



## TIERED SERVICES MADE SIMPLE

### Set-up Worksheet

THE START UP KIT FOR CU\*PERKS MAKES IT EASY FOR YOUR REWARDS PROGRAM IMPLEMENTATION. YOU DO HAVE SOME ABILITY TO MAKE SOME UP FRONT DECISIONS TO INDIVIDUALIZE YOUR OFFERINGS TO YOUR MEMBERS. THE FOLLOWING DECISIONS AND INFORMATION WILL ENABLE US TO MOVE YOUR PROGRAM FORWARD EFFICIENTLY.

#### STEP 1: NAME A PROGRAM CONTACT/CHAMPION

CHAMPION \_\_\_\_\_

EMAIL \_\_\_\_\_ PHONE \_\_\_\_\_

#### STEP 2: SET THE LAUNCH DATE

LAUNCH DATE: \_\_\_\_\_

IT IS RECOMMENDED THAT YOU REALISTICALLY ALLOW 45-60 DAYS FOR ALL NECESSARY STEPS IN THE PROCESS INCLUDING SET UP, MARKETING MATERIALS PRODUCTION, BOARD ANNOUNCEMENT AND STAFF TRAINING. IN ADDITION, IF YOU ARE GOING TO MAKE ANY CHANGES TO YOUR FEE SCHEDULE, ADD TIME FOR APPROVAL AND CHANGES TO BE IMPLEMENTED...SEPARATE FROM YOUR REWARDS PROGRAM LAUNCH.

#### STEP 3: DECIDE INDIVIDUAL OR HOUSEHOLD

SCORE BY HOUSEHOLD:  YES  NO

HOUSEHOLD SCORING RECOGNIZES THE FULL PARTICIPATION OF ALL MEMBERS ASSOCIATED IN THE HOUSEHOLD AND DELIVERS REWARDS AND BENEFITS ACCORDINGLY. IF YOU WISH, YOU CAN CHOOSE TO GRANT EVERY MEMBER ENROLLED IN A HOUSEHOLD THE HIGHEST SCORE EARNED BY ANY MEMBER OF THAT SAME HOUSEHOLD BY USING THE HOUSEHOLD SCORING METHOD.

#### STEP 4: DECIDE IF YOU WILL USE LIFETIME POINTS

LIFETIME POINTS:  YES  NO

IF YOU CHOOSE TO HAVE LIFETIME POINTS, THE SYSTEM WILL TRACK EACH MONTH'S SCORE FOR THE MEMBER AND ACCUMULATE A GRAND TOTAL OF POINTS EARNED OVER THE MEMBERSHIP. POINTS CAN BE REDEEMED AND SUBTRACTED FROM THIS TOTAL FOR SPECIFIC REWARDS YOU OFFER.

#### STEP 5: DECIDE IF YOU WILL USE LOYALTY POINTS

LOYALTY POINTS CAN BE ISSUED TO MEMBERS MONTHLY (GOAL 1) OR YOU CAN ISSUE ONE TIME LOYALTY BONUS POINTS AT THE LAUNCH OR RE-LAUNCH OF YOUR PROGRAM.

MONTHLY LOYALTY POINTS:  YES  NO

ONE TIME LOYALTY POINTS  YES  NO

BOTH  YES  NO

STEP 6: DECIDE ON ADDITIONAL CATALOGUE OFFERINGS:  
CU\*PERKS START UP OFFERS THE FOLLOW THREE BENEFITS FOR WHICH THEY CAN REDEEM THE CU\*PERKS POINTS:

1. EARN EXTRA INTEREST RATE ON QUALIFIED SAVINGS

SPECIFY YOUR SAVINGS ACCOUNT TYPES AND THE INTEREST RATE BREAK YOU WILL OFFER:


2. GET A DISCOUNT ON A QUALIFYING LOAN

SPECIFY YOUR LOAN TYPES AND THE DISCOUNT YOU WILL OFFER.

3. ELIMINATE AN NSF FEE

# STEP 7: DETERMINE FEES AND SERVICE CHARGES

THE CU\*PERKS MEMBER BROCHURE WILL LIST YOUR PARTICULAR FEES AND CHARGES THAT WILL BE WAIVED DEPENDING ON THE LEVEL OF RELATIONSHIP AND POINTS THEY HAVE WITH YOU. PROVIDE YOUR FEE INFORMATION ACCORDING TO THE LOWEST SCORE TO THE HIGHEST LEVEL RELATIONSHIP IN TERMS OF THE FEES YOU WILL CHARGE AND WAIVE. THE FOLLOWING CHART IS A SAMPLE OF HOW TO PROVIDE THE INFORMATION ABOUT ALL OF YOUR FEE TYPES, CHARGES AND WHICH LEVELS YOU WILL WAIVE THEM.

		Fees by Level Worksheet			
Competitive Fee Analysis	Current	Bronze Perks 199 points	Silver Perks 200 399 points	Gold Perks 400-599 points	Platinum Perks 600+points
Non-Proprietary ATM					
Atm Transfer Fee (per trans.)					
Inquiry					
ATM/Debit Transactions					
Home ATM					
Point-of-Sale Fee					
ATM/Debit Card Services					
Inactive Card Fee (annual charge)					
PIN Reissue Fee (per request)					
Reactivation Fee (per request)					
Replacement Fee (per request)					
Cash Advance (VISA,MC Etc.)					
Account Closure					
Account Research (per hour)					
Cashiers Check (per check)					
Certified Check Fee (per item)					
Deposited Item Return (per item)					
Dormant Account (per month)					
Foreign Item Collection (per item)					
Domestic Item Collection					
Inactive Account					
Money Orders (per item)					
Notary Services					
Phone Transfers Automated					
Phone Transfers (staff assist)					
Official Check					
Return Mail (per piece)					
Statement Copy (per copy)					
Traveler's Checks (per \$100.00.					
Safe Deposit Box Fees					
Check Cashing -Greater of \$1.0					
Check Photocopy (per check)					
Check Printing					
Insufficient Funds (NSF) (per item)					
Online Bill Payer (monthly)					
Overdraft Protection (per transfer)					
Overdraft Transfer fee					
Overdraft Privilege (per item)					
Stop Payment Order					
Incoming Wire					
International Wire					
Outgoing Wire					

THANK YOU FOR YOUR INPUT. THIS INFORMATION WILL BE USED FOR SYSTEM SET UP AS WELL AS INPUT INTO YOUR COLLATERAL MATERIALS FOR MARKETING YOUR PROGRAM.

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