**DEFINITION:** This segment consists of consumers likely to be in the market for new vehicle within the next 6 months.

**INDEX:** Visitors to yourmoneyfurther.com are 158% more likely to be in the New Vehicle segment than the average internet user.

**CONVERSION:** 83.57% of visitors to yourmoneyfurther.com are in the New Vehicle segment.

**Financial | Credit Cards | Reluctant Revolvers**

**DEFINITION:** This segment consists of consumers who are likely to prefer to use cash to make all of their purchases and keep at least one credit card with low APR as a last resort. Avg. credit card balance of \$26K.

**CONVERSION:** 35% of visitors to yourmoneyfurther.com are in the Reluctant Revolvers segment.

**Purchase Predictors | Automotive | Used Vehicle 0-5 Years Old**

**DEFINITION:** This segment consists of consumers likely to purchase a used vehicle that is 0-5 years old in the next 6 months.

**INDEX:** Visitors to yourmoneyfurther.com are 132% more likely to be in the Used Vehicle 0-5 Years Old segment than the average internet user.

**CONVERSION:** 80.16% of visitors to yourmoneyfurther.com are in the Used Vehicle 0-5 Years Old segment.

**Financial | Mortgages | Insecure, Advice Seeking Refinancees**

**DEFINITION:** This Financial Personality Mortgage segment consists of consumers who are not likely to be confident in their knowledge of mortgage products and will rely on others to get the lowest rates, because they feel overwhelmed by the process. Having above average mortgage balance.

**CONVERSION:** 58% of visitors to yourmoneyfurther.com are in the Insecure, Advice Seeking Refinancees segment.

**Financial | Mortgages | Secure, Active Refinancees**

**DEFINITION:** This Financial Personality Mortgage segment consists of consumers who are likely to be confident in their knowledge of mortgage products and will seek the opportunity to refinance, without wanting to meet someone in person. Above average mortgage balance.

**CONVERSION:** 25% of visitors to yourmoneyfurther.com are in the Secure, Active Refinancees segment.

**85.67% of visitors to yourmoneyfurther.com are in the Refinance Mortgage Payers segment.**

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# Next Steps: Strategic Expansion

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## Credit Union Awareness

Strategic Expansion Objective:

**To increase consumer consideration for credit unions, resulting in increased membership opportunities and market share.**

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**Original Program**

Objective: To increase consumer consideration for credit unions.

Awareness + Consideration → Paid Digital Media (Persona, Behavior, Location) →

**Strategic Expansion**

Objective: To increase consumer consideration for credit unions, resulting in increased membership opportunities and market share.

Consideration + Action → Paid Digital Media & Organic Search (Persona, Behavior, Location + Content) →

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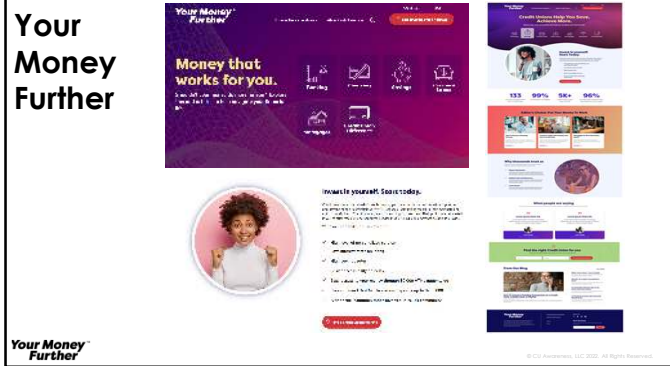
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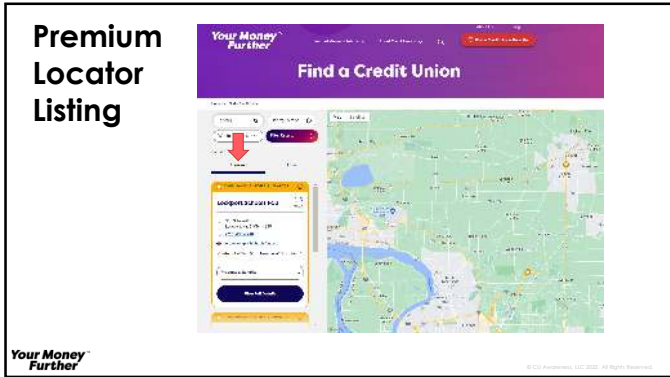
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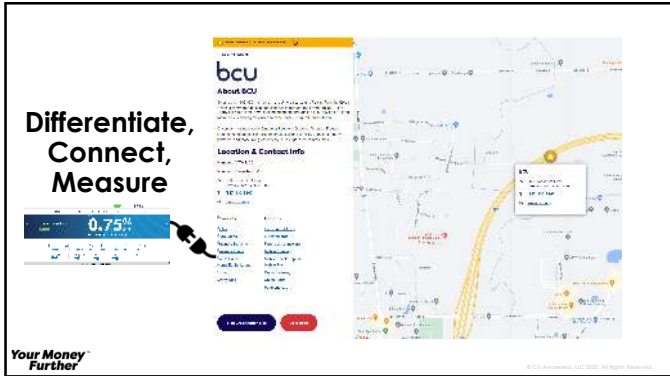
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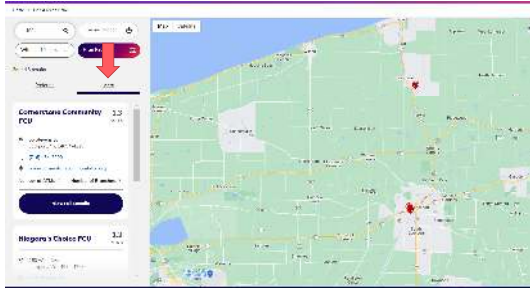
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## Non-Participant Locator Listing



