



# USAA® USAA Banking Solutions

Expanding Access and Control for USAA Members

# Who We Are

Founded By Military For Military



“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
- 25<sup>th</sup> largest bank based on deposits of nearly \$44 billion
- Only one teller-assisted branch in San Antonio
- Pioneered remote deposits for mobile membership

# What We Do

## Facilitate Financial Security



For everyday banking needs, “facilitating financial security” means delivering more access and more control.

### Expand Deposit Access

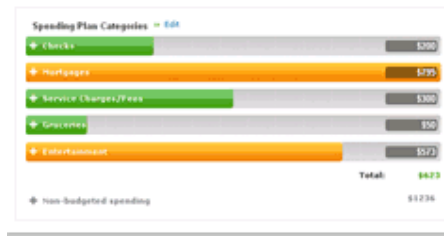


**Deposit@Mobile & Deposit@Home**  
Deposit money **anytime, anywhere**



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

### Get control of everyday finances



**USAA<sup>®</sup>**  
**MONEY  
MANAGER**  
Your money made easy

# Expanding Access

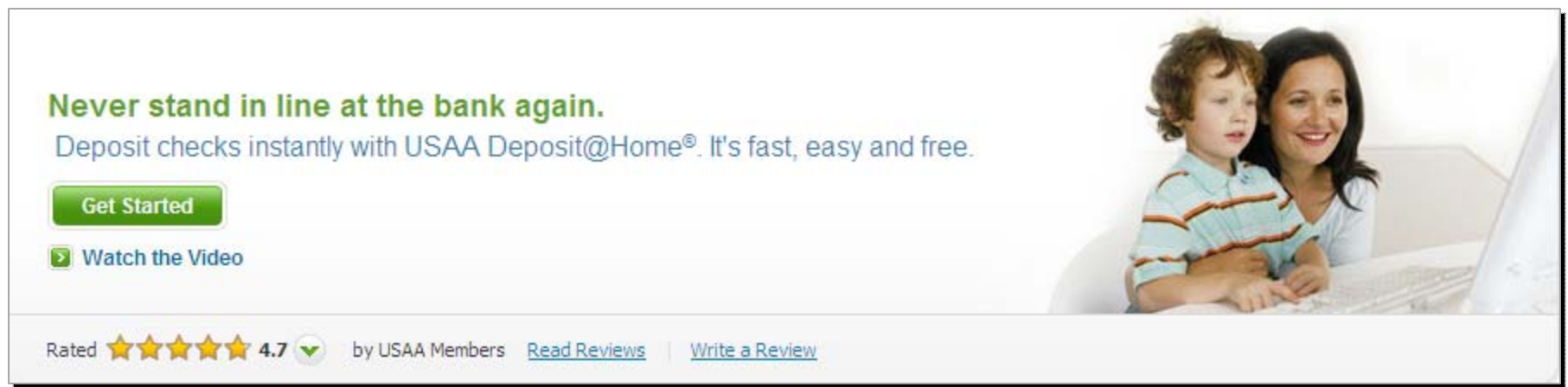
## Deposit@Home



- 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

268,054



Active Deposit@  
Home Users




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  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

