



## VISA® CARD ACQUISITION TIPS

Review these tips with your employees so they can answer any and all questions your members may have about your Visa cards.

### KNOW THE BENEFITS of your credit union's Visa card.

Remind members that Visa cards provide a safe, convenient way to pay at millions of locations worldwide. Be familiar with all of the rates, fees, spending limits, rewards programs or special offers related to your credit union's Visa cards.

### IDENTIFY AND SEEK OUT key prospects for a Visa card.

Look for cues and keep an eye out for those members who open a new checking or savings account, transfer money between accounts, apply for a loan or make a loan payment. These members who do not have a Visa card with your credit union make excellent candidates to open a new Visa card.

### PROMOTE Visa cards to all of your members.

You never know who is in the market for one of your credit union's cards. Even those who already have a card may be interested in what you have to say. Bring up Visa cards in conversations with your members. Highlight your credit union Visa card's benefits and tell them about any current promotions. If your credit union is promoting Visa credit cards, make sure to remind members who are younger than 21 that they will need a parent to co-sign or show proof of income to qualify for a credit card.

### KNOW how to respond when someone declines.

Be prepared to compare rates and features with competitors' cards and understand the advantages of your credit union's card offerings. Remind them that your card is a fast, easy and secure way to pay for everything in stores and online — every day. Your card lets cardholders skip the hassles of cash and checks.



REACH FOR THE STARS INSTANT WIN GAME OFFICIAL RULES. NO PURCHASE NECESSARY TO ENTER OR WIN.

**1. To Receive a Game Card:** The Reach For The Stars Instant Win Game (the "Game") begins 7/1/17 and ends 8/31/17 ("Promotion Period"), or when supply of Game Cards is exhausted, whichever occurs first. During the Promotion Period, employees of a participating PSCU Member-Owner Credit Union branch will receive one (1) Game Card from their manager, while supplies last, when 1) the employee submits (on behalf of a member) a completed application for a Visa® credit card, 2) the employee makes a member referral that leads to a Visa® credit card application (on behalf of a member) that is reported to their manager; 3) the employee opens a Visa® debit card account (on behalf of a member). An employee can only earn one (1) Game Card for each application. If two employees are responsible for one application they would both receive a Game Card. Game Cards will only be distributed for actions that are applicable to the above Visa products the Credit Union is promoting during the Promotion Period.

**2. Eligibility:** The Game is open to legal residents of the 50 United States, the District of Columbia, Guam and Puerto Rico, including U.S. citizens working at branches on U.S. military bases, who are full-time or part-time employees in good standing at a participating PSCU Member-Owner Credit Union branch. Employees of Sponsor, Visa Inc., Visa U.S.A. Inc., Visa International Service Association, their successors and affiliates and all their respective parents, subsidiaries and affiliates and all of their respective parents, prize suppliers and advertising and promotion agencies, including Fielday Marketing Inc. ("Administrator"), are ineligible to enter or win. Void where prohibited or restricted by law. Game is subject to all applicable federal, state and local laws and regulations.

**3. How to Play:** The Game Card will include the URL for the Game website and an Entry Code. To play, enter the Entry Code from the Game Card at the Game website by 8/31/17, then follow the directions to register for your Game play by providing your first and last name, Credit Union name, branch information and other requested information about the application or referral. An Entry Code is only valid for one time use. After registering, you will be taken to the virtual scratch-off game where you will receive one (1) game play. If your virtual scratch-off game reveals a prize, you are a potential winner of the prize indicated, subject to verification of eligibility and compliance with these Official Rules.

4. Prizes:	Approximate Odds of Winning	Approximate Retail Value ("ARV")
Prize		
Fandango Digital Gift Card (2)	1:50	\$10
iTunes Code (2)	1:50	\$10
Amazon.com e-Code (11)	1:9	\$5
Starbucks Code (11)	1:9	\$5
Target eGiftCard™ (11)	1:9	\$5
Redbox Overnight Rental e-code (38)	1:3	\$1.50

Amazon.com is not a sponsor of this promotion. Except as required by law, Amazon.com Gift Cards ("GCs") cannot be transferred for value or redeemed for cash. Amazon GCs may be used only for purchases of eligible goods at Amazon.com or certain of its affiliated websites. For complete terms and conditions, see [www.amazon.com/gc-legal](http://www.amazon.com/gc-legal). Amazon GCs are issued by ACI Gift Cards, Inc., a Washington corporation. All Amazon®,™ & © are IP of Amazon.com, Inc. or its affiliates. No expiration date or service fees.