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## Non-Participant Locator Listing

### Cornerstone Community FCU



- No Product/Services Listing
- No Consumer Lead Tracking/Measurement
- No Join Now Functionality
- No Customization or Prioritization

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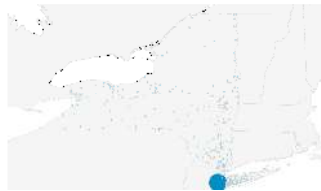
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## Site Traffic Data Example

(not accurate data)



Source	Destination	Count	Percentage	Order
Direct	Home	1000	100%	1
Search	Home	500	50%	2
Search	Products	200	20%	3
Search	Services	100	10%	4
Search	Contact	50	5%	5
Search	Other	50	5%	6
Referral	Home	100	10%	7
Referral	Products	50	5%	8
Referral	Services	50	5%	9
Referral	Contact	50	5%	10
Referral	Other	50	5%	11

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# New Opportunities for Engagement

## Interactive Consumer Content:

- Credit union locator
- Credit union matcher
- Join Now function
- Financial quizzes
- Content sharing/downloads
- Financial calculators\*
- Register for a CU's event\*
- Pass-thru chat function\*

## Participant Benefits:

- Featured content sponsorships
- Advertising by location
- Contribute content for greater CU exposure
- National and local level insights
- Consumer search and engagement data
- Audience sharing
- ...and more!

\*Benefits that are coming soon!

