



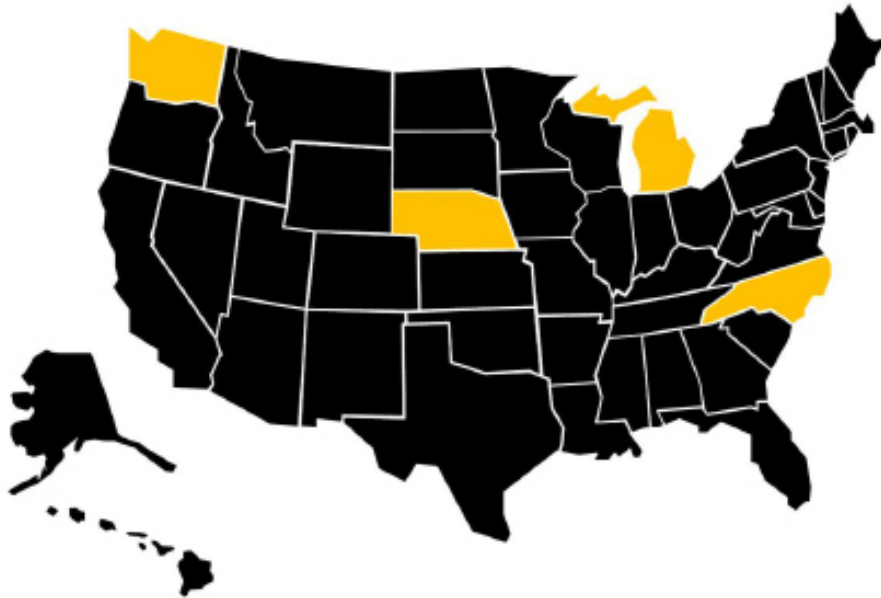
SAVE TO WIN IMPACT: 2014 OVERVIEW

2014 saw more success for Save to Win™, as the product closed out its 6th productive year.ⁱ Since 2009, Save to Win has reached almost 54,000 unique accountholders in 58 credit unions spread out across 4 states. The flagship state Michigan and Nebraska finished their 6th and 4th years, respectively, while North Carolina and Washington each completed their second year in the program.

Save to Win reached a major milestone this year: since the program's inception, accountholders have saved over \$115MM, with the average amount saved per account between \$1,142-\$3,011. This statistic is particularly impressive considering the fact that Save to Win, yet again, reached and engaged a largely financially vulnerable population. Out of surveyed accountholders, 78%-91% indicated one or more measures of financial vulnerability.

Additionally, the program continues to show notably high percentages of accounts that are reopening from one year to the next with a rollover rate of 88-99%.ⁱⁱ Together, these statistics are encouraging, and suggest that the product has not only been sticky over time, but has continued to be a helpful financial product across separate and diverse communities.

STATES OFFERING SAVE TO WIN



PRODUCT REACH AND IMPACT: PROGRAM YEAR 2014

78-91%:
Percent of accountholders who were financially vulnerable

88-99%:
Rates at which accounts rolled over

\$1,142-\$3,011:
Average year-end account balance

3,233:
Total number of winners

16,063:
Total number of accountholders in 2014ⁱⁱⁱ

\$300,000:
Total dollar amount of prizes awarded in 2014

KEY HIGHLIGHTS

58
Credit Unions

4
States

53,589
Total Accountholders from 2009-Present

\$115,827,788
Total Saved 2009-Present

78-91%
of Accountholders were Financially Vulnerable

\$1,142-\$3,011
Average Saved Per Account

SAVE TO WIN IMPACT: 2014 OVERVIEW



ACCOUNT ACCESS AND OPENING

58:
Total number of
participating credit unions

\$42,023,075:
Total amount on deposit

4:
Number of states where
save to win is available

1,333,091:
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

NOTES

I. Save to Win is a registered service mark of D2D Fund, Inc.

II. Rollover accounts are accounts that reopen from year to year.

III. This represents the number of accounts active in December, 2014

ACKNOWLEDGEMENTS

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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.