Fandango gift cards do not expire. Fandango gift card is valid towards the purchase of movie tickets, and associated convenience fees, on [fandango.com](http://fandango.com) or via the Fandango mobile app and may not be used at theater box offices. If movie ticket(s) with Fandango's convenience fee included is more than value of the gift card, customer must pay the difference. Gift cards will not be replaced if lost or stolen and are not for resale. No cash value except as may be required by law. See [www.fandango.com/giftcardterms](http://www.fandango.com/giftcardterms) for additional details. Use of a Fandango gift card is also subject to Fandango's terms of use at [www.fandango.com/termsfuse.aspx](http://www.fandango.com/termsfuse.aspx) and Fandango's purchase policy at [www.fandango.com/purchasepolicy.aspx](http://www.fandango.com/purchasepolicy.aspx).

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**5. Prize Claims:** If you receive a winning prize message, click on "CLAIM YOUR PRIZE" to claim your prize. You must be an employee in good standing at time of prize claim to receive a prize. All prizes that remain unclaimed as of the end of the Promotion Period will not be awarded. Any Game Card will be automatically void if it is determined to be mutilated, mechanically reproduced, photocopied, forged, incomplete, blank (in whole or in part), altered or tampered with in any way, or if it contains printing, production, mechanical, typographical or other errors, or if it is obtained outside authorized legitimate channels. Participant assumes all risk of loss or damage to, or destruction of official Game Card. Liability for official Game Card containing printing or other errors or that is rendered inoperable due to any type of malfunction, technological or otherwise is limited to replacement with another Game Card, while supplies last. Only the intended number of prizes as outlined in these Official Rules will be awarded. If, for any reason, more prize claims are received than the number of prizes offered at any level, as set forth in these Official Rules, Sponsor reserves the right to award the intended number of prizes through a random drawing from among all eligible prize claims received for each prize level. Game Cards which are distributed where prohibited by law or not obtained legitimately or in accordance with these Official Rules will be null and void.

**6. Prize Restrictions:** No cash redemptions, substitutions, transfers or assignments of prizes allowed, except by Sponsor who reserves the right, in its sole discretion, to substitute a prize of comparable or greater value. e-Codes are subject to the standard terms and conditions set by the issuer and may not be redeemable for cash. Federal, state and local taxes on prize and any expenses relating to the acceptance and use of prize not specified herein as being awarded are the responsibility of winner.

