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## EXPANDS into Texas!

We are excited to introduce Tom Morrison, our newest CUAdvantage Representative. With many years of sales experience and a friendly, outgoing personality, Tom looks forward to serving credit unions throughout the Lone Star State. His plan is to concentrate initially on the Dallas area, where he lives. "With nearly 600 credit unions across the state," Tom remarks with a smile, "I'm sure I will keep busy!"

You can reach Tom at **469.237.7100** or by email at [tom@cuadvantage.com](mailto:tom@cuadvantage.com).



## 2010 Holiday Closing Posters \$5.00 each

Put your logo on these new 8.5x11 2010 holiday closing posters. Order yours today by calling your CUAdvantage Representative or place your order at any time at [www.cuadvantage.com](http://www.cuadvantage.com).

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## 10 WAYS TO Energize 2010!



### Marketing Solutions for a fresh start:

1. Put their names right in your text. We can personalize your member communication with variable data.
2. Ask your members to talkback. If you don't know where to go from here, why not ask your members? We can create and print a personal satisfaction survey, designed specifically for your credit union or for a particular credit union service. You can even use your members' responses in your next marketing piece as testimonials.

### Ideas that could help reduce operating expenses:

3. Initiate a "Go Green" campaign.
4. Introduce a member rewards program – encourage members to use credit union services to receive rewards (or points to redeem for rewards).
5. Take advantage of Email Marketing with CUAdvantage.

### January/Winter 2010 newsletter ideas to consider:

6. Savings accounts – the current economy has lots of members building their nest eggs.
7. The latest news/updates in online security threats – new forms of phishing, malware, malvertisements, etc.
8. Tax season is looming. Are members aware of tax updates, or do they know where to go for help?
9. Make the switch to a credit union checking account.
10. Consolidate excessive holiday spending with a loan special.



## DESIGN TIP: WHITE SPACE CAN BE YOUR FRIEND!

Despite how it appears at first glance, white space is advantageous to both text and design. It can make certain elements stand out to indicate importance, and it can show how all elements on a page relate to each other.

**WHITE SPACE FRAMES ELEMENTS ON A PAGE** – the larger the element, the smaller the amount of white space available. Cramping many elements on one page leaves minimal amounts of white space and makes it harder to make certain – perhaps more important – elements stand out.

**WHITE SPACE CREATES VISUAL BREAKS** – the smaller the space between the elements, the more likely the two (or more) elements relate.

As you work to create a visually and comprehensible marketing solution, be sure to keep in mind how elements appear on the marketing piece and how their relationship will be conveyed to your audience. If you have questions or wish to discuss any ideas, please give us a call. We're always happy to help!

## WRITERS BLOCK:

### WAKE UP LAZY VERBIAGE!

Could your text use a spark of energy? Sometimes writing in the active voice instead of the passive voice helps bring to life dull composition. In general, active voice asserts that the subject of the sentence acts while passive voice hides responsibility.

#### EXAMPLE

##### Active voice

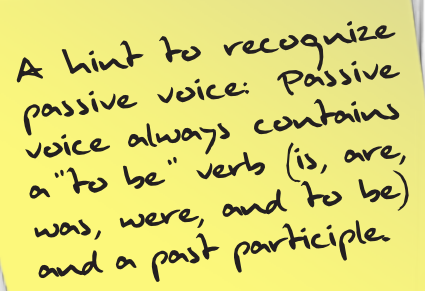
The board of directors decided on the date for their upcoming member appreciation event.

##### Passive voice

A decision was made by the board of directors on the date of the upcoming member appreciation event.

In the example above active voice emphasizes the action, "The board of directors decided..." Passive voice emphasizes the result, "A decision was made..." Certain situations prefer active voice because it establishes responsibility. But do not be discouraged from using passive voice. Writers use passive voice to stress a certain tone and when all readers are easily able to recognize the topic in discussion.

Regardless of which voice you choose, make sure it's your own and you are consistent throughout your message. This will help you eliminate confusion with the audience and practice effective writing habits.



A hint to recognize passive voice: Passive voice always contains a "to be" verb (is, are, was, were, and to be) and a past participle.



