

MERCHANDISING

REWARD POINTS

CREDIT LINES

PRIVATE LABEL

*M*embership  
services



CUSTOMIZED ONLINE SHOPPING SITES

# BUILDING AND HOSTING CUSTOM ONLINE STORES



REWARDS SITES • POINT REDEMPTION SITES • CREDIT LINE SITES • OR COMBINATION SITES

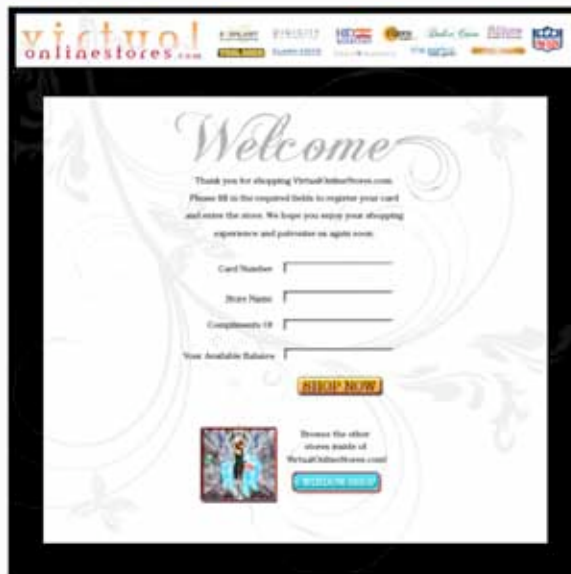


## WHO WE ARE

Membership Services is a full service marketing company that specializes in the development and deployment of hosting online consumer shopping sites on behalf of third party companies. Membership Services can provide your company with a customized shopping site to drive new customers or promote existing customer loyalty.

- Offer your customers reward points redeemable at your company merchandise reward site
- Offer your customers credit to shop merchandise at your company shopping site
- Offer your customers over 10,000 products with name brand merchandise

We can help you develop and deploy a unique shopping site for your business and your customers.



# MARKETING SOLUTIONS

Each of our sites offer over 10,000 products and services in at least 20 different categories ranging from blue ray players to video gaming consoles to jewelry, purses and so much more. Our distributors carry products that are updated daily with brand name, top of the line items.

The store inventory and categories can be easily customized to meet each of our customers needs.



- We have partnered with high-end online retail shops where everyone wins! The right shopping site solution is different for each company! Membership Services will tailor a store front to meet your marketing goals.
- Membership Services delivers value to our clients by managing all aspects of your online merchandise business.
- Our online stores offer powerful solutions that engage and motivate employees, partners and customers toward your goals.



# CUSTOMIZE YOUR STORE

The possibilities for your own customized online shopping site are endless. Your customers will be impressed with their online shopping experience with your easy to navigate site. You will have the opportunity to brand your store with your own logo, banner, rotating flash banners and so much more!

The screenshot shows a web browser displaying the 'Find.com' online shopping site. The site features a green and white color scheme with a navigation menu on the left, a central product display area, and a right-hand sidebar. Annotations with arrows point to various elements of the site:

- Your own online shopping URL:** Points to the browser's address bar showing 'http://www.find.com/'.
- Your company logo:** Points to the 'Find.com' logo at the top left of the page.
- Rotating flash banners:** Points to a large promotional banner for 'Apply for a Find.com Credit Account'.
- Custom offers:** Points to a smaller banner for 'Buy Now Pay Later!'.
- Custom stores:** Points to the 'Categories' list on the left sidebar.
- Brand name inventory:** Points to the 'FEATURED PRODUCTS' section displaying items like 'METALLIC ROSE DS LITE' and 'CLARION YK709 7 DOUBLE DIN'.
- You design the payment plan:** Points to the 'Payment Plan' section on the right sidebar.
- Secure payment:** Points to the 'AuthoNet' logo and 'VISA' logo in the footer area.
- Customized iframe and mall look:** Points to the overall layout and design of the storefront.
- Custom account information:** Points to the 'Your Account' section on the right sidebar.

# 4 WAYS TO BUILD A SHOPPING SITE

- 1) Clients have the opportunity to offer discounted merchandise for purchase. A simple check out process can include credit card and checking account transactions.
- 2) Clients can also offer reward points that are redeemable in the on-line shopping sites. Many companies distribute these points as a reward to their employees, clients and/or customers as a loyalty incentive.
- 3) Clients can also offer to extend a credit line to their customers redeemable at the on-line shopping sites. Membership Services builds customized down payment and interest free finance options for their customers.
- 4) Clients have the opportunity to extend a credit line to their customers redeemable at the on-line shopping sites and combine it with reward points. Membership Services can customize and integrate both of these options.