**7. Additional Terms:** Releasees (as defined below) are not responsible for lost, late, illegible, incomplete, misdirected, mutilated, delayed, inaccurate or postage due mail/applications/transactions/prize claims, or for any computer, network, printing, typographical, human or other errors, problems or malfunctions relating to or in connection with the Game, including, without limitation, errors, problems or malfunctions which may occur in connection with the administration of the Game, the announcement of the prize, the processing of requests, applications, registrations, transactions or prize claims or in any Game-related materials; or for transactions or applications that are lost, misdirected or fail to enter into the processing system for any reason; or are processed, reported or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer or human error, or electronic, computer or telephonic malfunction, damage, error, omission, interruption, defect, delay in operation or transmission or any combination thereof. By participating, entrants or, if minors, their parent(s) or legal guardian(s) agree to: a.) these Official Rules and the decisions of the judges and Sponsor; which shall be final and binding in all respects; and b.) release, discharge and hold harmless Sponsor, Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Fandango Media, LLC and their successors, affiliates and client financial institutions, Participating Institutions and each of their respective parent companies, subsidiaries, affiliates, advertising and promotion agencies, their respective parents, subsidiaries and affiliates, and each of their respective officers, directors, shareholders, agents and employees of the aforementioned entities (collectively, the "Releasees"), from any liability, claims or damages arising out of their participation in the Game and the acceptance, use, misuse, or possession of any prize. By accepting a prize, each winner or, if a minor, his/her parent or legal guardian agrees to, where legal, Sponsor's and its designees' use of his/her name, city and state of residence and/or likeness for advertising and publicity purposes in any and all media now or hereafter known throughout the world in perpetuity without compensation, permission or notification and, upon request, will provide consent to such use in writing. As a condition of participating in the Game, participant (or parent/legal guardian if participant is a minor) agrees that: a.) under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; b.) all causes of action arising out of or connected with this Game, any prize awarded, shall be resolved individually, without resort to any form of class action; and c.) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, and in no event will participant be entitled to receive attorneys' fees or other legal costs. Sponsor reserves the right to modify prize award procedures at its discretion. Sponsor reserves the right, at its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Game; to be acting in violation of the Official Rules; or to be acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person and void any associated Game Card requests and prize claims. Any attempt to forge or alter Game Cards will be prosecuted to the fullest extent of the law. By participating, all participants or, if minors, their parents or legal guardians agree that this Game is governed by laws of the United States and agree to exclusive jurisdiction and venue in the federal and state courts of Pinellas County, Florida, for the resolution of all claims and disputes (excluding any claims against or disputes involving parties other than Sponsor relating to any prize awarded in the Game).

Sponsored by PSCU, 560 Carillon Parkway, St. Petersburg, FL 33716.

REACH FOR THE STARS VISA® TRAINING PROGRAM TERMS & CONDITIONS

Upon completion of the Reach for the Stars Visa Training Program, an eligible PSCU Member-Owner Credit Union employee will be given the opportunity to take a quiz regarding Visa Credit Card, Visa Debit Card, Visa Credit and Business Credit Cards or Visa Debit and Business Debit Cards, depending on the Visa training programs offered by the Credit Union. If the employee answers at least 75% of the questions correctly (7 out of 9 questions), he or she will receive a TrueTrax music download e-code ("Reward"). Approximate Retail Value: \$1.25. If an eligible employee does not correctly answer at least 75% of the questions, he or she will be able to go back and learn about the promotion details and selling tips and take the quiz over again. Training and quizzes will be offered between 7/1/17 and 8/31/17. Void where prohibited. Limit one (1) Reward per person per quiz and two (2) Rewards per person. Reward will be issued automatically online upon successful completion of a quiz. Terms and conditions apply to the Reward. See TrueTrax Terms of Service for details.



## Introducing the REACH FOR THE STARS Instant Win Game Rocketing to Your Branch July 1 - August 31, 2017

MANAGER'S GUIDE

# BRING MORE EXCITEMENT TO YOUR BRANCH WITH PSCU AND VISA®



## ONLINE EMPLOYEE TRAINING

With Visa® online training, employees are given the tools they need to engage members and potentially increase Visa card sales — and they can get a free movie rental along the way!

### HOW YOUR CREDIT UNION WINS

- Increases effective selling and cross-selling efforts
- Helps employees become more knowledgeable and confident
- Delivers a higher level of member service
- Motivates employees

### INCREASE EMPLOYEE KNOWLEDGE

- Visa card benefits
- Acquisition and sales tips
- How to handle member questions
- What to say when a member declines

## HOW IT WORKS

### What Employees Do

#### GO ONLINE

Employees visit [www.vrbtraining.advisorsplus.com](http://www.vrbtraining.advisorsplus.com) to register and log on for the online training course. Registration requires their branch location, credit union Charter Number and their credit union email address.

#### COMPLETE THE COURSE

There's one module for each card your credit union is promoting: Visa Credit card, Visa Business Credit, Visa Debit card or Visa Business Debit.

#### TAKE A QUIZ

Once a course is completed, they'll test their knowledge. A passing score is 7 out of 9 questions answered correctly.

#### FINISH UP AND START THE ADVENTURE

After successfully completing the training components, employees will receive a movie rental code (make sure code is recorded as this screen will not appear again). An email with download instructions will follow.