# 2010 is right around the corner!

Here are a few things to keep in mind as we round out 2009:

## CLIENT CHAT:

**There's still time to "Refer and Receive"!** Refer a new contact to CUAdvantage. If your referral(s) places his or her January/Winter 2010 quarterly newsletter order with us by November 30, 2009, you will win a free CUAdvantage marketing campaign\* which includes:

### 1 REFERRAL =

- 1 newspaper ad design
- 2 22x28 posters
- 1 web graphic

### 2 REFERRALS =

- 1 newspaper ad design
- 2 22x28 posters
- 1 3'x6' banner
- 10 8.5x11 posters
- 1 web graphic

### 3 REFERRALS =

- 1 newspaper ad design
- 2 22x28 posters
- 2 3'x6' banners
- 20 8.5x11 posters
- 1 8.5x5.5 postcard layout
- 1 web graphic

### Smarter Solutions – Get more bang for your buck!

Contact your CUAdvantage Representative and ask about our personalized marketing plans. As your budget is determined, we take into consideration each additional piece you order. Your Marketing Plan can be created for the entire year or quarter-to-quarter – or the way that best fits your schedule.

### NEW to our website – our 5 Bucks for 5 Minutes feedback survey!

From Nov. 2 – Dec. 31, 2009, **5 Bucks for 5 Minutes** will be available to all CUAdvantage clients. Whether you've completed 1 or 100 or more projects with us, we want to hear from you! Visit [www.cuadvantage.com](http://www.cuadvantage.com) and click on "Visitor's Lounge," then "Client Survey" to access the **5 Bucks for 5 Minutes** survey.

All participants who complete the survey will receive a \$5 reward from CUAdvantage. \*\* We value your time and feedback. Thank you!

**The holiday season will be here before we know it!** Please keep in mind these days, which will affect our production schedule:

### CUADVANTAGE HOLIDAY SCHEDULE

- **Thanksgiving Thursday, November 26: CLOSED**  
(No UPS pickup/delivery services.)
- **Day After Thanksgiving Friday, November 27: CLOSED**  
(No UPS Ground pickup/delivery services. Delivery of UPS air or international packages only.)
- **Christmas Eve Thursday, December 24: OPEN** – subject to change  
(No UPS pickup. Normal delivery service.)
- **Christmas Day Friday, December 25: CLOSED** (No UPS pickup or delivery services.)
- **New Years Eve Thursday, December 31: OPEN** – subject to change (No UPS Ground pickup/delivery services. Delivery of UPS air or international packages only.)
- **New Years Day Friday, January 1, 2010: CLOSED**  
(No UPS pickup or delivery services.)

\* Contact CUAdvantage for additional details.  
\*\* Only one submission per credit union.

Don't worry about people stealing an idea.  
If it's original, they won't.



you will have to ram it down their throats.

-Howard Allen

ideas of work

Like many Credit Unions, print costs make a significant impact on our budget. Due to increased costs with our previous printer, as well as a history of less than great customer service, we started shopping for a new printer and mail house to better fit our needs. During our search we were approached by CUAdvantage Marketing Solutions and were very impressed with what we were presented with. We gave them a try and we were not disappointed.

CFCU has been using CUAdvantage for all of our print work and mailings for more than a year now. We have been extremely happy with their pricing, service, and the quality of the pieces they produce for us. Our Client Representative, Missy Cabala, is fantastic. She always follows up with us very quickly when we send her a job or request a quote. She does a great job making sure that our print work comes out perfectly and that we are happy.

Thank you, CUAdvantage! We appreciate all you do for Christian Financial!



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As a full-service marketing company, CUAdvantage Marketing Solutions specializes in the credit union industry. Whether it's a quarterly newsletter or a corporate identity package, we'll create a look that complements your image and informs your membership.

We are committed to giving each and every credit union their own identity and custom-designed marketing materials. Our graphic designers pride themselves in creating new and innovative pieces, while our copywriting puts your ideas to work.

If you've got an idea that you'd like to bring to life, call us today or send us an email.

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CUADVANTAGE  
PAID  
U.S. POSTAGE  
FIRST CLASS

