



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
- 25th 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

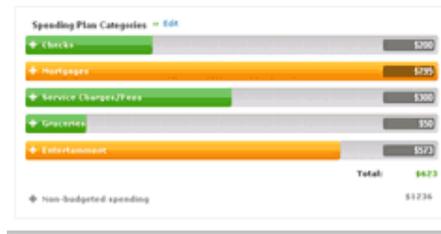


Deposit@Mobile & Deposit@Home
Deposit money **anytime, anywhere**



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

Get control of everyday finances



USAA[®]
**MONEY
MANAGER**
Your money made easy

Expanding Access

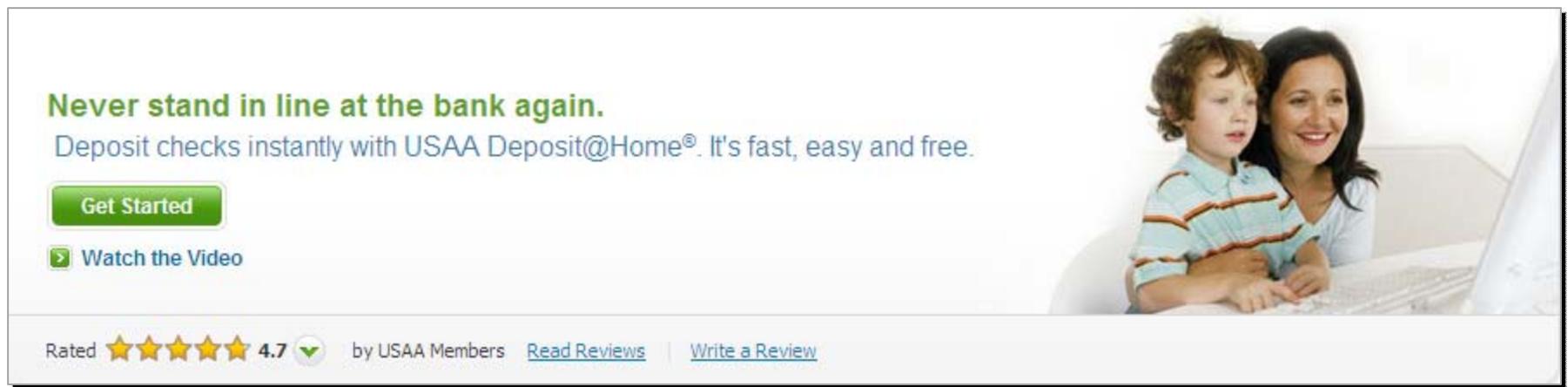
Deposit@Home



- 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.¹



Expanding Access

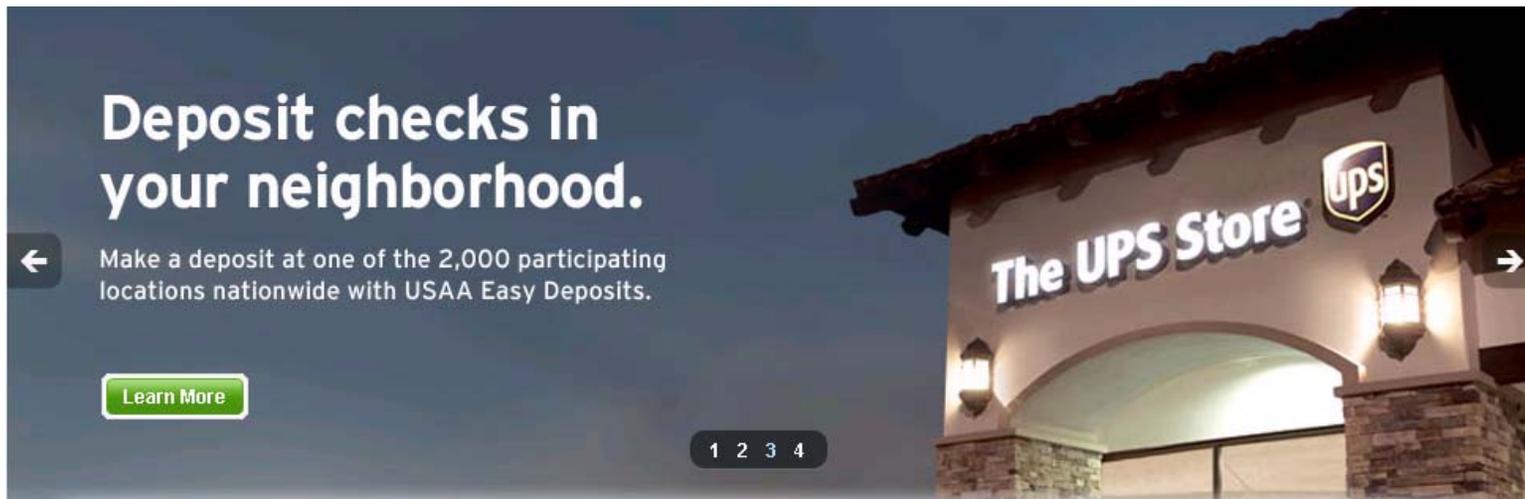
Easy Deposit at The UPS Stores



