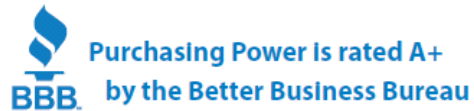




The Purchasing Power Program:

Bridging the Gap Between Work & Life



Purchasing Power is rated A+
by the Better Business Bureau



Purchasing Power supports financial literacy through Junior Achievement®.



About Us

- Based in Atlanta, GA
- Established leader, providing...
 - Employee purchase programs with a proven track-record
 - Disciplined purchase options with manageable payments
 - New, name brand products with value-added features
- Customer satisfaction rating over 90%
- More than 50% of program participants are repeat buyers
- Over 500,000 orders serviced from employees across the U.S.
- Ranked on *Inc.* 5000 list & *Entrepreneur Magazine's* Hot 100 list of fastest growing companies



What is Purchasing Power?

- Premier purchase program – enhances employee benefits package
- Responsible way through payroll deduction for employees to buy name brand computers, electronics & home appliances
- Easy-to-administer, risk-free program for your company that supports business objectives such as retention, work-life balance & self-service
- Convenient & easy alternative to traditional financing for budget-conscious employees who don't want to use cash or credit

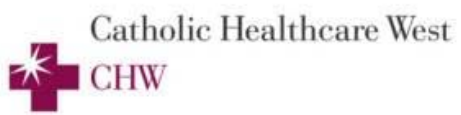




You're In Good Company



CHARMING SHOPPES, INC.



Product Overview

Computers

Purchasing Power offers new, name-brand computers from many of the manufacturers you know and trust, including Dell™, Acer®, and Hewlett Packard®.



Electronics

Our premier purchase program has a wide selection of consumer electronics, featuring top-tier brands and products like cameras, home entertainment, gaming, MP3 players, televisions and much more! Some of our leading manufacturers include Sharp, Sony, and Panasonic.



Home & Appliances

Get value and style with name-brand appliances from leading manufacturers that are highly-rated in customer satisfaction by consumer publications. Products include washers & dryers, refrigerators, fitness equipment, and home furniture.



Employee Challenges

- 15-20% of employees have financial problems severe enough to negatively affect work productivity¹
- 84 million “credit challenged” (out of 119 million)
- Tightening credit lines & increased requirements
- 25% of Americans have no computer or have an outdated one due to lack of cash or credit²
- Manufacturers deny 50% of credit applicants

¹ Source: Personal Finance Employee Education Foundation

² Source: Harris Interactive Poll, January 2009

Employee Benefits

- Best option for employees who don't want to use cash or credit
- Payroll deduction makes it easier to budget & make payments on time
- Employees know the total price up front & pay for the item in full by making manageable payments over just 12 months, avoiding late fees & long-term payment plans
- There are spending limits in place, depending on the employee's salary, which helps protect them from over-extending themselves

Employer Benefits

- Easy-to-administer program that supports retention & work-life balance
- Gives employer's benefits package the competitive edge, plus they bear no liability or incremental costs
- Purchasing Power does most of the work, including fulfillment & marketing
- Our responsible alternative helps reduce financial stress in the workplace & increase employee productivity



Typical Eligibility

- Active full-time employees
- Minimum 18 years of age
- Meet tenure & salary requirements established during Purchasing Power's underwriting process



Communication Plan

Purchasing Power is communicated three times a year



Spring...March 15 – April 15



Back-to-School...July 15 – August 15



Holiday...November 15 – December 15

A variety of communication vehicles are used

- Home Mailers
- Posters
- Intranet
- Email & Newsletters
- Payroll Stuffers
- Benefit Fairs

- Communications may be customized with employer logo, participation requirements & employee reference.
- Purchasing Power bears all cost for design, production & distribution.

Getting Started





Quantifying Program Benefits



- **64%** of Purchasing Power customers who might consider it, are less likely to borrow from their 401(k).
- **93%** of Purchasing Power customers agree that having access helps to reduce their financial stress.
- **75%** of Purchasing Power customers agree that having access to PPC makes them more productive.
- **87%** of Purchasing Power customers agree that having access to PPC improves their work/life balance.



Quantifying Program Benefits

- **85%** of Purchasing Power customers agree that having access to PPC supports their family's education needs.
- **94%** of Purchasing Power customers agree that having access adds convenience or efficiency in their homes.
- **71%** of Purchasing Power customers say access to Purchasing Power increases their overall satisfaction with their employers.



** Based on November 2010 survey results from 601 Purchasing Power customers.*



Testimonials

“We have had over 2,500 employees purchase computers, printers and cameras that are available through our program. Over 90% of our employees have said that they would recommend Purchasing Power to a co-worker or friend, and we have consistently seen that we have repeat purchases of about 73%. Those statistics speak volumes about how much our employees appreciated the benefit of Purchasing Power.”

- Brian Wilson, Total Rewards Manager
Newell Rubbermaid

“So many times I had to tell my children they could not have some special toy or item that they wanted because I didn't have the money. The inner pleasure that a parent gets from making their kids face light up is immeasurable. With Purchasing I was also able to purchase a video camera to capture those special moments. Purchasing Power is a real blessing to me. My children are happier than they have been for a long time. Thanks again Purchasing Power for the joy you have brought to me and my family.”

- Satisfied Purchasing Power customer

Hear More Benefits at [I.purchasingpower.com/premier!](http://www.purchasingpower.com/premier!)



Thank You for Participating!

Contact us at:

sales@purchasingpower.com

877-208-7165

www.PurchasingPower.com

You can also follow us www.twitter.com/PurchasingPower