## 1. POINTS ONLY



## 2. CREDIT LINE ONLY



## 3. CREDIT LINE AND POINTS



# POINT REDEMPTION

In addition to shopping by credit card or checking account, Membership Services offers purchases with points or credit.

The screenshot shows the Monster Rewards website interface. A 'Your Account' pop-up window is open, displaying the following information:

- Welcome: John Smith
- Address: 1234 MONSTER STREET, MONSTER VILLE, Florida, United States 33703
- Membership ID: 10315
- Available Credit: \$1,529.27
- Outstanding: \$870.73
- Balance:
- Available Points: \$1,000.00

The main page features a navigation menu, a search bar, and a 'FEATURED PRODUCTS' grid. The products listed include:

- Sharper Image World Smart Phone: \$93.50 Down Payment + \$38.49 Payment/CR | \$38.47 Per Month\*\*
- 32" Class LCD Monitor: \$149.99 Down Payment + \$13.29 Payment/CR | \$13.29 Per Month\*\*
- Performer Chateau Grill Grn: \$132.75 Down Payment + \$8.29 Payment/CR | \$8.74 Per Month\*\*
- EMachine DT Intel PentiumE2215: \$44.99 Down Payment + \$19.75 Payment/CR | \$19.75 Per Month\*\*

1) Your company chooses the value of the points and you choose how you want to distribute them.

2) The customers redeem these reward points for merchandise.

The screenshot shows the product page for the iPod Shuffle 2GB - Pink. The product is priced at \$114.99. Two redemption options are shown:

- 86 24 Points\* OR
- \$12.94 Per Month(s) \*\*

The product description states: "iPod shuffle is jaw-droppingly small, enormously colorful and even more brilliant; the VoiceOver feature tells you what song is playing and who's performing it. It can even tell you the names of your playlists, so you can easily find one to match your mood. With VoiceOver and with the controls conveniently located on the earphone cord-it's even easier to navigate your music. You can browse without taking your eyes off your run, your ride or whatever you're doing. Clip a 2GB iPod shuffle to your sleeve, running shorts or backpack and take up to 500 songs whenever you go."

The product was added to the catalog on Tuesday 16 February, 2010. At the bottom, there are buttons for "Add to Wishlist", "Quantity: 1", and "Add to Cart".



# CONTROLLING VARIABLES

## Control Exposure by Adjusting the Down Payment

MFG Wholesale	MSRP	Wholesale Mark Up	On-Line Store Price	Required Down %	Required to Cover MFG Wholesale		Outstanding Balance	Projected ROI	Default Threshold
					Customer Down Payment	Company Down Payment			
\$100.00	\$135.00	100%	\$200.00	0%	\$0.00	\$100.00	\$200.00	100%	50%
\$100.00	\$135.00	100%	\$200.00	10%	\$20.00	\$80.00	\$180.00	125%	56%
\$100.00	\$135.00	100%	\$200.00	25%	\$50.00	\$50.00	\$150.00	200%	67%
\$100.00	\$135.00	100%	\$200.00	35%	\$70.00	\$30.00	\$130.00	333%	77%
\$100.00	\$135.00	100%	\$200.00	40%	\$80.00	\$20.00	\$120.00	500%	83%
\$100.00	\$135.00	100%	\$200.00	50%	\$100.00	\$0.00	\$100.00	unlimited	100%

## Limit exposure by adjusting the Mark Up

MFG Wholesale	MSRP	Wholesale Mark Up	On-Line Store Price	Required Down %	Required to Cover MFG Wholesale		Outstanding Balance	Projected ROI	Default Threshold
					Customer Down Payment	Company Down Payment			
\$100.00	\$135.00	25%	\$125.00	25%	\$31.25	\$68.75	\$93.75	36%	27%
\$100.00	\$135.00	35%	\$135.00	25%	\$33.75	\$66.25	\$101.25	53%	35%
\$100.00	\$135.00	50%	\$150.00	25%	\$37.50	\$62.50	\$112.50	80%	44%
\$100.00	\$135.00	65%	\$165.00	25%	\$41.25	\$58.75	\$123.75	111%	53%
\$100.00	\$135.00	75%	\$175.00	25%	\$43.75	\$56.25	\$131.25	133%	57%
\$100.00	\$135.00	100%	\$200.00	25%	\$50.00	\$50.00	\$150.00	unlimited	67%

