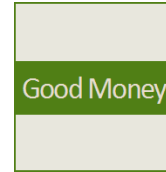


**A Payday Lending Solution
 Package Options**

Package 1 Includes:

- MicroLender Loan Origination System
- GoodMoney Consulting
- GoodMoney Branding



Per application fee (includes CLVerify fee of \$1.00)	\$2.25
Per rollover fee	\$1.25
Forms.....	a la carte
One-Time Set Up	\$3,750.00

Package 2 Includes:

- MicroLender Loan Origination System
- GoodMoney Consulting



Per application fee (includes CLVerify fee of \$1.00)	\$2.25
Per rollover fee	\$1.25
Forms.....	a la carte
One-Time Set Up	\$3,000.00

Package 3 Includes:

- MicroLender Loan Origination System



Per application fee (includes CLVerify fee of \$1.00)	\$2.25
Forms.....	a la carte
One-Time Set Up	\$1,800.00

To view details about GoodMoney Consulting and/or GoodMoney Branding please see the following pages 2 and 3.

“A credit union is an instrument for the improvement of the economic conditions of its members, with particular emphasis on providing low-cost, personalized loans.”

CUNA International, Inc. Planning Committee Report, May 1965

Includes:

- Beginner's guide including assistance with obtaining board approval, payday loan policy, financial pro forma and much more
 - Beginner's Guide
 - Rationale for entering payday loan industry
 - Alignment with credit union mission, vision and values
 - Industry statistics and national demographics
 - Recommendations for beginning public relations initiatives
 - Assistance in determining target audience and finalizing decisions on collaboration
 - Recommendations for beginning marketing plans
 - Staffing recommendations including job descriptions and suggested characteristics profile
 - Financial pro forma
 - Assistance with payday lending policy including determination of loan limits, pricing and collections
 - Estimated timeline and next steps
 - Frequently asked questions and answers
 - Board presentation
- Complete operations manual including program set up, suggested underwriting criteria, pricing, procedures and much more
 - Operations Manual
 - Assistance with your specific program set up
 - Suggestions for determining underwriting criteria
 - Suggestions for determining pricing/fees; pricing structure may vary per credit union
 - Recommendations for loan application design and content
 - Assistance with ACH and settlement reporting system for daily, weekly and monthly use including recommended board reports
- Initial training, ongoing support and comprehensive training manual including procedures for frontline and back-office staff, from taking and verifying an application, to collection practices, procedures and timetables
 - Training Manual
 - New loan procedures
 - New member procedures
 - Repeat borrower procedures
 - Payment procedures
 - Collection procedures
 - Loan pay-off procedures
 - Forms
 - Screenshots
- User group meetings to share best practices and data reports for use in benchmarking your operation in comparison to other GoodMoney users

A credit union is “organized...for the purpose of promoting thrift among its members and creating a source of credit for provident or productive purposes.”

Federal Credit Union Act 1752 (1)

Includes:

- Advertising and public relations support including marketing manual, materials and templates, and trademark guidelines
 - Marketing Manual
 - Trademark guidelines
 - Marketing objectives
 - Target market
 - Reaching target market
 - Characteristics of target market
 - Suggested public relations initiatives with templates
 - Suggested external marketing activities with templates
 - Suggested internal marketing activities with templates

GoodMoney®
paydayloan
TURNKEY SOLUTIONS

A nationally recognized program featured in USA Today, New York Times, industry trade journals and winner of the 2007 Herb Wegner Memorial Award!

A complete, flexible, cost-effective turnkey solution.



Credit Unions' "main purpose is still to provide the average wage earner with a source of low-cost credit and to encourage him to save regularly..."

CUNA International, Inc. A Fact Book for Legislators