

Monitor your performance with convenient monthly reports

As part of the program, you'll get access to monthly reports that help you track your performance and view important customer data. So you'll have an easy way to see exactly how your campaigns are doing.

eQuest data warehouse

The eQuest application provides a series of structured report views that enable you to select, sort, and summarize your cardholder and ATM transaction data. The Cardholder Summary Reports provide detail about your cardholders' ATM and POS activity. These allow you to:

- Monitor cardholder ATM usage
- View PIN or signature POS activity
- See how a specific cardholder uses their card
- Download cardholder names and addresses at any time

If you do not currently have access to eQuest, contact your Elan Representative for assistance.

"Horizon Bank's partnership with Elan Financial Services and the Debit Card Marketing Program has been very beneficial to our bank. The turn key debit card marketing program has allowed Horizon Bank to reach out to our customer base in a very cost effective manner. We have been able to educate our customer base and enhance customer loyalty while increasing revenue."

— Kathie A. DeRuiter, EVP Operations
Horizon Bank, NA

Elan Marketing On Demand

In addition to our seasonal campaigns, we also offer Elan Marketing On Demand — a free online resource to help you promote your debit cards and ATMs. With just a few clicks, you can quickly download or place an order for high-quality, high-impact marketing and educational materials whenever you need them. It's a simple, cost-effective way to promote your products and maximize interchange income. Accessing the website is easy, too. Just visit elandebitmarketing.com and click the "Marketing Collateral" tab. Or go directly to marketing.elanfinancialservices.com

On-demand materials are available for a wide range of uses:

- Consumer marketing
- Small business marketing
- Debit and ATM education
- Fraud and identity theft awareness
- Debit, ATM and EMV education

