

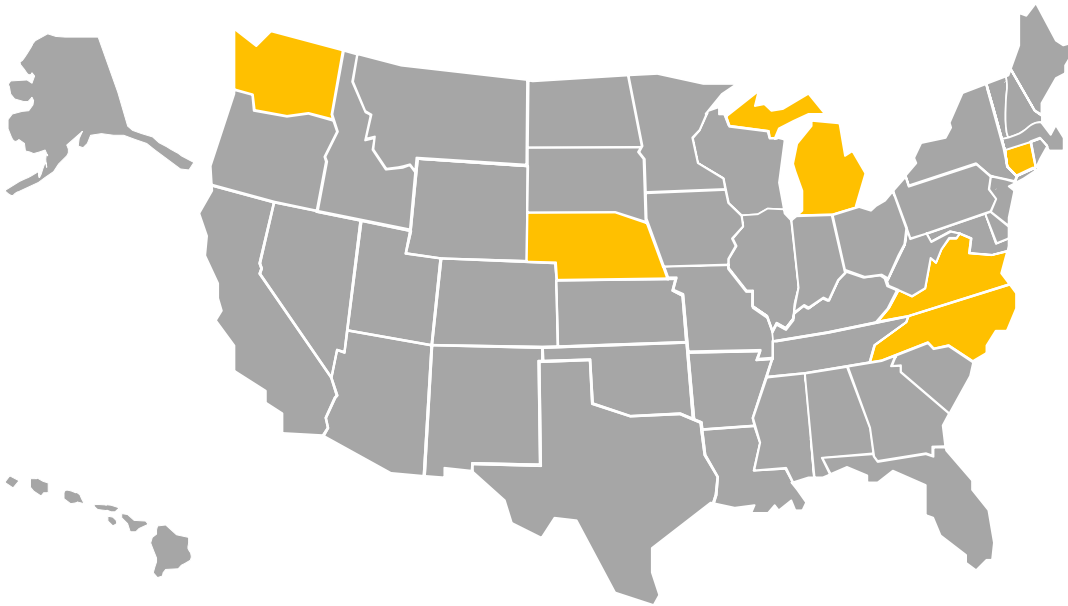


SAVE TO WIN IMPACT: 2015 OVERVIEW

In 2015, Save to Win™ began an exciting shift towards a new program model. Connecticut and Virginia became the 5th and 6th states to launch Save to Win, and joined Michigan and Nebraska to promote the first large-scale multi-state program. Save to Win accountholders in all participating states (MI, CT, VA, NC, WA, NE) saved over \$22MM during 2015 alone. A total of 6,195 new accounts were opened during the same year, helping the program reach new heights: Since 2009, Save to Win has encouraged over 60,000 consumers to open unique accounts and collectively save more than \$138MM.

Not only has Save to Win continued to expand its reach by making the product available to over 1.3MM consumers across the United States, it has also continued to encourage financially vulnerable Americans to become better savers. Among surveyed new accountholders, between 73-76% indicated one or more measures of financial vulnerability, and between 49-57% identified as non-savers. Of the same surveyed respondents, between 53-69% reported their Save to Win account being their first shared certificate or certificate of deposit, suggesting that the Save to Win product has created excitement among consumers with high levels of debt and little to no savings and encouraged them to take an important step towards a more financially secure future.

STATES OFFERING SAVE TO WIN



PRODUCT REACH AND IMPACT: PROGRAM YEAR 2015

86-90%: Percent of accountholders who were financially vulnerable	4,170: Total number of winners
53-69%: Percent of accountholders who had never had a CD before	16,604: Total number of accountholders in 2015
\$1,274-\$2,744: Average year-end account balance	\$272,000: Total dollar amount of prizes awarded in 2015

KEY HIGHLIGHTS

63
Credit Unions

6
States

60,200
Total Accountholders
from 2009-Present

\$138,048,576
Total Saved
2009-Present

86-90%
of Accountholders were
Financially Vulnerable

53%-69%
of Accountholders had
never had a CD before

\$1,274-\$2,744
Average Saved
Per Account

SAVE TO WIN IMPACT: 2015 OVERVIEW



D2D FUND
DOORWAYS TO DREAMS

ACCOUNT ACCESS AND OPENING

63:
Total number of
participating credit unions

\$42,666,102:
Total amount on deposit

6:
Number of states where
Save to Win is available

1,378,868:
Total number of consumers with
access to Save to Win

SAVE TO WIN: 2009-PRESENT

YEAR	CUMULATIVE NUMBER OF ACCOUNTS	CUMULATIVE AMOUNT SAVED (\$)	NUMBER OF STATES	NUMBER OF CREDIT UNIONS
2009	11,666	8.6MM	1	8
2010	21,582	31.9MM	1	36
2011	31,513	48.1MM	1	58
2012	42,073	72.2 MM	2	68
2013	50,076	94.3MM	4	62
2014	53,589	115.8MM	4	58
2015	60,200	138.1MM	6	63

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For more information on D2D's prize-linked savings work, visit us at http://www.d2dfund.org/prize_linked_savings and join the Prize-Linked Savings Connection.