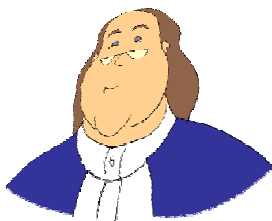


"A penny saved is a penny earned."

- Benjamin Franklin



Every penny makes a difference and they add up very quickly. That's why *Pennies At A Time* is the perfect way for you to generate additional revenues. With NO cost or risk to your organization, *Pennies At A Time* offers a supplementary, innovative way for you to fundraise.

THE CONCEPT:

With *Pennies At A Time*, online retailers pay a commission every time you or one of your supporters start their on-line purchases through your site.

HOW IT WORKS:

Pennies At A Time creates a webpage matching the look & feel of your organization's current website containing links to over 700 online stores. When someone makes a purchase through your *Pennies At A Time* webpage your organization receives a commission.

Rather than going directly to the retailer's website, your associates will navigate through your *Pennies At A Time* webpage. Upon clicking on their retailer of choice, their shopping experience continues as normal while raising money for your organization.

The *Pennies At A Time* webpage will appear to be hosted within your domain making your visitors feel comfortable and secure.

HOW MUCH WILL WE EARN?

That depends on you. The more purchases you make, the more money your organization generates. Commissions vary from store to store. Some stores pay out a percentage of

the sale, while others pay a flat fee. You can even generate revenues simply by having your members print out eCoupons for their favorite grocery products.

Store	Sample Commission Rate*
Amazon.com	Up to 5%
American Express	\$20 - \$100
Best Buy	Up to 3%, \$12.50
Blockbuster Online	1.5%, \$4
eBay	25%
Fandango	Up to \$1
Gap	Up to 7.5%
GoDaddy	25%, \$52.50
Home Depot	Up to 2.5%
Marriott	Up to 3.5%
Newsweek	\$9
Orbitz	\$2
Priceline	Up to 50%
Snapfish	3.5%, \$5
Stamps.com	Up to \$25
USA Today	Up to \$5.75
Verizon	\$22.50

* Commission rates are subject to change. Some stores offer varying commissions per product or higher payouts for reaching sales levels.

HOW MUCH CAN WE EXPECT?

Again, that depends on you, but to give you an idea...

Assuming the average commission is 3% and that the average supporter spends \$500 online annually, you can earn:

# of supporters	Est. Earnings / Year
100	\$1,500
1,000	\$15,000
10,000	\$150,000

It's easy to see that things add up pretty quickly... pennies at a time.

HOW MUCH DOES IT COST?

Not even a precious penny. Whether you earn \$10 or \$10,000, there is no cost to you or your users. There is no hardware to buy, no infrastructure to maintain, and no commitments of any sort. There is zero risk... only positive returns.

GETTING THE WORD OUT:

Pennies At A Time will provide marketing and promotional materials, but you know your associates best. By educating them about the program, you will be able to maximize your success.

PRIVACY, SECURITY & COMFORT:

Your associates have nothing to worry about. *Pennies At A Time* does not collect any personal information, know who made the purchase, or the items purchased. All sales generated are completely anonymous and are limited to the knowledge of the retailer and the shopper.

Checkout and order processing are handled by the respective stores – just as they would be if your associates went directly to the retailer's site. No billing, credit card, or payment information is ever seen by *Pennies At A Time*.

REPORTING:

At the end of each quarter, *Pennies At A Time* provides a report including the stores generating sales, the total amount of those sales, and the commissions earned. We will also provide a check with your FREE money!

WHAT'S NEXT?

Your associates are shopping online everyday and *Pennies At A Time* gives you the perfect opportunity to collect on what they are doing anyway!

Simply, go to www.penniesatatime.com, or feel free to email any questions to us at info@penniesatatime.com.

We will be happy to help you set up your account and get you on your way to raising FREE money for your organization.

NOTHING. NADA. ZIP. ZERO. ZILCH.

**It's a no-brainer,
no matter how you say it.**

Pennies At A Time provides you with an innovative and original opportunity to supplement your fundraising efforts, with ZERO risk and ZERO cost to your organization.

Raise money by earning a percentage of every on-line purchase that your members are making. What a great and easy way to augment traditional fundraising efforts. *Pennies At A Time* is a year-round fundraising tool that requires minimal effort, absolutely no maintenance, and does not cost you even a shiny penny.

1-800 CONTACTS	Free People	Payless Shoes
1-800-FLOWERS.COM	FreeCreditReport.com	PETsMART
1-800-PetMeds	FTD.com	Pottery Barn
Adidas	fye.com	Priceline
Amazon	Gap	ProFlowers
American Eagle	GoDaddy.com	RazorGator
American Express	Half.com	Rocky Mountain Trail
Aramark	Home Depot	ROOTS Direct
Armani Exchange	Hotels.com	Sears
AT&T	Hotwire	ShareBuilder
Avis Rent A Car	HP	Shoebuy.com
B&H Photo Video	ICE.com	ShoeMall
Bare Necessities	Johnston & Murphy	Shoes.com
Barnes & Noble.com	Jos. A Bank	Shutterfly.com
Best Buy	Kayak.com	Sierra Club
Best Western	KLM	Sierra Trading Post
Blockbuster	Kmart	Skechers
Budget Rent a Car	Kohl's	SkyMall, Inc.
Buy.com	Lane Bryant	Skype
Canon	Lenovo	Snapfish by HP
Cooking.com	Lens.com	StacksandStacks
Corporate Casuals	LensCrafters.com	Stamps.com
Dell	Limited Too	Staples
Discover Card	macy.com	StubHub.com
Dockers	Marriott	T-Mobile
Dollar Rent A Car	Mikasa	Target.com
Drugstore.com, inc.	Napster U.S.	Tech Depot
Eastern Mtn Sports	Netflix, Inc.	The Children's Place
eBags	NetQuote	The Knot
eBay	New York & Company	The Wall St Journal
Endless.com	Newegg.com	TheBabyOutlet
Equifax	Newsweek	Ticketmaster
Expedia, Inc	Nike	Timberland
Fandango	Nine West	Travelocity
Fashion Bug	Office Depot, Inc	USA Today
florsheim.com	OfficeMax	Verizon
Footlocker.com	Old Navy	Virgin Atlantic Airways
Fossil	onehanesplace.com	Wal-Mart.com



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✓ **A quick & easy way to raise FREE money for your organization**

✓ **Generate funds at no risk or cost for those backburner projects**

Over 700 stores. Here's a sample...