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# Cost to Participate

2022 Credit Union Awareness NY Participation Pricing Structure		
	Annual Cost for Credit Union	July 1-Dec 31 2022 launch
<b>Standard Participant</b>		
\$10,000	\$1,000	\$1,000
\$10,001-\$25,000	\$1,000	\$2,500
\$25,001-\$50,000	\$15,000	\$7,500
\$50,001-\$75,000	\$30,000	\$15,000
\$75,001-\$100,000	\$45,000	\$22,500
\$100,001-\$250,000	\$90,000	\$45,000
\$250,001-\$500,000	\$180,000	\$90,000
\$500,001-\$1,000,000	\$360,000	\$180,000
\$1,000,001-\$2,500,000	\$720,000	\$360,000
\$2,500,001-\$5,000,000	\$1,440,000	\$720,000
\$5,000,001-\$10,000,000	\$2,880,000	\$1,440,000
\$10,000,001-\$25,000,000	\$5,760,000	\$2,880,000
\$25,000,001-\$50,000,000	\$11,520,000	\$5,760,000
\$50,000,001-\$100,000,000	\$23,040,000	\$11,520,000
\$100,000,001-\$250,000,000	\$46,080,000	\$23,040,000
\$250,000,001-\$500,000,000	\$92,160,000	\$46,080,000
\$500,000,001-\$1,000,000,000	\$184,320,000	\$92,160,000
\$1,000,000,001-\$2,500,000,000	\$368,640,000	\$184,320,000
\$2,500,000,001-\$5,000,000,000	\$737,280,000	\$368,640,000
\$5,000,000,001-\$10,000,000,000	\$1,474,560,000	\$737,280,000
\$10,000,000,001-\$25,000,000,000	\$2,949,120,000	\$1,474,560,000
\$25,000,000,001-\$50,000,000,000	\$5,898,240,000	\$2,949,120,000
\$50,000,000,001-\$100,000,000,000	\$11,796,480,000	\$5,898,240,000
\$100,000,000,001-\$250,000,000,000	\$23,592,960,000	\$11,796,480,000
\$250,000,000,001-\$500,000,000,000	\$47,185,920,000	\$23,592,960,000
\$500,000,000,001-\$1,000,000,000,000	\$94,371,840,000	\$47,185,920,000
\$1,000,000,000,001-\$2,500,000,000,000	\$188,743,680,000	\$94,371,840,000
\$2,500,000,000,001-\$5,000,000,000,000	\$377,487,360,000	\$188,743,680,000
\$5,000,000,000,001-\$10,000,000,000,000	\$754,974,720,000	\$377,487,360,000
\$10,000,000,000,001-\$25,000,000,000,000	\$1,509,949,440,000	\$754,974,720,000
\$25,000,000,000,001-\$50,000,000,000,000	\$3,019,898,880,000	\$1,509,949,440,000
\$50,000,000,000,001-\$100,000,000,000,000	\$6,039,797,760,000	\$3,019,898,880,000
\$100,000,000,000,001-\$250,000,000,000,000	\$12,079,595,520,000	\$6,039,797,760,000
\$250,000,000,000,001-\$500,000,000,000,000	\$24,159,191,040,000	\$12,079,595,520,000
\$500,000,000,000,001-\$1,000,000,000,000,000	\$48,318,382,080,000	\$24,159,191,040,000
\$1,000,000,000,000,001-\$2,500,000,000,000,000	\$96,636,764,160,000	\$48,318,382,080,000
\$2,500,000,000,000,001-\$5,000,000,000,000,000	\$193,273,528,320,000	\$96,636,764,160,000
\$5,000,000,000,000,001-\$10,000,000,000,000,000	\$386,547,056,640,000	\$193,273,528,320,000
\$10,000,000,000,000,001-\$25,000,000,000,000,000	\$773,094,113,280,000	\$386,547,056,640,000
\$25,000,000,000,000,001-\$50,000,000,000,000,000	\$1,546,188,226,560,000	\$773,094,113,280,000
\$50,000,000,000,000,001-\$100,000,000,000,000,000	\$3,092,376,453,120,000	\$1,546,188,226,560,000
\$100,000,000,000,000,001-\$250,000,000,000,000,000	\$6,184,752,906,240,000	\$3,092,376,453,120,000
\$250,000,000,000,000,001-\$500,000,000,000,000,000	\$12,369,505,812,480,000	\$6,184,752,906,240,000
\$500,000,000,000,000,001-\$1,000,000,000,000,000,000	\$24,739,011,624,960,000	\$12,369,505,812,480,000
\$1,000,000,000,000,000,001-\$2,500,000,000,000,000,000	\$49,478,023,249,920,000	\$24,739,011,624,960,000
\$2,500,000,000,000,000,001-\$5,000,000,000,000,000,000	\$98,956,046,499,840,000	\$49,478,023,249,920,000
\$5,000,000,000,000,000,001-\$10,000,000,000,000,000,000	\$197,912,092,999,680,000	\$98,956,046,499,840,000
\$10,000,000,000,000,000,001-\$25,000,000,000,000,000,000	\$395,824,185,999,360,000	\$197,912,092,999,680,000
