

**POWER TO THE PEOPLE!** Hold on, now! No need to pull out the bandanas and dust off the Jefferson Airplane albums. We're talking about your financial future here, and if knowledge is indeed power, then the Desert Schools Federal Credit Union of Phoenix, Arizona is a superstar.



since 1939. Nearly 70 years later, with over 1,100 employees and 61 branch locations, education continues to drive Desert Schools. So when Nilsen and Desert Schools FCU were looking for ways to boost memberships and grow non-interest income, it was only natural to try out a new Internet initiative from Precision Information (PI) called the Educated Investor<sup>®</sup> University.

PI has a reputation as a leading source for the most accurate, unbiased, and NASD-compliant financial information, and a proven track record of helping companies increase sales with this information. Because of PI's excellent reputation, Desert Schools FCU knew that leveraging the knowledge, gained online from the Educated Investor University, would have substantial bottomline benefits for Desert Schools FCU's employees and members. "The more our employees understand financial services and products, the more likely they are to refer members to our financial advisers," continues Nilsen. "For our members, this extra knowledge allows them to make more informed decisions." In other words, the Educated Investor University is helping bring power to Desert Schools FCU's people!

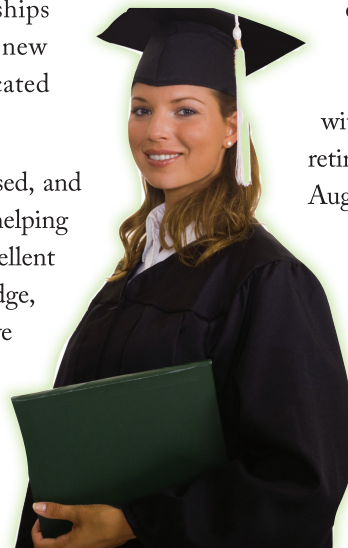
Joe Saari, who is CEO and co-founder of Precision Information, started the company in order to empower people to make better financial decisions, and the more he talked with Becky Nilsen, the more he realized the value of developing the Educated Investor University not just for the general public, but for employees of financial institutions. "She explained that one key challenge she and others in the industry faced was that not only does the average American not understand the wide variety of financial products, with the ever-increasing and complex financial products available, but that personal financial knowledge is a challenge for credit union staff as well."

"The key to any successful program for us is education," says Becky Nilsen, CEO of Desert Schools Financial Services, an over \$3 billion, 350,000-member credit union.

The value of education has been at the forefront of Desert Schools' mission

To tailor the university specifically to the needs of Desert Schools FCU, PI and Desert Schools took content from PI's award-winning Encyclopedia of Personal Finance<sup>™</sup> and organized that content into an online university. Desert Schools FCU employees can now take classes online and earn a personal finance certificate when they complete all the coursework.

Starting in 2004, Desert Schools FCU employees began taking classes online at the Educated Investor University. There were 18 courses with topics covering investing basics, retirement, and related areas. As of August 2007, approximately 800 employees have completed over 3,000 courses, including roughly 200 who have gone on to complete an 18-hour degree program. Graduates of the complete degree program go through a cap and gown ceremony where they receive a personal finance degree from senior management.



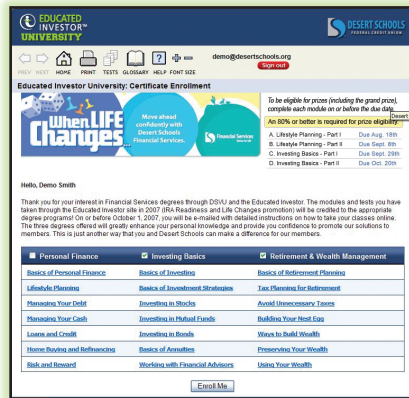
**Employees who complete personal finance degree program are recognized by senior management via gala cap and gown graduation ceremony.**

According to Matt Osborn, director of training, there has been plenty of "U-rah-rah" about the University. "Everyone really likes the flexibility of the online University. They can take the classes from home, when traveling, or wherever convenient, and on their own schedules."

The results of empowering employees through education have been stunning. To begin with, the "average" employee has been able to improve

his/her average scores on important financial topics like basics of investing, education, and lifestyle planning by over 20%.

Furthermore, when employees first started taking classes at the Educated Investor University in 2004, Desert Schools Financial Services received 3,000 referrals, brought in sales of \$20 million, and generated roughly \$800,000 in gross revenues for the credit union. One year later, as more employees began taking Educated Investor University classes and Desert Schools FCU launched additional marketing initiatives, referrals grew to 5,500, sales to \$40 million, and non-interest gross revenues grew to \$1.6 million. By 2006 the number of employees taking classes was still growing; and the number of referrals was up to 9,500, sales grew to more than \$55 million, and non-interest gross revenues grew to over \$2.6 million—an over 300% increase in 3 years.



A screen shot of available course topics for DSFCU Educated Investor University.

financial issues, and confident employees are more likely to be positive and productive employees, which makes for lower turnover and more referrals,” she says.

With a core philosophy of “Members Matter Most,” education is at the heart of Desert Schools FCU’s mission. The success of the University has helped increase profits and strengthen the bonds between Desert Schools employees and its members. Becky Nilsen says the bond is also stronger now between Desert Schools and PI. “It has been a great journey working with Precision Information. They have exceeded my expectations on a service level and are always open to suggestions. I look forward to a long-term relationship with Precision Information.”

Peace, love, and financial happiness!

The Educated Investor University has played an integral role in this success, according to Nilsen. “Simply put, people will not talk about or refer products they don’t understand.”

Desert Schools FCU is expanding the Educated Investor University program internally. Working closely with PI, it has rolled out the “Educated Investor Challenge,” a “Retirement Readiness” program, and a new campaign helping

For more info, contact our sales representatives:

**Sales Contacts, Customer Service, Free Trials, and General Information**  
 Hillary Bonadies | Director of Sales and Operations  
 888-345-1285  
 hillary@educatedinvestor.com

**Media Inquiries**  
 608-770-1009 | 888-345-1285  
 press@educatedinvestor.com

Go to [www.educatedinvestor.com/products/university/pressKit.xml](http://www.educatedinvestor.com/products/university/pressKit.xml) for a press kit

**Mailing Address**  
 Precision Information, LLC  
 1544 Copper Penny Dr  
 Chula Vista, CA 91915

[www.educatedinvestor.com/products/university/home.xml](http://www.educatedinvestor.com/products/university/home.xml)

DESERT SCHOOLS FINANCIAL SERVICES FINANCIAL PERFORMANCE			
	2004	2006	3 YR. GROWTH
REFERRALS	3,000	9,500	317%
NEW SALES	\$20 million	\$55 million	275%
GROSS REVENUE (GDC)	\$0.8 million	\$2.6 million	325%

employees understand how life events affect people’s financial needs. Joe Saari welcomes the collaborative process. “Becky and the Desert Schools team have provided invaluable feedback on what topics to include, how to organize them, and the best practices on how to deploy them.”

According to Nilsen, empowering employees through education has benefits beyond the tangible, short-term increase in profit, and helps in many intangible ways that will make Desert Schools FCU stronger in the long term as well. “Educated employees are more comfortable and confident dealing with