



Appendix 1: Implementation Checklist

Legal Review of Program Documents / Credit Union Conducts their own Due Diligence:

- Board Resolution signed/returned to CUSG (If applicable by laws of the state including prize linked savings laws or required by the CU)
- 30-day notice to Dept of Finance or State Regulator (If applicable by laws of the state including prize linked savings laws or required by the CU)
- Participation Agreement signed/returned to CUSG
- Exhibit A: Implementation Guide
- Exhibit B: Official Rules Template
- Exhibit C: Fee Schedule
- Pay Implementation Fee

Onboarding Call:

- Attend first call - review launch timeline, Appendix 1 and administrative website overview
- Fill out Appendix 2 and return with logo to CUSG [Save to Win](#) Product Manager
- Like the Save to Win Facebook page/follow us on the Save to Win Twitter (if applicable)

Legal Documents Prepared:

- Official Rules Template – Customize and send to CUSG [Save to Win](#) Product Manager
- Determine if you will be offering a Share Savings, Share Certificate, or Both
- Determine if you will be conducting your own Credit Union specific Member Drawing and/or Employee Drawing
- Set all account terms, fees, and/or limitations in accordance with all federal and state laws applicable to your CU in your respective state, including the PLS Laws.
- Prepare all your account disclosures as required by federal and state laws applicable to your credit union. These can include but are not limited to the TIS disclosure. CUSG can provide a TIS Disclosure Template if needed - Appendix 4 Template (optional).
- Credit unions are responsible for distributing 1099 forms to their members for interest/dividends earned AND for prizes as the payouts come from your credit union. Credit unions should consult their compliance, legal and accounting team or visit the www.irs.gov for instructions on how to fill out 1099 forms. Participating Members who earn \$600 or more in prizes in a calendar year are to be supplied with a [1099 MISC](#) tax form.
- Fill out and return ACH form before first drawing

Product Set Up:

- Use Appendix 3 and Data Admin Guide to set up product in your core system
- Prepare test file and upload between the 15th and last day of any month
- Data files are due by 8th day of each month
- Errors need to be corrected by the 13th of each month

Marketing Campaign:

- Review Appendix 5 and plan your 12-month marketing strategy (emails, newsletters, etc.)
- Order/customize marketing materials and post in branches/mail to members
- Create a Save to Win product webpage with banner ad, logo and call to action

Post Launch:

- Download Data Check Tool
- Accounts opened in your first month should be included in your first data file, which is due between the 1st-8th day of the following month
- First drawing will be held on the 14th of the second month
- Participate in Save to Win Participating Credit Union Webinars, when applicable.
- 6-month post launch call with CUSG [Save to Win](#) Product Manager