Build a Stronger Community



The Community HeroCard™

Rewarding Everyday People, Every Day

he social challenges of a community affect everyone — business owners and residents alike. Non-profits do what they can to solve the problems in a community, but often they struggle to raise the funds they need or to find volunteers.

We believe that the people who join this grass-roots movement are heroes at heart, because they are helping to solve community problems. One business, one non-profit and one individual at a time, these heroes at heart are making the community a better place to live and do business.

The Community HeroCard promotes volunteerism and community giving to non-profits. With the Community HeroCard, your community will have an organization offering businesses powerful incentives to give back to their non-profit neighbors. It will also offer non-profits an organized way to track volunteer hours, so their volunteers can receive financial incentives. Businesses benefit as the non-profit organizations encourage people to do business with Community HeroCard Merchants.

The community gets more volunteers, and the non-profits have the funds they need to help more people. Imagine how the Community HeroCard program could improve the business environment as it helps non-profits with: senior services; alcohol and drug abuse; homelessness; family crisis; children and teens who are at-risk; and much more. Great communities are built by people like you, one day at a time.

An Incentive Card for the Times



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It's easy to give when times are good, but the real heroes at heart give when times are tough. Today, the businesses that give to the community really stand out! Now, there is a way your business can support community non-profits, reward volunteerism and build a double bottom line – good will in the community and increased business.

Here's how your business and community benefit from the Community HeroCard Program —

A community-wide, sophisticated customer loyalty program for minimal cost.

 Increased customer base as community organizations encourage their donors and members to do business with Community HeroCard Merchants!

Increased customer loyalty as customer's earn cash rewards stored on the card available

for spending at Community HeroCard Merchants.

- Cash or treasure incentives. Customers who volunteer receive double cash rewards to spend at Community HeroCard Merchants. If they don't volunteer, the contribution is still an incentive, as it goes to support community non-profits — something Community HeroCard holders treasure!
- This is not a one-time community event. Your business gets ongoing publicity for helping the community. Also the dollars you give back to the community can come back to your business as a purchase. This is measured community giving at its best.

• Community HeroCard Seal to use in store signage and advertising, so customers can recognize businesses that support the community!

• Free advertising on our Web site, as well as publicity in our cardholder newsletter.

- Added advertising exposure through Community HeroCard through direct mail, print, outdoor advertising and more.
- Public relations campaigns.

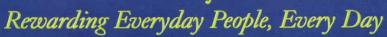
To participate in this dynamic, low-cost customer loyalty program you -

Purchase card reader equipment and merchant starter kit.

 Contribute to community a percentage of each Community HeroCard sale. (Percentage and any exclusions determined by each business owner)

Volunteerism at a Higher Level

The Community HeroCard™





Everyday People are Heroes at Heart when they visit an elderly person, become a Big Sister, tutor a student, paint a house, teach a class or accept one of the many other volunteer opportunities available. These everyday people lend their time and talents to non-profit organizations and make our communities better places to live.

Now there's a way for neighborhood businesses and non-profit organizations to embrace these "heroes at heart," reward them for their hours of service and invest in the community. It's called the Community HeroCardTM and it benefits everyone — volunteers, non-profit organizations and businesses. Here's how:

Volunteers earn rewards to spend at participating businesses

Volunteers in non-profit organizations can purchase a Community HeroCard from a
participating non-profit organization for \$10 and start earning cash rewards when they
use the card at participating merchants.

 By volunteering, Community HeroCardholders double their cash rewards. For every hour volunteered at participating community organizations, they earn \$10 cash credits that can be used toward doubling their rewards.

• When they present their Community HeroCards at the time of purchase, they can spend their cash rewards at participating merchants.

• A cash or treasure option assures that if they don't volunteer within 180 days of getting a volunteer cash credit on their card, the amount of cash would have been credited for volunteering goes to the community non-profit organizations. Either way, they are giving back to their community with volunteer hours or cash through the Community HeroCard.

A sophisticated program to help non-profits with recruitment, recognition and reward of their volunteer work force

- As part of the enrollment in this program, non-profits must purchase the Community
 HeroCard Software to track volunteer hours. This method of tracking gives non-profits
 valuable information on how many hours of volunteer help they receive and by whom —
 helpful information for recognition and reward programs, as well as for grant proposals
 and more.
- As a participant in the Community HeroCard program, your volunteers will feel valued by your organization as
 - -they receive cash rewards for purchases and
 - -your organization tracks their hours and gives recognition.