### What You Do

#### KICK IT OFF

Show employees how the online training works and schedule training times. Training should take approximately 15 to 45 minutes to complete.

#### PROMOTE THE TRAINING

Online training will be available to your employees two weeks before the promotion starts. Encourage employees to complete the training by showcasing the free movie download. The training site will remain available throughout the promotion.

#### KEEP TRACK

Your credit union will receive periodic online training activity reports listing employees who have completed the course(s).

#### CHAMPION THE CARD

Highlight a "card feature of the day" and educate employees on Visa card benefits.

See Official Rules.



## REACH FOR THE STARS INSTANT WIN GAME - SALES INCENTIVE GAME CARD

Employees get a scratch card whenever they help members apply for a new Visa card. Each card comes with a chance to win prizes like music, movies and shopping.

### HOW YOUR CREDIT UNION WINS

- Helps employees proactively sell and cross-sell
- Motivates employees with rewards and recognition
- Increases member engagement
- Boosts Visa card sales

## HOW IT WORKS

### What Employees Do

Employees are encouraged to sell and cross-sell Visa card products.

#### EARN A GAME CARD

Employees earn a "Reach for the Stars" game card each time they:

- Submit a Visa Credit card application\*
- Make a referral that leads to a Visa Credit card application\*
- Open a Visa Debit card account\*

\*Qualifying featured card products are determined by individual credit union, PSCU must be the card processor.

#### ISSUE A GAME CARD

Once a sale is verified, the employee receives a "Reach for the Stars" game card. Scratch the card to reveal unique code.

#### PLAY THE GAME

Employees will be directed to a secure website to play the "Reach for the Stars" game for a chance to win a prize like movies, music and shopping.

#### WIN A PRIZE

If a prize is won, the employee will receive an email confirmation within 24 hours with a link to redeem their prize.



### SCRATCH OFF CARD



## HOW IT WORKS

### What You Do

#### ENCOURAGE EMPLOYEES

Get your employees excited about winning.

- Schedule a promotion kick-off party to generate enthusiasm
- Create a fun, contest-like atmosphere among employees
- Set achievable goals that will keep staff motivated
- Compete with other participating branches to create team unity
- Reward your employees for their hard work and good salesmanship

#### DISTRIBUTE GAME CARDS

Verify each new Visa card application before distributing game cards.

Give employees one "Reach for the Stars" game card for each Visa card application or referral (that leads to an application) they submit.

#### APPLICATION TRACKING

Your credit union will receive periodic activity reports from the "Reach for the Stars" game site. But for your own records we strongly recommend you track the number of applications taken and scratch cards distributed, as well as the new accounts resulting from these applications.

## SIMPLE STEPS TO GET STARTED

### Pre-Promotion 1 - 2 WEEKS BEFORE LAUNCH DATE

- Schedule kick-off meeting with employees.
- Post promotion rules (on last page of this guide).
- Download and hang poster in your credit union back office for employees to see.
- Confirm the Visa card products you are promoting (i.e. Visa Credit card, Visa Business Credit card, Visa Debit card and/or Visa Business Debit card).

### Set employee goals and inform employees of training session deadline.

### Store game cards in a secure location.

### Launch FIRST DAY OF PROMOTION

- Host an employee launch meeting at your credit union back office.
- Demonstrate online training to your employees.
- Excite employees and remind them of the available prizes.

IF YOU HAVE QUESTIONS OR WOULD LIKE TO REQUEST ADDITIONAL GAME CARDS, CONTACT YOUR CREDIT UNION'S PROGRAM ADMINISTRATOR.

### Promotion JULY 1 - AUGUST 31, 2017

- Verify Visa card applications submitted by employees.
- Distribute employee game cards throughout the promotion. Keep motivating employees by recognizing and highlighting top performers.

### FUN BRANCH ACTIVITIES

- Create a tally board in the break room to display the number of new accounts being generated.
- Send encouraging emails each week with kudos for high performers reminding employees of selling tips. Talk up the benefits of your card. Hey, it's a great card!!
- Start a friendly competition with another branch.
- Encourage employees to share selling tips with each other.
- Keep your attitude positive and enthusiastic. Lead the team to a great win!

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