

TOGETHER, WE CAN MAKE A WORLD OF GOOD.

Thanks for taking the time to learn about the Global Good Card!
We're excited to share our tools and support and look forward to working with you.

Contact us when you're ready to get started and we'll be happy to send you our marketing files and set up a time to answer any questions you might have about the program.

SummitCreditUnion.com/CUGlobalGood



SummitCreditUnion.com | 800-236-5560 | 608-243-5000

GLOBAL GOOD CARD PROGRAM WHITEPAPER

A CREDIT UNION GUIDE TO LAUNCH YOUR OWN PROGRAM

WANT TO BE PART OF THE MOVEMENT FOR GLOBAL GOOD?

COUNT ON SUMMIT FOR MATERIALS, SUPPORT, BEST PRACTICES AND MORE



SUMMIT CREDIT UNION'S GLOBAL GOOD CARD IS HELPING CHANGE LIVES AROUND THE WORLD - AND NOW YOUR CREDIT UNION CAN USE OUR MATERIALS TO START YOUR OWN PROGRAM!

Summit Credit Union has created a successful credit card program, supporting the World Council of Credit Unions (WOCCU) in helping people around the world be financially successful. Now, we've made our materials available to your credit union (free of charge!) so you can create a program of your own.

As credit union employees, we experience the power of reliable, affordable financial services each and every day.

But imagine living in a place where that wasn't true.

A place where you didn't have a secure way to deposit your paycheck or your savings. A place where you couldn't afford to borrow money to buy a car, start a business or put a roof over your children's heads.

Challenges like these are daily realities for millions around the world - but with access to the power of the credit union difference, they don't have to be.

At Summit Credit Union, we believe everyone can be financially successful if they have the tools and resources credit unions provide. And that's why we launched the Global Good Card: **A new way to bring the credit union philosophy to life.**

PARTNERING WITH THE WORLD COUNCIL OF CREDIT UNIONS TO BRING AFFORDABLE FINANCIAL SERVICES AND SUPPORT TO THE PEOPLE WHO NEED THEM MOST.

WOCCU is the leading international trade association and development agency for financial inclusion. Since 1970, they've been committed to developing and delivering innovative financial tools, technology and programs to people around the world - many of whom are getting access to reliable, affordable financial services for the first time in their lives.

Although Summit has supported WOCCU since its inception, in 2016 we decided to take that relationship to a new level by creating the Global Good Credit Card.



"The Global Good Card was developed by Summit as another way for our members to help people throughout the world become financially self-sustaining."

Kim Sponem
CEO & President | Summit Credit Union

HERE ARE JUST A FEW EXAMPLES OF RECENT WOCCU PROGRAMS.

- Opening a business development center in the Philippines to help women start and grow businesses.
- Helping teens in Kenya gain the skills they need to become farmers and provide income for their families.
- Fostering efforts to create safe and affordable housing in Haiti.
- Creating a mobile app that lets credit unions in Mexico provide financial services in rural areas.
- Supporting the Global Women's Leadership Network, through which over \$1 million has been raised to advance women's professional development.

Want to learn more about the great ways WOCCU is bringing the credit union difference to the world? **Visit woccu.org.**



Summit launched the Global Good Card, in partnership with WOCCU, and committed to donate the following to WOCCU’s Worldwide Foundation for Credit Unions:


- **\$10 for each Global Good Card** (opened or converted from an existing Summit credit card).
- **20% of all interchange fees on purchases made with the card.** Members are more likely to use this card knowing every purchase will benefit someone else - without impacting their rewards.

To generate even more funds for people in need, Summit set up the program so participating members could easily make additional donations to the Worldwide Foundation for Credit Unions - via their rewards points.

This is one of three credit cards offered to Summit members: the Global Good Card has no annual fee and members get the same benefits as Summit’s existing VISA Platinum Rewards card - plus, the satisfaction of knowing they’re doing good just by signing up and using their credit card.

PEOPLE HELPING PEOPLE

We know how much members care and that they like being part of something bigger and making a difference in the community. We believed our members would embrace the chance to help bring affordable financial services to people around the world - and they did!



“This is a great card and just one more example of how credit unions embed doing good into their operations! Thanks for all you do Summit Credit Union.”

- Summit Facebook Fan

READY TO GET STARTED?

- To obtain materials to get started, go to SummitCreditUnion.com/CUGlobalGood
- Fill out the form on the bottom of the page and submit
- Once submitted, we’ll send you an email to download materials
- Simply put your logo on the materials in place of Summit Credit Union and customize verbiage to your credit union

THINK WHAT WE COULD ACCOMPLISH IF WE ALL EMBRACE GLOBAL GOOD!

Our program has raised thousands of dollars in just 12 short months. Imagine the good we could help create if credit unions across the US joined us.

HERE’S WHAT WE’VE ACHIEVED IN JUST THE FIRST YEAR



In the cooperative spirit, Summit Credit Union in Madison, Wisconsin, is here to help interested credit unions launch their own Global Good Card program and will provide the following to help you start your own.

MARKETING TEMPLATES

Summit has a full range of templated marketing materials that we’re happy to share - to help you get started. Simply put your logo on the materials in place of Summit Credit Union and customize verbiage to your credit union.

- Credit card program art
- Direct mail
- Social media posts
- In-branch graphics
- Branch sales tools
- Program launch press release



BEST PRACTICES

While implementing the Global Good Card program, we’ve learned it’s critical to do the following:

- Review your plans with legal counsel. Some states have laws governing “commercial co-ventures,” which could include charitable activities that also include compensation.
- Work with your credit card processor to set up the Global Good Card as a BIN range — this makes it easy to track and manage card activity and donations. Summit uses this information to facilitate monthly payments to WOCCU.
- Build off an existing card program. This makes it easier to administer the program and easier for members to choose it. Summit offers the same level benefits as our VISA Platinum Rewards card (one point for each dollar spent or 1% cash back).
- Offer the program at no cost to members.
- Give members the option to make an additional automatic annual donation on their own. We recommend a fairly low dollar amount (our program uses \$25) to drive higher adoption.
- Work closely with your training and sales team to ensure they have the tools they need to explain the program to employees.
- Create sales tools for staff to explain your credit card options to members and help them choose the one that’s best for them.
- Ensure that all employees know what WOCCU is and the role they play around the world, but lead with the benefit: helping provide affordable financial education and access to the people who need it most.
- Feature the card any time you have an event. Two logical types of events: any time you’d already be sharing credit card options and any time you want to communicate the role your credit union plays in supporting the larger community.
- Share with your select employer groups — this captive audience tends to be quite receptive to messages from their credit union.
- Support with an omni-channel marketing strategy, just as you’d promote any other credit union offering.

EXPERT ASSISTANCE

Have a question about the program? Looking for advice? We’re here to help.

- **Diane Czerwonka**, VP - Ops Support
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- **Jamie Bay**, AVP - Marketing
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