Fund Raising Without the Work



The Community HeroCard™

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Need a fund-raising program that also encourages volunteerism? Community HeroCard has the details worked out for you. Imagine an incentive card, a volunteer reward card and a debit card all in one that —

 Offers businesses a customer loyalty program that contributes a percentage of sales to community non-profits

• Gives customers cash incentives to shop at Community HeroCard Merchants and gives double cash incentives for volunteer hours with community non-profits.

• Gives non-profits a year-round low maintenance fund raising program

Through the Community HeroCard Program, non-profit organizations can attract more volunteers and generate more unrestricted funds.

 Register with Community HeroCard and commit to sell at least 100 cards to volunteers, donors and others – the more cards sold, the higher the contributions to your organization.

Track volunteer hours easily with Community HeroCard software.

 Receive unrestricted funds based on the number of cards sold, number of volunteer hours reported and the amount contributed by participating businesses when Community HeroCards are presented at point of sale.

This program offers...

- Unlimited growth potential to help support your non-profit organization.
- Software to track and report volunteer activity.
- Non-profit listing and description posted on web site.

Support to launch your program, such as, sample letters and more.

 Ongoing advertising and promotions to encourage use of the cards and to enlist new members.

How Your Dollars Are Used In the Community The Community HeroCardTM

The following shows how your dollars are used in the community:

Example: A \$50 sale – store has agreed to donate 20% of sales to the community. Of the \$10 contributed by the business—

- \$4 is given back to you as a cash reward on your Community HeroCard and can be used as cash for purchases with Community HeroCard Merchants.*
- \$4 goes to a volunteer cash or non-profit treasure incentive. You can double your cash reward (above example of \$4) if you volunteer at a participating Community HeroCard non-profit organization. As the merchant slides your card through the reader, your volunteer hours report as cash credit available for doubling your rewards. If you don't volunteer within 180 days, the cash becomes non-profit treasure and the money goes to the participating Community Non-Profits. Either way, you are helping the community whether you earn the cash reward by volunteering or it becomes non-profit treasure!
- A percentage goes back to the non-profit organization that issued your card.
- The remaining contribution goes to promote, support and administer the program.

*Less a 25¢ transaction fee.



Why Buy This Card? The Community HeroCard™

Rewarding Everyday People, Every Day

Everyday people — heroes at heart are doing some extraordinary things. In fact, every time Community HeroCardholders purchase something at a participating business, dollars are going back into non-profits in their community to help someone somewhere!

The Community HeroCard business loyalty incentive. . .

Participating merchants agree to contribute a percentage of sales from your purchases to the community. And, other than the cost of the card, you don't pay anything extra. In fact, your card is a combination loyalty incentive card and debit card. When you make Community HeroCard purchases at participating merchants, you get a percentage of the sale back as cash you can use for purchases with Community HeroCard Merchants. When you want to spend your cash, you use it like a debit card. The merchant swipes it through a reader to access your cash for purchases.

A volunteer cash or non-profit treasure incentive doubles your reward. . .

In addition to the loyalty incentive of this card, you also have a volunteer cash or non-profit treasure reward for using this card. You can double the percentage of your cash incentive if you volunteer at any participating community non-profits. As the merchant slides your card through the reader, your volunteer hours report as cash credit available for doubling your rewards. If you don't volunteer for any participating non-profit within 180 days of your purchase, the cash will be distributed to the participating community non-profits, and it becomes non-profit treasure for your community! Either way you are giving back to your community with volunteer hours or cash through the Community HeroCard.

We keep track for you

Whenever you want to check your cash credits or cash balance for volunteer hours, you can log onto our Web site and enter your card number, and we'll give you a complete up-to-date report.

Then there's the real reason to buy this card — being part of a group of people who are making a difference and seeing results. Community HeroCardholders are sending at-risk kids to camp and keeping them out of gangs; they're helping single parents get day care; and helping abused or chemically dependent people get their lives back together. In so many corners of our community Community HeroCardholders are helping.

Can we count on you?



Year-Round Marketing That Gets Attention

for HeroCard Merchants

The Community HeroCard™ will support its local merchants with strong year round marketing support.

Because it's hard to blow your own whistle sometimes, we'll do it for you. We'll make sure that customers and potential customers know that you participate in the HeroCard Program and are contributing a percentage of sales back into the community.

We acknowledge your commitment to the community

- Your business appears as a Community HeroCard merchant in newspaper, direct mail and collateral material.
- Point of sale support for in-store merchandising of the Community HeroCard.