## Control Cashflow by Determining your Minimum Monthly Payments

Outstanding Balance	Minimum Monthly %	Total Projected Monthly Payments	Monthly Payment
\$500	5%	20	\$25
\$500	10%	10	\$50
\$500	15%	6.6	\$76
\$500	20%	8	\$63
\$500	25%	4	\$125
\$500	50%	2	\$250

# PAYMENT PLANS

Membership Services has the ability to offer and redeem credit lines. You will have the opportunity to:

- Customize your down payments
- Customize monthly payments and shipping
- Redeem points
- Or incorporate both

You choose how much the line of credit is, how much the down payment needs to be and how much the product mark up is.

### Payment Plan

\* You will have the option to redeem your monster points upon checkout

\*\* Estimated monthly payment is equal to 15% of the outstanding product purchase price. Outstanding credit lines have a minimum monthly payment of \$50.00 or 15% of the outstanding credit line, whichever is greater. Estimated monthly payment may not apply and depends upon the amount of your credit line outstanding. Please review your monthly statement for your actual monthly payment.

The screenshot shows the Monster Rewards website interface. The main content area is titled "What's In My Cart?" and displays a table of items:

Product(s)	Qty.	Cost	Down Payment	Points	Per Month Payment
GARMIN 18984286 GPSMAP 44MM 6XC5X RECEIVERS (WITH BAROMETRIC	1	\$502.99	\$150.75	452.24	\$67.94
Performer Charcoal Grill Gen	1	\$530.99	\$132.75	398.24	\$59.74
12.1 MP PShot A1988 IS Blue	1	\$293.99	\$73.50	220.49	\$33.07
<b>Sub-Total:</b>		<b>\$1,427.97</b>	<b>\$356.99</b>	<b>226.49</b>	<b>\$127.58</b>

Below the cart items, a "Payment Breakup" section shows:

- Down Payment: \$ 356.99 (Should not be less than \$350.99)
- Points: 220.49 (Should not exceed 1000 Points)
- Amount Financed: \$ 850.49 (Should not exceed \$1629.27)
- Payment Breakup Total: \$ 1,427.97

Navigation buttons include "Update Cart (1)", "Continue Shopping", "Update Payment Breakup (2)", and "Checkout (3)".

# INTEGRATED CREDIT LINE WITH POINT REDEMPTION



1) Your company can offer your customers a credit line as well as rewards points to promote more shopping

2) Your company chooses the credit line terms as well as the discount amounts redeemable via reward points

**28Pc Ss Cookware Set**  
(BPKT28)

Cost: \$177.99

\$44.50 Down Payment  
+ 133.49 Points\* OR  
\$20.02 Per Month(s) \*\*



**Walmart**

This set does it all! Now you can have the perfect pan for any cooking job and the right accessories to help you prepare meals like a professional chef. The unique temperature knob on each cover tells you when you have reached the optimum temperature for healthy and nutrient saving waterless cooking. More than high quality cookware, each accessory offers greater efficiency and usefulness. The stainless steel bowls can also be used as double boilers or even as dome covers for stove top roasting. The handy step-steamer lets you steam just the right quantity of vegetables because it fits the saucepan and four sizes of casseroles. Each pan is made from beautifully polished surgical stainless steel together with stainless steel capped riveted handles for durability and performance that will last a lifetime. Set includes: 1 6qt Saucepan with Cover, 1 6qt Casserole with Cover, 2 2qt Casserole with Cover, 3 1qt Casserole with Cover, Step Steamer with Side Handles, 6qt Casserole with Cover, 10-7/8" Frypan with Cover, Large Mixing Bowl with Air Tight Plastic Cover, Medium Mixing Bowl with Air Tight Plastic Cover, Grater with Removable Handle, Grater Ring Adapter, Deep Fry Basket with Removable Handle, Suction Cup Knob for Mixing Bowls when Used as a Dome Cover, Heat Resistant Pan Rest, and 4pc Measuring Spoons. Limited Lifetime Warranty.

This product was added to our catalog on Thursday 22 October, 2009.

