

# Spark!

Insight to Drive Performance

**CU RateReset™**  
Our Brand is Built On Your Success

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[CURateReset.com](http://CURateReset.com)



## Introducing MEO

Member Exclusive Offer

- 1 CU RateReset software creates the encrypted MEO code
- 2 Credit Union markets the unique MEO code to members
- 3 Member inputs MEO code on Credit Union's main website, reviews digital offer via mobile or desktop, and accepts offer in a few clicks



One of the challenges of our “P”URL (Personalized URL) is a reluctance of members to click on it - we have told them for years never to click on a link unless it is in secure email. So based on that fact, and feedback from members, we created the “MEO Code”. It is a six (6) character code similar to one you would receive from an airline. The member goes to the credit union website, and clicks on the “MEO Code” icon. From there the member is taken to a screen where they enter the code and the CU RateReset solution is presented to the member (it is available for all solutions). We know that a very high percentage of members who click on the PURL, or in this case MEO, will take the offer.

## What Are the Members Saying?

We have an option to include a survey at the end of each transaction to ask the members their opinion of the CU RateReset solutions. The results have been outstanding with the Net Promoter Scores ranging from 73-91 depending on the credit union. There have been no detractors, and in subsequent questions all were “Very Satisfied” at the minimum, with the majority “Extremely Satisfied”. The members are using the reset to pay off higher interest debt, restructure their debt to buy a home, and some just to lower payments. A small group said they were having difficulty and since the credit profile at the credit union did not indicate that, it was an added bonus—the credit union can reach out and work with those members to help them avoid what might become a long term negative impact thru early intervention.

## New Partner and Investor

We are thrilled to welcome CUNA Strategic Services as our newest partner and investor in the CU RateReset CUSO.

## Come See Us in Person

NWCUA MAXX Convention & Trade Show, Oct. 23-25, Spokane, WA  
CUNA Lending Council Annual Conference, Nov. 12-15, Nashville, TN

## Contact Us

Contact Joe or Foster.....If you have a question, want information about one of our solutions, or just want to connect, send an email to [joe.brancucci@ratereset.com](mailto:joe.brancucci@ratereset.com), or to [fkelly@ratereset.com](mailto:fkelly@ratereset.com)

## Profitability Guarantee

Our credit unions have done thousands of resets and we are so confident that the solution will produce a positive ROI after the first year that we are offering the following:

*“For any contract executed by December 29, 2017, and included in the credit union’s 2017 carry-over budget or the approved 2018 budget, CU RateReset will provide a profitability guarantee that the return on investment will be positive within the first 12 months from the go-live date. The return on investment (ROI) will be calculated using the specific product ROI model provided by CU RateReset, or a mutually agreed upon alternative model prior to contract execution. The implementation effort must start no later than March 1, 2018. If the credit union does not achieve or exceed the projected ROI (provided the credit union has adopted best practice success initiatives), a credit equal to the paid implementation fee will be applied towards the credit union’s monthly billing (monthly subscription fee and success fees) for the remainder of the contract, or until the implementation fee amount is depleted.”*

CU RateReset is committed to your success!!

## New CU RateReset Credit Unions