- 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

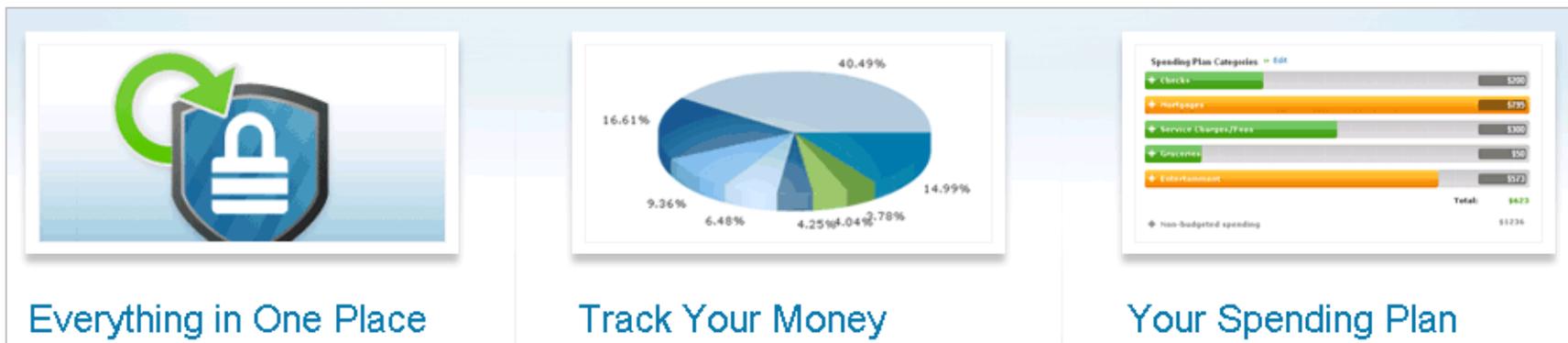
Mobile sessions in October, 2011

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

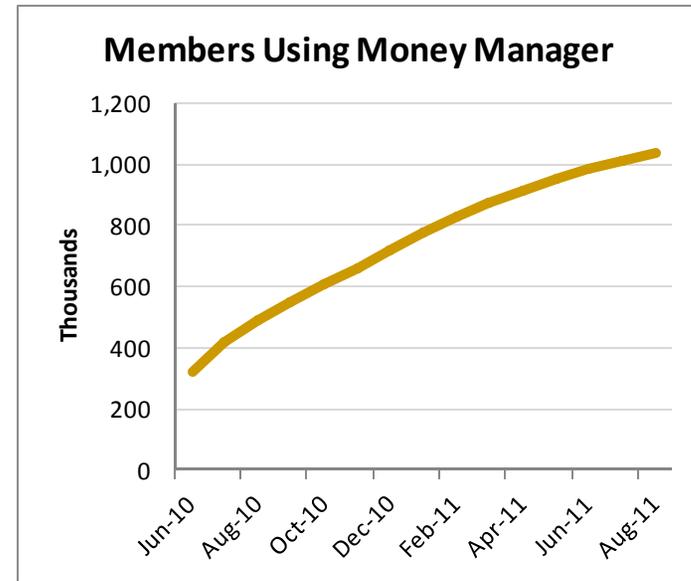
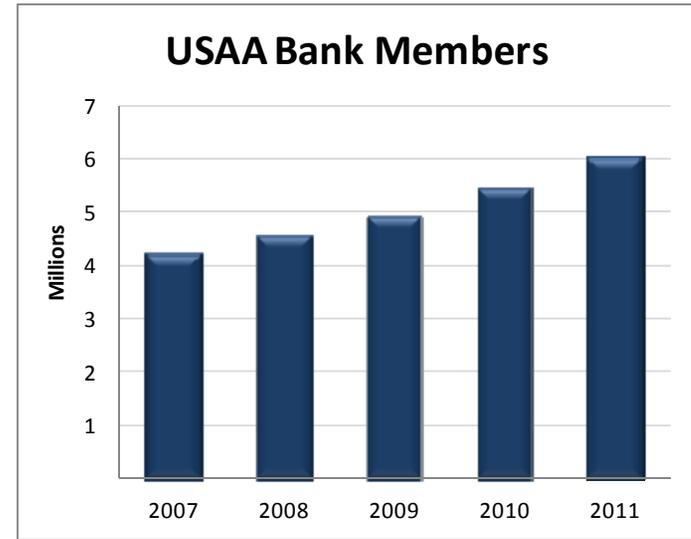
Nov, 2011 Include Transactions I've Added Print

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
Total:	\$892.81	\$2,200
+ Non-Budgeted Spending	\$1,051.47	

What is the Impact?

More Members, More Engagement





We know what it means to serve.[®]

INSURANCE • BANKING • INVESTMENTS • RETIREMENT • ADVICE