**363,760**

Active Deposit@  
Mobile Users

**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.<sup>1</sup>



# Expanding Access

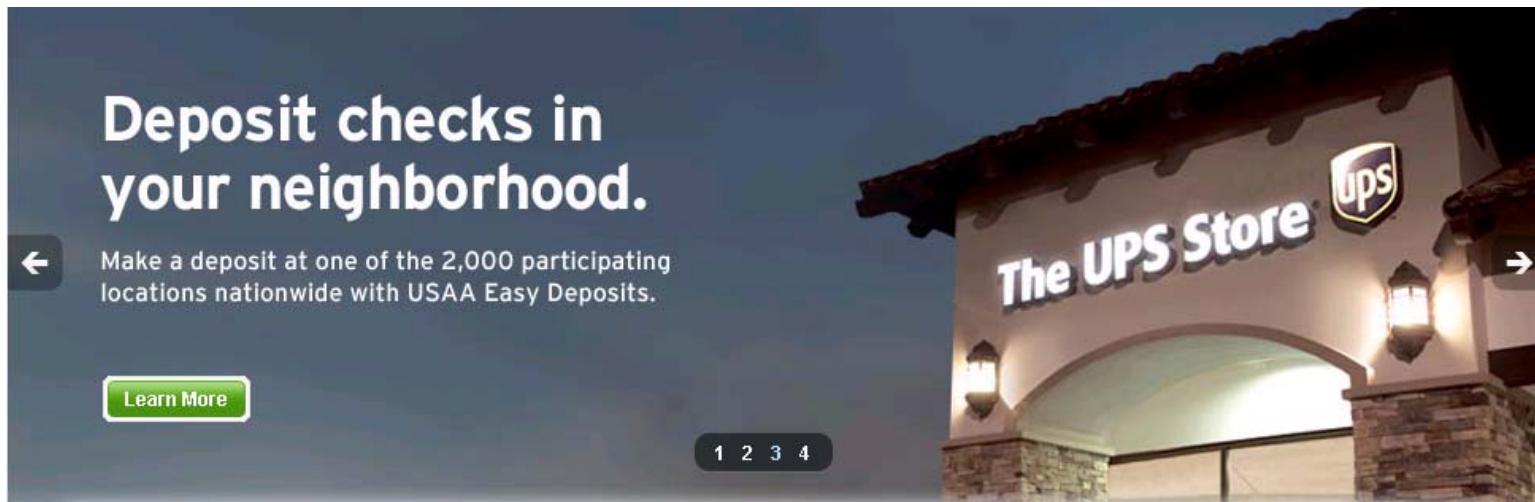
## Easy Deposit at The UPS Stores



- 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

85,400

Active Easy  
Deposit Users





# Manage Everyday Finances

## Money Manager



- Launched web tools in June, 2010, mobile version in March, 2011
- 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**

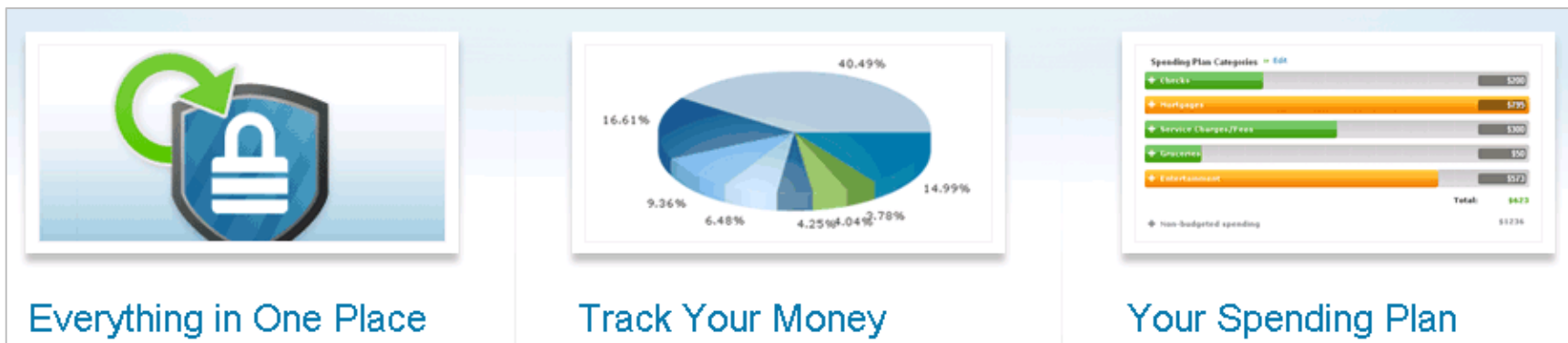
Mobile sessions in October, 2011

**28%**

Members adding non-USAA accounts

**64%**

Average increase in web sessions





# Manage Everyday Finances

## Money Manager Experience



AT&T 7:49 AM 98%

My USAA My Accounts Menu

My Accounts Track Money Spending Plan

Today is Nov. 16, 2011 14 days left

\$892.81 / \$2,200.00  
You've spent \$892.81 of \$2,200.00 in the month of November

October November

Spending Plan

Includes:

- USAA Amex Card
- USAA Mastercard
- Our Savings Account
- Our Checking Account
- Ella's Savings Account
- Dylan's Savings Account
- Alex's Savings Account
- Our Money Market Savings