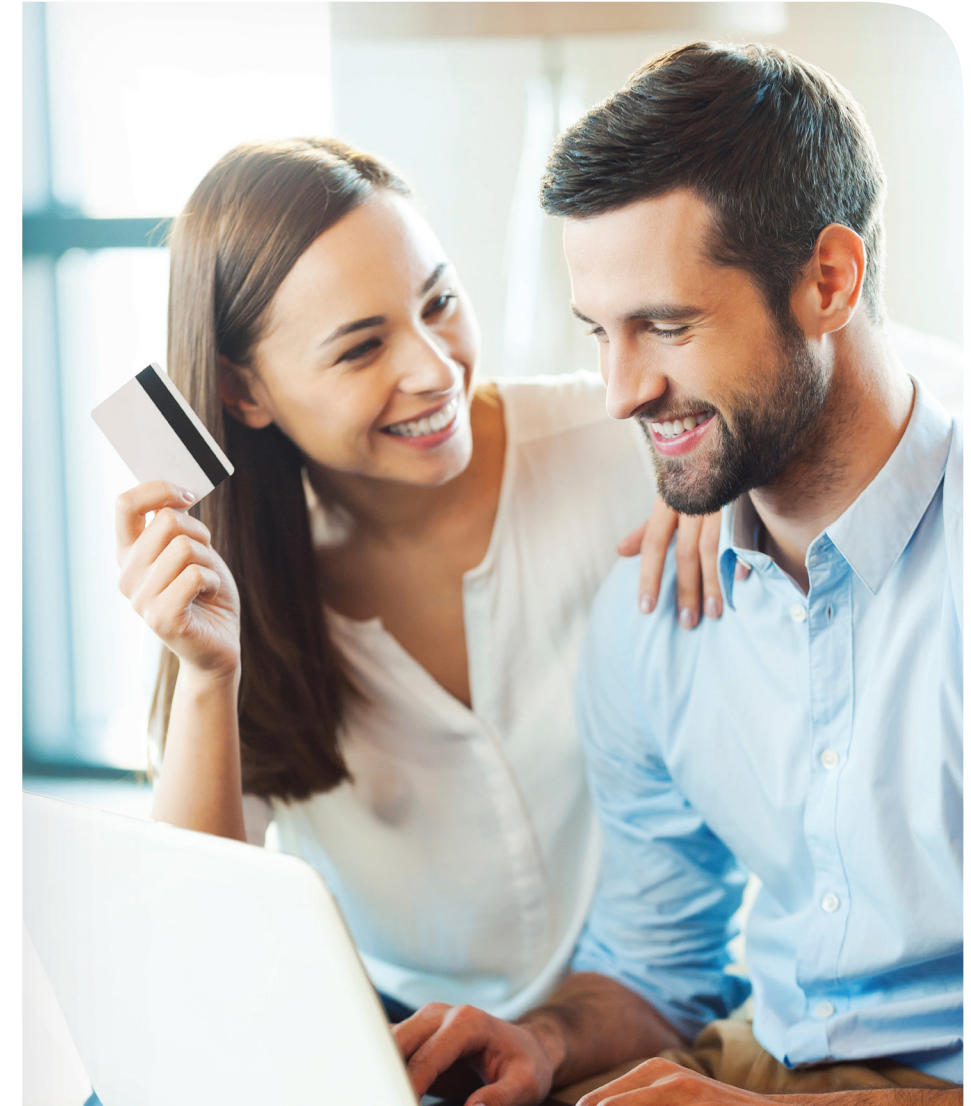
Marketing power at your fingertips

Elan Marketing On Demand provides everything from brochures and ads, to posters, statement inserts, web banners, and more. Just visit the website and start exploring. What's more, everything is instantly available and free to download. You can customize the materials yourself and take them to your favorite local printer. Or you can choose to have us professionally print and ship the materials to you at a reasonable cost. It's a fast, easy, and effective way to increase demand for your card products.

Start by visiting marketing.elanfinancialservices.com



2016 DEBIT CARD MARKETING PROGRAM



A proven system
for increasing card usage.



Make your debit card the one they use most often

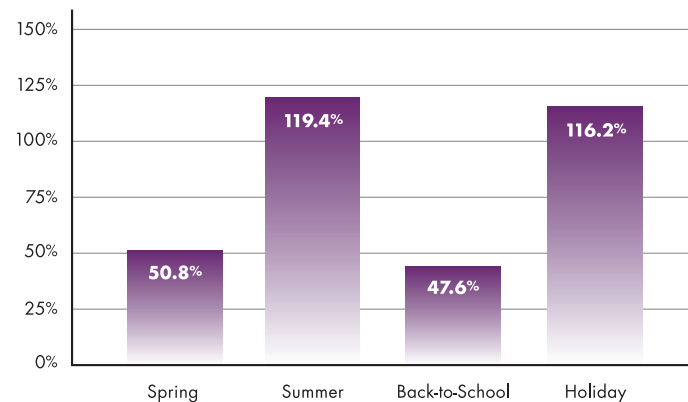
Want to increase debit card usage and stand out from the competition? Take advantage of Elan's 2016 Debit Card Marketing materials. Simple, powerful, and cost-effective, they're a perfect way to promote your debit card all year long.

Research shows that a combination of educational messages and incentive offers helps drive card usage and long-term loyalty. That's why our program features two messaging options — one to educate your customers on your card's benefits, and one with an incentive offer to encourage usage over a specific period.

Regular quarterly promotions allow you to reach customers throughout the year, ensuring your card never gathers dust. Each eye-catching campaign is customizable with your company's logo and features direct mail letters, postcards, and downloadable web banners so you can reach cardholders in a range of effective ways.

Our professionally managed solutions minimize your cost and time so you can maximize your profit. And the results prove it. On average, our customers experience a double-digit growth in signature transactions with each marketing campaign.

2014 Marketing Promotion
Signature Transaction Growth Per Campaign



Profit from our expertise

Everybody knows marketing is essential for business growth. Problem is, not everybody has the time and experience to do it well. With Elan card marketing, all the hard work is done for you. Our complete system is ideal for any institution looking to stand out among the competition, strengthen customer loyalty, and boost their bottom line.

Benefits to your financial institution include:

- Increased interchange income
- Reduced check processing expenses
- Lower marketing costs
- Higher card awareness
- Stronger brand loyalty

Meet your dedicated marketing department

Whether or not you've got a marketing department, our program is designed to work seamlessly, providing a hands-off, turn-key system that couldn't be easier. All you have to do is customize the materials with your logo and we'll do the rest. From design, to copy, to printing and mailing — it's all taken care of for you. We even provide six months of reporting to track your results. You get a complete, proven system that takes the guesswork and logistical challenges out of your debit card marketing.

"The turnkey program provides fresh marketing pieces with the option to customize as little or as much as you like. A simple way to increase interchange income in the fast-paced business of debit cards."

— Terry Souter, Plastic Card Officer
VacationLand Federal Credit Union

To start today, register at elandebitmarketing.com

2016 PROMOTION DATES

SPRING

PROMOTION

March 1–31, 2016

SIGNUP OPENS

December 7, 2015

SIGNUP ENDS

January 22, 2016

MAIL DATE

February 8, 2016

BACK-TO-SCHOOL

PROMOTION

August 1–31, 2016

SIGNUP OPENS

May 16, 2016

SIGNUP ENDS

June 17, 2016

MAIL DATE

July 11, 2016

SUMMER

PROMOTION

June 1–30, 2016

SIGNUP OPENS

March 1, 2016

SIGNUP ENDS

April 15, 2016

MAIL DATE

May 9, 2016

HOLIDAY

PROMOTION

December 1–31, 2016

SIGNUP OPENS

August 29, 2016

SIGNUP ENDS

October 14, 2016

MAIL DATE

November 7, 2016

