



MY REWARDS® PREMIUM CARDS

Drive Revenue with Fees Consumers Willingly Pay



Our premium debit card program is unique and allows your financial institution to:

- 1 Provide** valuable services that consumers need
- 2 Grow** the relationship
- 3 Drive** loyalty and retention
- 4 Collect** incremental fee revenue

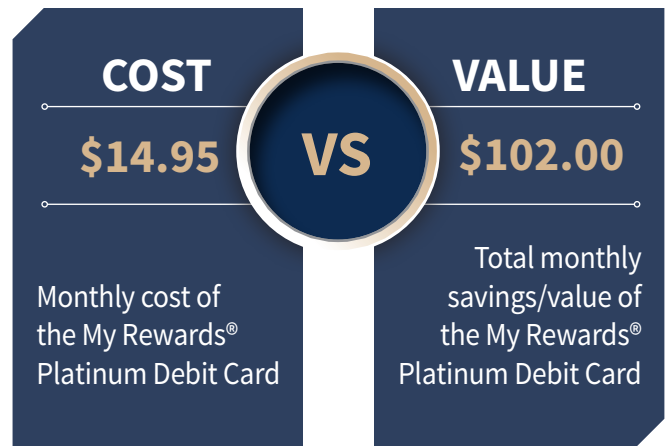
Benefits of My Rewards® Premium Cards

For years, credit card companies have successfully offered card-level perks and benefits - such as bonus rewards, cash back and exclusive perks - based on the consumer's desired service level (e.g., gold card, platinum card, etc.).

Now, those same types of premium benefits can be linked to the debit card - the primary driver of the account relationship - which, in turn, boosts usage among account holders who wish to participate.

- **Generate an entirely new stream of revenue** by charging fees for value-added benefits and increasing transactional activity and usage.
- **Provide value-added benefits & services** for which your account holders are likely paying other providers at a higher cost.
- **Easy to implement and install** requiring no change in account types or account opening procedures.
- **No investment!** Increases non-interest income without requiring additional resources from your team.

Key Performance Metrics*



68% of credit card holders named rewards as the most important feature of their preferred cards.**

Consumers demand premium card level choices and are willing to pay for the benefits.

*Velocity analysis using Platinum Debit Card benefits

**TSYS U.S. Consumer Payment Study

The Debit Card Redefined



Implement a fully-automated, tiered rewards checking program linked to the debit card that features services and perks for which consumers are willing to pay. Generate new revenue at no cost to your institution—in fact, **Velocity will write you a check!**

FULLY-AUTOMATED, CUSTOMIZABLE PROGRAM

Increase income without requiring additional resources from your financial institution.

Velocity experts provide training, guidance and analysis throughout the life of the program.

- Our team develops marketing materials and dedicated program website using your institution's branding
- We provide extensive and ongoing training to your frontline staff
- You choose the perks and benefits that appeal to your account holders

EASY IMPLEMENTATION & ENROLLMENT

Does not require any changes to your institution's existing account types or account opening and basic debit card procedures. Velocity integrates seamlessly with your core.

SEAMLESS CONSUMER EXPERIENCE

Your account holders can upgrade to a Gold or Platinum My Rewards Debit Card in branch, on the phone, or on your customized rewards website. They can track and redeem their points, find local discounts and research prescription savings info using your mobile-responsive website.

TIERED SERVICE & REWARD OPTIONS

Consumers today expect service level options for travel, entertainment, shopping and technology. If they choose to upgrade their service or product, they are willing to pay! Why shouldn't they expect the same from their trusted debit card?

Program benefits include:

- Earn Points for Everyday Purchases
- Local Discounts & Coupons
- Cell Phone Protection
- Bonus Points or Cash Back for Online Purchases
- Car Rental and Hotel Discounts
- Emergency Roadside Assistance
- Prescription Savings
- Extended Warranty
- Buyers Protection
- Expedited Card Replacement
- VIP Member Service
- Exclusive Rewards & Vacation Packages
- Cyber ID Monitoring
- Travel Accident Insurance
- 24/7 Remote Tech Support

... and we are continually brainstorming new benefits!

Generate new revenue at no cost to your institution - in fact . . .

Velocity will write you a check!

"MRPC has been really good for us, because it is something that sets us apart from our competitors. Nobody else has a premium card with these kinds of benefits. Not only is it bringing people to us, but it also helps us retain those customers for a lot longer."

Toni Lucky
COO
Legend Bank



myvelocity.com/mrpc