



## Challenges we help solve

Members struggle to start and maintain savings



Traditional savings programs fail to drive engagement



Financial habits are difficult to influence over time

## Transform the member savings experience

### A risk free, prize linked approach to saving

Many adults regularly participate in lottery games, often spending discretionary income on extremely low odds of winning. Over time, this behavior does little to improve long term financial outcomes.

Save to Win offers a positive alternative by rewarding responsible saving. Through a prize linked savings account, members save, earn interest, and gain chances to win cash prizes, all while building healthier financial habits and stronger relationships with their credit union.

# SAVE TO WIN



## Why Save to Win?

- Strengthens member loyalty by supporting financial wellness
- Encourages consistent saving through positive reinforcement
- Creates opportunities to deepen member relationships
- Easy to launch with turnkey program support and administration

## Key Outcomes

- Increased member engagement in saving behaviors
- Stronger relationships built through everyday member value
- Meaningful support for financial wellness initiatives
- A differentiated savings experience exclusive to credit union members

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**Save to Win is great for young people. It really helps build good savings habits.**

— Anne Kirksey  
ELGA Credit Union

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## Core Capabilities

### Prize Linked Savings Structure

Members earn one entry for every \$25 increase in monthly balance, with opportunities to win cash prizes of up to \$5,000 each quarter. Savings remain fully accessible and continue to earn interest.

### Unique, Motivating Experience

By linking savings growth to rewards, credit unions encourage positive financial behaviors through an experience members find engaging and easy to understand.

### Turnkey Program Support

Includes marketing materials, training resources, technology support, and program administration to simplify implementation and management.

