

User Experience Map

Meet John and Marie Patterson

Mid 50's; married for 26 years.

He's a professor and she's a nurse. Two kids...both still live at home. One is attending the local university and planning for grad school and the other is a junior in high school applying for college.

They are 'partners in crime' and are looking forward to many more adventures. Both still work full-time but have jobs that will allow them flexibility and to work in other locations.

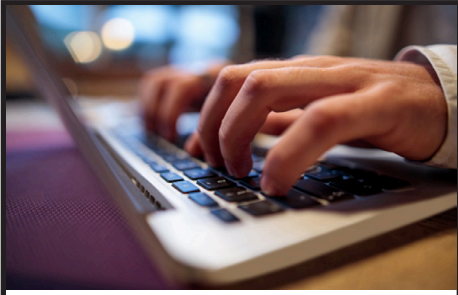
They want to scale back on careers over the next few years and shift more focus to travel and volunteer work. John dreams of teaching English as a second language in Brazil

and Marie is eager to spend more time volunteering on medical missions. They also want to live near her childhood home in Wyoming near Yellowstone and the Tetons for a month each year.



Key Characteristics and Needs:

- Avid travelers
- Use technology to stay connected
- Must keep their house until kids are finished with college
- Maximizing money; two kids in college, help pay assisted living for his dad, want to retire soon
- Would love to 'swap homes' for a month or a summer
- Want to become nomads in about 5 years
- Want a financial partner that really cares about helping us accomplish our dreams
- Make our money work for us in more ways



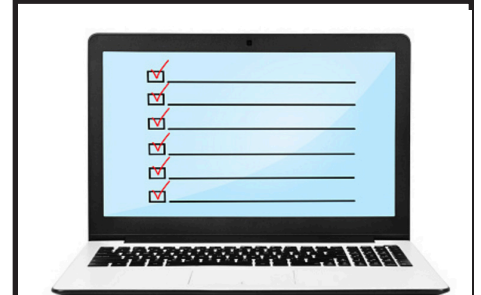
Step 1

John and Marie go online to find a CO-OP connected credit union.



Step 2

They open a 'Home Here & There' account to get rewards to help them achieve their dreams of living other places.



Step 3

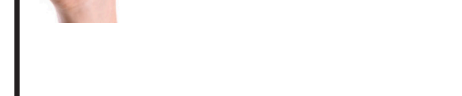
Collect points for:

- initiating direct deposit
- x points per \$ of mortgage loan
- mortgage payments
- rental payments
- community involvement
 - teacher
 - first responder
 - healthcare provider
 - foster parent
 - military service
 - volunteer hours



Step 4

They invest in the 'Homeshare' program with CO-OP. \$500 dollar investment allows for 5-10 day stay annually at unsold/unused timeshares. The length of stay depends on availability, popularity of location, season, etc.



Step 5

Refer 10 friends; bonus points for them and referral points for us.



Step 6

Refinance of mortgage with CO-OP connected credit union. More points.



Step 7

Points in 'Home Here and There' accounts continue to accrue to finance dream of living in other locations.



Step 8

Log on to CO-OP connected 'Homeshare' site to find available home for summer fishing trip.



Step 9

After a few years of financial partnership, John and Marie take advantage of points. Let the adventure begin!