[Add to Wishlist](#)      Quantity: 1      [Add to Cart](#)

# CUSTOMER TRACKING

- Easy check out process
- Our system keeps tracks of the customers account history and points usage tracking, easily and securely.
- Pay by points, credit line, credit card or checking account

1 Items in your cart

**Your Account**

Welcome: John Smith  
 Address: 1234 MONSTER STREET  
 MONSTER VILLE  
 Florida  
 United States 33703  
 Membership ID: 10310  
 Available Credit: \$1,829.27  
 Outstanding: \$870.73  
 Balance:  
 Available Points: \$1,000.00

## What's in My Cart?

Product(s)	Qty.	Cost	Down-Payment	Points	Per Month	Remove
Performer Charcoal Grill Grm	1	\$530.99	\$132.75	398.24	\$69.74	<input type="checkbox"/>
GARMIN 100042200 GPSMAP 64 MB 60CSX RECEIVERS (WITH BAROMETRIC	1	\$602.99	\$150.75	452.24	\$67.54	<input type="checkbox"/>
<b>Sub-Total::</b>		<b>\$1,133.98</b>	<b>\$283.50</b>	<b>0</b>	<b>\$127.28</b>	

[Update Cart](#) (1)

## Payment Breakup:

Down Payment: \$ 283.50 (Should not be less than \$283.50)  
 + Points\*: 0 (Should not exceed 1000 Points)  
 + Amount Financed\*\*: \$ 850.48 (Should not exceed \$1629.27)  
**Payment Breakup Total: \$ 1133.98**

[Update Payment Breakup](#) (2)

[Continue Shopping](#)

[Checkout](#) (3)

My Monster Mail

http://www.my-monster-mail.audible.com/points.php

Enter: Latest Headlines | See You A Creative | Email Marketing Set | Reassessing Values | Direct Creative Blog | http://www.loggia.it | Postcard Marketing

**Monster POWERS**

Site Map | New Arrivals | Order History | My Statements | My Profile | My Account | Reward Points | Contact Us

**Point Usage Tracking**

John Smith  
 1234 MONSTER STREET  
 MONSTER VILLE, FL 33703

Activity Date	Activity Description	Amount	Point Balance
6/17/2009	Customer Service Points Loaded	1500	1500

Site Map | New Arrivals | Order History | My Statements | My Profile | My Account | Reward Points | Contact Us

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## WHY AN ONLINE STORE?

Online stores are available 24 hours a day, seven days a week. This means your customer can sit back and relax while browsing our stores, and so can you. From building the site to accounting and reporting back to you, we handle all of it.

Now anyone can visit the web and shop without ever leaving their home. This saves time and money and provides consumers with unique items.

Membership Services online stores are well-stocked, offering a wide selection of items. There will always be something for everyone; jewelry, home and garden, decor products, even computers, cell phones and other electronics.

Your customer may already know what they want when visiting your stores, but if unsure, they can take their time and browse as long as they want without hearing, "The store will be closing in ten minutes!" Your customer will never have to feel rushed or pressured.

- Online shopping has quickly become a favorite amongst consumers.
- Most consumers have become comfortable shopping online.
- Online retail shopping at your store will offer your customer a huge selection of brand name merchandise and also gives them the freedom of choice.
- Easy and convenient to order, implement, store and incorporate into any marketing campaign.



# HOSTING COSTS

All three of these programs will include the option to pay any amount with a credit card or a checking account as well as being used for down payments applicable for credit line offers

Customization set up fee: \$2,500.00 one-time

Monthly hosting cost: \$3.00 per active customer log-in

## FULFILLMENT:

Email fulfillment: Included

Collateral fulfillment: 30 mil embossed and tipped shopping card with welcome letter sent via US Postal Service. \$2.50 per mailing.

- 1) Shop by credit
- 2) Shop by points
- 3) Shop by credit and points

**TO ACCESS YOUR ACCOUNT**  
 VISIT: [www.monsterrewards.com](http://www.monsterrewards.com)  
 LOGIN: 6453826  
 PASSWORD: SW1234

**Monster merchant card**  
 EDDM 1754 1888 1754

JOHN G. SAMPLE  
 1234 MAIN STREET  
 CITY, STATE, FL 12345

February 01, 2010  
 Dear John:

Thank you for joining a Monster Rewards Member. We activated your Capital Credit benefit on 2/1/10 and we sent you an email confirmation with your log-in and password. As a reward, we have included a gift for you and prepared information once again and have included a membership card and Monster Rewards handbook that highlights your member-only benefits.

Please reference the Capital Credit section within the Monster Rewards handbook for complete terms and conditions of these benefits. Take note that benefits to be defined on the same day will be consolidated. You can call Monster Rewards at any time and cancel any portion or all of your benefits by calling 1-888-251-6042. If you call and cancel before your scheduled review period expires, you will not be charged. Otherwise you will be charged for the applicable activation and monthly membership fees for as long as you choose to remain a member.

