USAA Banking Solutions

Expanding Access and Control for USAA Members
“They started out with no capital, no office building and no insurance know-how worth mentioning. About all they seemed to have had was faith in an idea and faith in each other — brother officers — the people who would make it work.”

Edward Dunn
*USAA: Life Story of a Business Cooperative*

- Established 1922 in San Antonio
- Serving all who honorably served
Who We Serve
Our Mission

MISSION
The mission of the association is to facilitate the financial security of its members, associates, and their families through provision of a full range of highly competitive financial products and services; in so doing, USAA seeks to be the provider of choice for the military community.

CORE VALUES

Service ★ Loyalty ★ Honesty ★ Integrity

ABOUT USAA FEDERAL SAVINGS BANK

- Serves military and their families
- Nearly 6 million banking members
- 25th largest bank based on deposits of nearly $44 billion
- Only one teller-assisted branch in San Antonio
- Pioneered remote deposits for mobile membership
For everyday banking needs, “facilitating financial security” means delivering more access and more control.

Expand Deposit Access

Deposit@Mobile & Deposit@Home
Deposit money anytime, anywhere

Easy Deposits at The UPS Store
Deposit checks in your neighborhood.

Get control of everyday finances

USAA®
MONEY MANAGER
Your money made easy
Expanding Access
Deposit@Home

- Launched September, 2006
- Aimed at key access barrier: lack of local presence
- Allows member to scan check for deposit through usaa.com using PC and scanner
- Available to qualified members
  - Insurance eligible members
  - Demonstrate financial responsibility (credit qualified)
  - USAA product ownership in good standing

Never stand in line at the bank again.
Deposit checks instantly with USAA Deposit@Home®. It's fast, easy and free.

Get Started
Watch the Video

Rated 4.7 stars by USAA Members

Read Reviews | Write a Review
Expanding Access
Deposit@Mobile

- Launched August, 2009
- Evolved with mobile smart phone technology
- Same eligibility qualifications as Deposit@Home
- Smart phone technology outpaces desktop scanners
- Improved experience: mobile, not tied to physical location; less cumbersome vs. website navigation
- Deposit@Mobile adoption overtakes Deposit@Home in June, 2011
- Expanded service to iPad users in July, 2011

Qualifying members can deposit checks from anywhere.
Use your iPhone®, iPad 2®, Android™ or Windows® Phone 7 mobile device.
It's as easy as taking a photo.¹

363,760
Active Deposit@Mobile Users
Expanding Access  
Easy Deposit at The UPS Stores

- Launched September, 2010
- Store Associate performs check image capture and forwards to USAA
- Check is destroyed, enabling access to all members
- Provides solution for members who:
  - Prefer a face-to-face deposit experience
  - May not qualify for Deposit@Home/Mobile
- Over 2,000 The UPS Store locations

Deposit checks in your neighborhood.

Make a deposit at one of the 2,000 participating locations nationwide with USAA Easy Deposits.

Active Easy Deposit Users

85,400
Manage Everyday Finances
Money Manager

- Objective: help members get control of everyday finances
- Automatic budget creation and spend tracking (categorization)
- Ability to add non-USAA accounts to get full financial picture at a glance
- Richer online features:
  - 18 months of history
  - Keep track of things not yet reflected in your balance (checks)

1,014K
Members using Money Manager

7.8M
Mobile sessions in October, 2011

28%
Members adding non-USAA accounts

64%
Average increase in web sessions

Everything in One Place
Track Your Money
Your Spending Plan
What is the Impact?
More Members, More Engagement

USAA Bank Members

<table>
<thead>
<tr>
<th>Year</th>
<th>Members (Millions)</th>
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<tbody>
<tr>
<td>2007</td>
<td>4.5</td>
</tr>
<tr>
<td>2008</td>
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<td>2009</td>
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<tr>
<td>2010</td>
<td>6.0</td>
</tr>
<tr>
<td>2011</td>
<td>6.5</td>
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Members Using Money Manager

<table>
<thead>
<tr>
<th>Date</th>
<th>Members (Thousands)</th>
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<tbody>
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<td>400</td>
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<tr>
<td>Aug-10</td>
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<tr>
<td>Oct-10</td>
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<td>Dec-10</td>
<td>700</td>
</tr>
<tr>
<td>Feb-11</td>
<td>800</td>
</tr>
<tr>
<td>Apr-11</td>
<td>900</td>
</tr>
<tr>
<td>Jun-11</td>
<td>1,000</td>
</tr>
<tr>
<td>Aug-11</td>
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