**\$1,307.19**

My USAA Products Inbox

### USAA iPhone App

AT&T 7:49 AM 98%

My USAA My Accounts Menu

My Accounts Track Money Spending Plan

Transfers \$10,057.97 56.40% >

Credit Card Payments \$3,720.21 20.86% >

Checks \$1,794.19 10.06% >

My USAA Products Inbox Contact Us

usaa.com

Money In \$8,927.09 + Money Out (\$7,636.21) = \$1,290.88

All Categories Click on a category to view its details.  Show transfers

CATEGORIES	AMOUNT	%
Checks	\$1,794.19	23.50%
General Merchandise	\$1,173.00	15.36%
Uncategorized	\$754.72	9.88%
Home Improvement	\$624.53	8.18%
Clothing/Shoes	\$521.07	6.82%
Groceries	\$408.12	5.34%
Telephone Services	\$349.43	4.58%
Others	\$2,011.15	26.34%

Track Your Money Spending Plan Investment View Annuities View

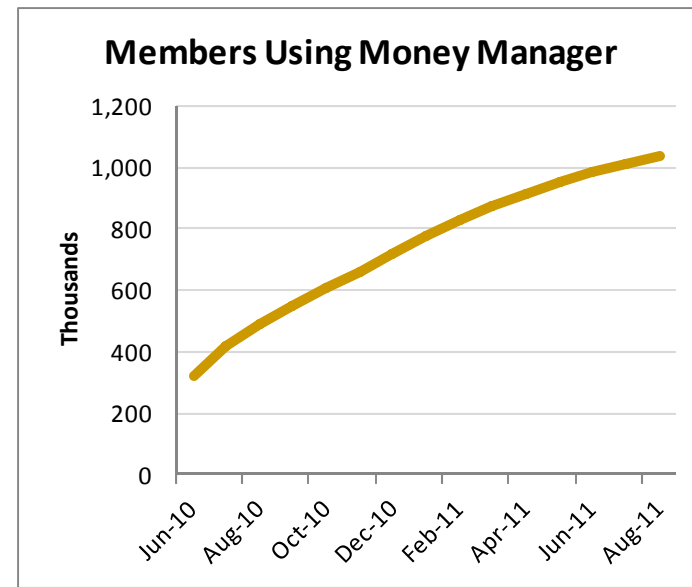
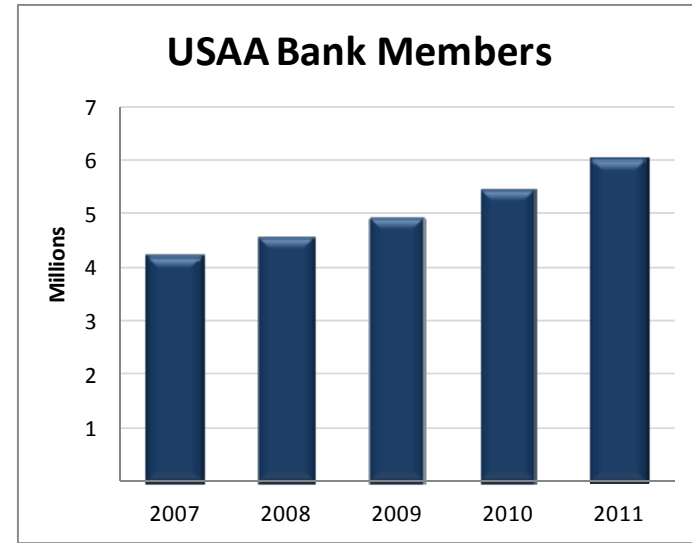
Nov, 2011  Include Transactions I've Added Print

Spending Plan Categories >> Edit Target Amount

+ Other Bills	\$192.80	\$450
+ Entertainment	\$1.06	\$200
+ Gasoline/Fuel	\$0.00	\$300
+ Groceries	\$0.00	\$250
+ General Merchandise	\$698.95	\$1,000
<b>Total:</b>	<b>\$892.81</b>	<b>\$2,200</b>
+ Non-Budgeted Spending	\$1,051.47	

# What is the Impact?

## More Members, More Engagement





**We know what it means to serve.<sup>®</sup>**

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**INSURANCE • BANKING • INVESTMENTS • RETIREMENT • ADVICE**