There are also other exciting benefits that are available to our Monster Rewards members. Even though you currently do not have access to the Monster Rewards Credit Register benefits, you can upgrade your membership at any time. Please feel free to look at these other benefits and we will be happy to upgrade your services.

Sincerely,  
 Member Activation

Capital Credit Members will receive a Prepaid Member Rewards card. Card is separate and secure mailing within 7-10 days.

**thousands of benefits**  
 As a member of the Monster Rewards Program, you have access to the following benefits:

- CAPITAL CREDIT**
  - ✓ \$1000 Prepaid Member Credit Line
  - ✓ Great Experiences in the Monster Mall
  - ✓ 20% down payment, taxes & title required
  - ✓ Minimum monthly payment of 1% or \$10, whichever is greater
  - ✓ Member Prepaid MasterCard featuring instant points
- SAVERSEXRESS**
  - ✓ Up to \$1000 in savings on gas
  - ✓ Save up to 50% on Dining, Shopping, Entertainment, Adventure & Hospitality
  - ✓ Save up to 50% on insurance
  - ✓ Save up to 50% on travel
- CREDIT REPORTS**
  - ✓ Credit Monitoring
  - ✓ Credit Report Alerts
  - ✓ Credit Line Services
  - ✓ Monthly Credit Recovery Services
  - ✓ FICO® Identity Theft Police
  - ✓ Identity Legal Protection
  - ✓ Mortgage Refinance Coverage
  - ✓ Debt Consolidation Services
  - ✓ Medical Services
  - ✓ Petting Preparation

YOUR MONSTER ACCOUNT DETAILS			
BENEFIT	MEMBERSHIP	CAPITAL CREDIT	SAVERSEXPRESS
Date Of Enrollment	02/01/2010	02/01/2010	02/01/2010
Member Period	12 Months	12 Months	12 Months
Date of Billing	02/01/2010	02/01/2010	02/01/2010
Activation Fee	\$10.00	\$10.00	\$10.00
Monthly Fee	\$3.00	\$3.00	\$3.00
Date of last Month	01/31/2010	01/31/2010	01/31/2010

Member • P.O. Box 20862 • Ft. Worth, TX 76101-0862 • 1-888-251-6042 • [www.monsterrewards.com](http://www.monsterrewards.com)



# OPTIONAL UPGRADED BENEFITS

1) Prepaid debit card featuring reward points redeemable towards shopping site

\$2.00 per mailing

Benefits:

- Prepaid MasterCard® Card sent to your customer in a separate, secure mailer
- Customer gets a reward dollar for every dollar loaded on the card!
- Redeem at your custom online site
- No Credit Checks & No Turndowns!\*
- All applications are approved!\*
- No employment verification!
- 0% Interest and No NSF or late Fees!
- We don't charge interest or penalize for insufficient funds!



2) **saversXpress™**  
shop • dine • travel • play



Benefits:

- Dining *SAVE UP TO 50%*
- Movies *SAVE UP TO 50%*
- Travel *SAVE UP TO 20%*
- Automotive *SAVE UP TO 50%*
- Health & Beauty *SAVE UP TO 50%*
- Recreation *SAVE UP TO 50%*
- Golfing *SAVE UP TO 50%*
- General Services *SAVE UP TO 50%*

\$2.00 - \$2.50 per month  
determined by volume



3) **CREDIT REPORTER™** “Working to report, monitor and protect your personal information”

- Credit Monitoring
- Identity Theft Recovery Services
- \$25,000 Identity Theft Policy (with \$5,000 cap)
- Family Legal Protection
- Savings Assistance Coverage
- Debt Consolidation Services
- Mediation Services
- Elder Law Services
- Tax Planning Preparation
- And A Lot More!
- Restrictions Apply



\$2.00 - \$2.50 per month  
determined by volume

# PROFITABLE RESULTS

We create profitable results!

Membership Services creates online stores that maximize your company's impact and increase your profit.

- Strengthen (dealer, distributor, agent, reseller) relationships
- Motivate the profitable behavior end-users
- Reward customer loyalty
- Drive sales and profits
- Capture customer / end-user data
- Build valuable customer relations
- Increase employee loyalty and retention
- Recognize and reward outstanding employee performance
- Drive sales revenue
- Reward and motivate your sales team and your customers
- Meet or exceed sales goals
- Support new products

