

"A penny saved is a penny earned."
- Benjamin Franklin



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

# of supporters	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.

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...

For purchases made through the site:

# of supporters	\$ Online/ Year	Avg. Rate	Earnings/Year
100	\$500	3%	\$1,500
1,000	\$500	3%	\$15,000
10,000	\$500	3%	\$150,000

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.

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*.

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.

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.**