\$25,000,000,000,000,000,001-\$50,000,000,000,000,000,000	\$791,648,371,998,720,000	\$395,824,185,999,360,000
\$50,000,000,000,000,000,001-\$100,000,000,000,000,000,000	\$1,583,296,743,997,440,000	\$791,648,371,998,720,000
\$100,000,000,000,000,000,001-\$250,000,000,000,000,000,000	\$3,166,593,487,994,880,000	\$1,583,296,743,997,440,000
\$250,000,000,000,000,000,001-\$500,000,000,000,000,000,000	\$6,333,186,975,989,760,000	\$3,166,593,487,994,880,000
\$500,000,000,000,000,000,001-\$1,000,000,000,000,000,000,000	\$12,666,373,951,979,520,000	\$6,333,186,975,989,760,000
\$1,000,000,000,000,000,000,001-\$2,500,000,000,000,000,000,000	\$25,332,747,903,959,040,000	\$12,666,373,951,979,520,000
\$2,500,000,000,000,000,000,001-\$5,000,000,000,000,000,000,000	\$50,665,495,807,918,080,000	\$25,332,747,903,959,040,000
\$5,000,000,000,000,000,000,001-\$10,000,000,000,000,000,000,000	\$101,330,991,615,836,160,000	\$50,665,495,807,918,080,000
\$10,000,000,000,000,000,000,001-\$25,000,000,000,000,000,000,000	\$202,661,983,231,672,320,000	\$101,330,991,615,836,160,000
\$25,000,000,000,000,000,000,001-\$50,000,000,000,000,000,000,000	\$405,323,966,463,344,640,000	\$202,661,983,231,672,320,000
\$50,000,000,000,000,000,000,001-\$100,000,000,000,000,000,000,000	\$810,647,932,926,689,280,000	\$405,323,966,463,344,640,000
\$100,000,000,000,000,000,000,001-\$250,000,000,000,000,000,000,000	\$1,621,295,865,853,378,560,000	\$810,647,932,926,689,280,000
\$250,000,000,000,000,000,000,001-\$500,000,000,000,000,000,000,000	\$3,242,591,731,706,757,120,000	\$1,621,295,865,853,378,560,000
\$500,000,000,000,000,000,000,001-\$1,000,000,000,000,000,000,000,000	\$6,485,183,463,413,514,240,000	\$3,242,591,731,706,757,120,000
\$1,000,000,000,000,000,000,000,001-\$2,500,000,000,000,000,000,000,000	\$12,970,366,926,827,028,480,000	\$6,485,183,463,413,514,240,000
\$2,500,000,000,000,000,000,000,001-\$5,000,000,000,000,000,000,000,000	\$25,940,733,853,654,056,960,000	\$12,970,366,926,827,028,480,000
\$5,000,000,000,000,000,000,000,001-\$10,000,000,000,000,000,000,000,000	\$51,881,467,707,308,113,920,000	\$25,940,733,853,654,056,960,000
\$10,000,000,000,000,000,000,000,001-\$25,000,000,000,000,000,000,000,000	\$103,762,935,414,616,227,840,000	\$51,881,467,707,308,113,920,000
\$25,000,000,000,000,000,000,000,001-\$50,000,000,000,000,000,000,000,000	\$207,525,870,829,232,455,680,000	\$103,762,935,414,616,227,840,000
\$50,000,000,000,000,000,000,000,001-\$100,000,000,000,000,000,000,000,000	\$415,051,741,658,464,911,360,000	\$207,525,870,829,232,455,680,000
\$100,000,000,000,000,000,000,000,001-\$250,000,000,000,000,000,000,000,000	\$830,103,483,316,929,822,720,000	\$415,051,741,658,464,911,360,000
\$250,000,000,000,000,000,000,000,001-\$500,000,000,000,000,000,000,000,000	\$1,660,206,966,633,859,645,440,000	\$830,103,483,316,929,822,720,000
\$500,000,000,000,000,000,000,000,001-\$1,000,000,000,000,000,000,000,000,000	\$3,320,413,933,267,719,290,880,000	\$1,660,206,966,633,859,645,440,000
\$1,000,000,000,000,000,000,000,000,001-\$2,500,000,000,000,000,000,000,000,000	\$6,640,827,866,535,438,581,760,000	\$3,320,413,933,267,719,290,880,000
\$2,500,000,000,000,000,000,000,000,001-\$5,000,000,000,000,000,000,000,000,000	\$13,281,655,733,070,877,163,520,000	\$6,640,827,866,535,438,581,760,000
\$5,000,000,000,000,000,000,000,000,001-\$10,000,000,000,000,000,000,000,000,000	\$26,563,311,466,141,754,327,040,000	\$13,281,655,733,070,877,163,520,000
\$10,000,000,000,000,000,000,000,000,001-\$25,000,000,000,000,000,000,000,000,000	\$53,126,622,932,283,508,648,640,000	\$26,563,311,466,141,754,327,040,000