We extend your marketing dollar with our multi-media marketing campaign

- Transtop bus shelters chosen to maximize coverage of your customer trading area.
- Newspaper with both community publications such as the Southwest Journal and zoned editions of the Star Tribune – coverage focused on your neighborhood and your best customers.
- Direct mail to provide saturation coverage of your customer trading area.

We reach your customer

- 100% household coverage in the 55408/Lake Street area.
- Household coverage expanded to other zip codes throughout year.
- Year round coverage with daily message frequency in the important holiday, spring and back to school shopping times.

We deliver impact

- More than 5,000,000 potential advertising exposures to the Community HeroCard message. This much advertising is worth more than \$100,000.
- Plus added exposure via the independent marketing campaigns of the participating Community Hero Non-Profit organizations.



CHC Data, Inc. The Company Behind The Community HeroCard™

L he Community HeroCard program was founded by CHC Data, Inc. Since 1993, this Minneapolis-based program has been dedicated to strengthening communities by helping businesses and non-profits to prosper.

CHC Data, Inc. is responsible for creating the Community HeroCard and the software needed for that program. CHC Data also does the processing needed for transactions and provides all the support services necessary for the card, such as advertising and promoting the card. Some of CHC's many accomplishments include:

 Exclusive licensing for two original patents awarded on the processing system for dual currency debit card.

 Creating a proprietary processing system for accounting and transaction settlement using cash and non-cash currencies, including awards, rebates, discounts, and incentives.

Having electronic interface with the Federal Reserve interchange.

Creating a proprietary coalition marketing system.

 Offering database capability that allows for loyalty marketing alliances among groups of retailers and non-profit organizations.

Offering a unique program in the loyalty and frequent shopper card market.

Awards and Recognition

This program is catching on both locally and internationally. Recently, a Japanese production company visited CHC Data to film a documentary on the Community HeroCard Program and called it one of the most advanced and innovative community enriching programs in the world!

Community Hero Card Program received semi-finalist status in the Innovations in American Government Award from JFK School of Government, Harvard University, 1999.

KMSP TV, 2001 in the Twin Cities called it a "volunteer credit card" and explained how individuals collect rewards as cash on their cards by shopping at participating Community HeroMerchants.

Community Hero Card Program was a recipient of US Department of Commerce Technology Opportunity Program Grant through partnership with Hennepin County, 2000-2002.

Points of Light Foundation recognized Community HeroCard Program for Volunteer Mobilization Strategies in 1998.

Community HeroCard Program received an award from Minneapolis Center for Neighborhoods, the PuPa Award, 1998.

Community HeroCard Program received a grant from The Minneapolis Foundation in 1998.

Non-Profit Organization Fund-raising Campaign The Community HeroCard™

Rewarding Everyday People, Every Day

Fall/Winter 2001

9555 5555 5555

October 1, 2001 through December 31, 2001

The Community HeroCard Program is running a special campaign this Fall/Winter in Hennepin County. Participating HeroCard Non-profit Organizations can benefit from one or all of the fund-raising programs through the Community HeroCard. These programs will run through December 31, 2001.

Card Promotion

Receive \$2.00 for every card sold by your non-profit organization through December 2001.

- a. Ambassador program will help assist in the execution of fund-raising efforts through card sales. Hennepin County will donate a designated amount of staff time on behalf of the fund-raising card campaign for your non-profit organization.
- b. A template for a direct mail piece will be provided. Direct mail service will be free of cost. Mailing lists must be received no later than November 19, 2001.

Merchant Recruitment Promotion

Receive \$250 for each merchant acquired on behalf of your non-profit organization (see agreement for detail).

- a. CHC will present program to merchants personally introduced by non-profit organization. Non-profit organization will receive credit when merchants join the program as a result of introduction.
- b. Receive assistance in recruitment via CHC hosted merchant luncheon (minimum merchant attendance required). Non-profit organization will receive credit when merchants join the program as a result of luncheon.

Direct Mail 55408 Promotion

Gain increased cardholder base for your organization through our free of cost 55408 direct to consumer campaign.

a. Will add your non-profit organization name at no cost.



The Community HeroCard™

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Card Promotion

Fall/Winter 2001

October 1, 2001 through December 31, 2001

The Community HeroCard Program is running a limited time promotion for new cardholders. Card promotion will apply to our 55408 direct mail campaign.

- 1. First 50 people to use their cards before December 25, 2001 will receive \$20 dollars cash value added to card for the 55408 campaign.
- 2. Card applications must be received no later than November 20, 2001.
- Winning card numbers will available on web site or by mail. Individuals requesting list by mail should include a self-addressed envelope. Winners list available by December 31, 2001.