



#1 in college marketing

Summary

Product to be sold: TBA
Product Differentiation: Points, low APR, free Pizza slice as a SSP (second stage premium) via SMS message

Credit Card Bank Client:
A nationwide bank with an appetite for 3,000,000/ year.

Business Situation

Initially, three month test with \$500,000 and then moving to a full program generating 3,000,000 applications per year.
Environment: competitive.

Solution

Provide credit educational seminars as a sales catalyzing program:

- n College administrators to lift bans and restrictions on credit card marketing
- n Speak to groups 20-200 at a time
- n Sign up applicants (15-50%)
- n Use accredited CEC (credit education certified) facilitators

Projections

- n Cost per application \$22 +/--\$2.25
- n Approval rates 42% +/-14%
- n \$15,000 start-up fee
- n Cost per SSP \$10-45/account

Measurement

- n 3x /yr QBR (Quarterly business review)
- n ASP batch coded approval percentages

College credit card acquisition program using Credit Strategy Seminars® at four-year schools.

"UCMS provides much needed financial education for America's youth"

Alan Greenspan, Chairman of the Board of Governors of the Federal Reserve System.

In the competitive credit card marketing industry, United College Marketing Services gains access to sales opportunities by credit educating students.

Credit card clients pay per completed application. They are not at risk in paying per student attendee. There is an exclusivity of one credit card per seminar a credit card bank sponsors. A UCMS "credit education certified" officer facilitates the seminar / sign-ups.

UCMS leverages technology, branded "the source" by:

- n Collecting "opted-in" chat, email, cell phone, PDA information
- n Viral / WOM (Word of mouth) marketing via Internet
- n Providing campus media (sites, blogs, online journals) with credit education resources

“Without question, UCMS Credit Strategies Seminars® on-campus reduces the number of drop outs due to credit card debt.”

John Simpson, administrator at Indiana University

“United College Marketing Services, in providing credit education, removes credit snafus that can trap young adults ”

Representative Louise Slaughter (D-NY)

Situation

Credit card companies face increasing competitive challenges. The appetite to sell at college campuses is increasing, but the number of campuses allowing free and open access to students is shrinking.

Why?! College administrators are protecting students from credit card marketers and generating revenue by selling access. This is seen by:

- Increased number of schools “locking out” card marketers
- Direct mail campaigns that have success measured in basis points
- Lack of self regulation within the college credit card marketing industry
- Students growing apathy towards exposure to 600+ daily ad messages.

Solution

UCMS offers an option to leverage the need for college students to get credit education and turns it into a sales opportunity.

College administrators have few options when it comes to finding speakers on credit card safety. Those options become even more limited when college administrators are allocated smaller budgets to fund programs.

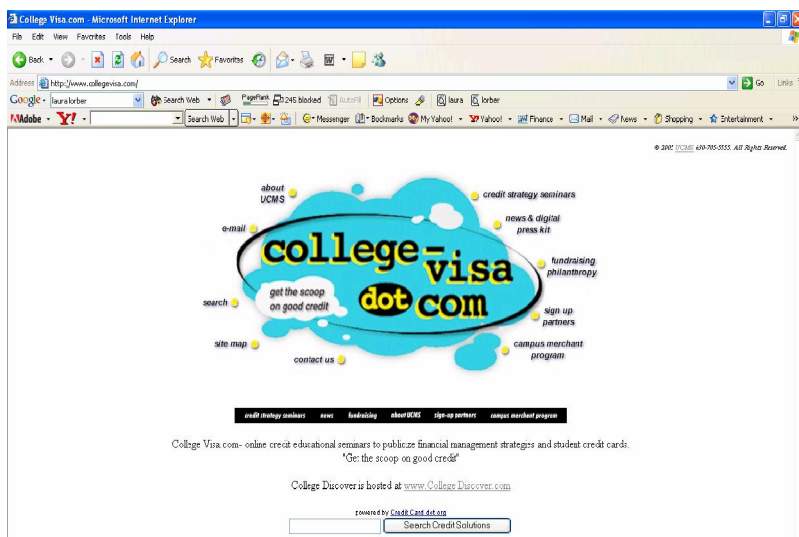
College administrators facilitate UCMS efforts to sell credit cards by:

1. Allowing access to sell direct
 - Dorms, student unions, orientation
 - Automatic yearly invites
2. Granting consent. Ability for all college administrators to give immediate access to niche student populations.
3. Sharing control. Automated approvals cutting through multiple departments
4. Dictating content. College administrators prefer cutting edge aggressive credit material.
5. Accepting Credit Strategy Seminars® consistently thus creating sales opportunities for UCMS.

The Federal Trade Commission (FTC) supports UCMS efforts to expand credit knowledge and has applauded UCMS efforts to self-regulate (tying education into sales pitches).

Benefits

Credit card portfolio values are boosted by UCMS. Not only is there a high number of high quality accounts, but significant community goodwill is built up because of Credit Strategy Seminars®.



For More Information

For more information about United College Marketing Services, call us at (630) 705-5555. To access information using the World Wide Web, go to:

<http://www.ucms.com>

For more information about Credit Strategy Seminars®, visit the Web site at:

<http://www.collegevisa.com>

Start Up Plan

- n BRM art (Business Reply Mail)
- n Banners
- n Applications Printed.
- n Seminar Script approved
- n Schools selected (Volume)
- n QBR (Quarterly Business Review)
Client QBRs :
 - Scheduled 3x per year
 - Data Measured
 - Cost per approved
 - Cost per activated account
 - Location: At a four year school
- n Reporting systems defined
ASP, Ship to, batch codes
- n Student status confirmation process
- n Internal fraud detection process
- n Submitting electronic applications
 - School ID check performed
 - Source code notated
 - Received, checked, submitted date(s)
 - Soft copy kept on UCMS server
 - Hard copy faxed/overnighted

UCMS