\$25,000,000,000,000,000,000,000,000,001-\$50,000,000,000,000,000,000,000,000,000	\$106,253,245,864,567,017,297,280,000	\$53,126,622,932,283,508,648,640,000
\$50,000,000,000,000,000,000,000,000,001-\$100,000,000,000,000,000,000,000,000,000	\$212,506,491,729,134,034,594,560,000	\$106,253,245,864,567,017,297,280,000
\$100,000,000,000,000,000,000,000,000,001-\$250,000,000,000,000,000,000,000,000,000	\$425,012,983,458,268,069,189,120,000	\$212,506,491,729,134,034,594,560,000
\$250,000,000,000,000,000,000,000,000,001-\$500,000,000,000,000,000,000,000,000,000	\$850,025,966,916,536,138,378,240,000	\$425,012,983,458,268,069,189,120,000
\$500,000,000,000,000,000,000,000,000,001-\$1,000,000,000,000,000,000,000,000,000,000	\$1,700,051,933,833,072,276,756,480,000	\$850,025,966,916,536,138,378,240,000
\$1,000,000,000,000,000,000,000,000,000,001-\$2,500,000,000,000,000,000,000,000,000,000	\$3,400,103,867,666,144,553,512,960,000	\$1,700,051,933,833,072,276,756,480,000
\$2,500,000,000,000,000,000,000,000,000,001-\$5,000,000,000,000,000,000,000,000,000,000	\$6,800,207,735,332,289,107,115,920,000	\$3,400,103,867,666,144,553,512,960,000
\$5,000,000,000,000,000,000,000,000,000,001-\$10,000,000,000,000,000,000,000,000,000,000	\$13,600,415,470,664,578,214,221,840,000	\$6,800,207,735,332,289,107,115,920,000
\$10,000,000,000,000,000,000,000,000,000,001-\$25,000,000,000,000,000,000,000,000,000,000	\$27,200,830,941,329,156,428,443,680,000	\$13,600,415,470,664,578,214,221,840,000
\$25,000,000,000,000,000,000,000,000,000,001-\$50,000,000,000,000,000,000,000,000,000,000	\$54,401,661,882,658,312,856,887,360,000	\$27,200,830,941,329,156,428,443,680,000
\$50,000,000,000,000,000,000,000,000,000,001-\$100,000,000,000,000,000,000,000,000,000,000	\$108,803,323,765,316,625,715,774,720,000	\$54,401,661,882,658,312,856,887,360,000
\$100,000,000,000,000,000,000,000,000,000,001-\$250,000,000,000,000,000,000,000,000,000,000	\$217,606,647,530,633,251,431,549,440,000	\$108,803,323,765,316,625,715,774,720,000
\$250,000,000,000,000,000,000,000,000,000,001-\$500,000,000,000,000,000,000,000,000,000,000	\$435,213,295,061,266,502,862,898,880,000	\$217,606,647,530,633,251,431,549,440,000
\$500,000,000,000,000,000,000,000,000,000,001-\$1,000,000,000,000,000,000,000,000,000,000,000	\$870,426,590,122,533,005,725,797,760,000	\$435,213,295,061,266,502,862,898,880,000
\$1,000,000,000,000,000,000,000,000,000,000,001-\$2,500,000,000,000,000,000,000,000,000,000,000	\$1,740,853,180,245,066,011,451,595,520,000	\$870,426,590,122,533,005,725,797,760,000
\$2,500,000,000,000,000,000,000,000,000,000,001-\$5,000,000,000,000,000,000,000,000,000,000,000	\$3,481,706,360,490,132,022,903,191,040,000	\$1,740,853,180,245,066,011,451,595,520,000
\$5,000,000,000,000,000,000,000,000,000,000,001-\$10,000,000,000,000,000,000,000,000,000,000,000	\$6,963,412,720,980,264,045,806,382,080,000	\$3,481,706,360,490,132,022,903,191,040,000
\$10,000,000,000,000,000,000,000,000,000,000,001-\$25,000,000,000,000,000,000,000,000,000,000,000	\$13,926,825,441,960,528,091,612,764,160,000	\$6,963,412,720,980,264,045,806,382,080,000
\$25,000,000,000,000,000,000,000,000,000,000,001-\$50,000,000,000,000,000,000,000,000,000,000,000	\$27,853,650,883,921,056,183,225,528,320,000	\$13,926,825,441,960,528,091,612,764,160,000
\$50,000,000,0		

# Questions? Comments?

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# THANK YOU!

For immediate follow up, please contact:

Chris Lorence  
Executive Director  
[clorence@cuna.coop](mailto:clorence@cuna.coop)  
202-626-7631

Or

Richard Dines  
Senior Director, Awareness Development  
[rdines@cuna.coop](mailto:rdines@cuna.coop)

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