

"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 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 a member of your organization purchase products 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 500 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 do their Google™ searches through the site.

Store	Sample Commission Rate *
Amazon.com	2% - 5%
American Express	\$20 - \$100
Circuit City	1.5%
Comcast	\$20-\$40
eBay	25%
iTunes	2.5%
Orbitz	\$2
Target	3.5%
Snapfish	4%, \$6.50
Verizon Wireless	\$17.50
Vonage	\$15+
Zappos.com	6%

\* 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

Additionally, with the assumption of earning only \$0.01/search and doing only 3 searches/day, you can earn:

# of supporters	Est. Earnings / Year
100	\$1,095
1,000	\$10,950
10,000	\$109,500

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](http://www.penniesatatime.com), or feel free to email any questions to us at [info@penniesatatime.com](mailto: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.

Generate revenues without any purchases simply by doing your Google™ searches through your *Pennies At A Time* page.



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

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

Over 500 stores. Here's a sampling...

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



## Pennies At A Time

*Raising FREE money for your organization*



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Raise supplemental funds for your organization – at NO risk and NO cost