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## Congratulations, Rocky Mountain Credit Union!

GOLDEN MIRROR AWARD RECIPIENT

We had the privilege to collaborate with Rocky Mountain Credit Union on a marketing campaign that won them a Golden Mirror Award for a coordinated campaign from CUES.

The measured success was tremendous. RMCU's 2.74% auto loan campaign helped the credit union increase in auto loans by 40.4%, which exceeded their national peer group growth of -0.3%\*. RMCU's actual loan growth for the campaign was \$1.76 million, which beat their goal of \$573,000. The overall return on investment was 630%.

The media choices RMCU used to market their campaign were posters, newspaper ads, radio ads, billboards, e-statement and online ads, and direct mail postcards.

We were thrilled to have partnered with Rocky Mountain Credit Union and for the opportunity to help them achieve their goals. We'd like to do the same for you! Please let us know how we can best help you reach your goals and meet the needs of your members. Contact us at [solutions@cuadvantage.com](mailto:solutions@cuadvantage.com) or call us at **877.799.0784**.

*\*Stats according to NCUA's Call Reports.*

## INTERNATIONAL CREDIT UNION DAY

Thursday, October 18, 2012

## MEMBERS MATTER MOST



What sets a credit union apart from a bank? Its members! Without loyal members, credit unions would not be where they are today. This year's theme for International Credit Union Day is "Members Matter Most," so let's celebrate the people who support a cooperative philosophy and are the heart of our success in serving our communities.

### Celebration ideas:

- Host a "meet and greet" between members and credit union staff.
- Offer an exclusive loan rate, or other special offer, for members who open a new loan.
- Teach younger members about the credit union philosophy, the difference between credit unions and banks, and what it means to be credit union members.

Despite the challenges we all face, credit unions can feel proud about the level of service they provide their members no matter what's happening in the world. As a credit union partner, we're happy to be a part of the credit union difference in helping all credit unions achieve their goals.

So whether you have already made plans or need help getting prepared for International Credit Union Day, please don't hesitate to contact us at [solutions@cuadvantage.com](mailto:solutions@cuadvantage.com) or call **877.799.0784**.



## 2013 Holiday Closings Posters AVAILABLE TODAY

Get your order in now and be ready for the year!

**Standard Size: 8.5x11 | Price: \$5.00 each**

Other sizes and prices are available. Contact your CUAdvantage representative for more information.



**Teresa  
Trepkowski**  
*graphic  
designer*

## TERESA'S DESIGN TIP: **Less Is More** with Email Marketing

The luxury of being able to reach members instantly is almost priceless. With a click of the mouse or the touch of a finger, members can access credit union information like loan promotions, contests and more.

While email marketing allows instant contact, members' attention spans – and viewing screens are often limited. So when it comes to email marketing, less really is more. I invite you to consider this approach as you sit down to create your next email marketing project.

### How to create the “less is more” effect:

Use the headline from your promotion. Then, follow up with two or three sentences that explain the details. Finally, generate a call-to-action. For example, direct your members to a brochure for more information or link directly to the loan application they need to complete.

Even though the amount of text doesn't equal that of a newsletter article, your members will be able to understand the full concept of your promotion, and here's why. First, in the email message, you'll connect them to the further steps you need them to take. Second, the artwork that accompanies the email message will match your other campaign elements such as your posters, banners, inserts, mailings, etc.

If you have questions about how to create an effective email marketing message or if you're curious about pricing, please contact our office at your convenience.

## Meet the Newest Members of our team!



### **Maria Ludka**

Maria is our newest Client Service Representative, and she comes to us from Saginaw Valley State University where she studied International Business and Spanish. While some may consider Maria “vertically challenged,” she is always friendly, artistic, a good dancer, and enjoys making others smile. Maria is excited to be a part of our service team and enjoys working with our clients. You can reach her at [maria@cuadvantage.com](mailto:maria@cuadvantage.com) or at 877.799.0784.



### **Madie O'Farrell**

We are thrilled to have grown our graphic design team with the addition of a very-talented professional, Madie. Madie is a graduate of Saginaw Valley State University, where she continues to visit to ride her longboard around the campus. She also enjoys collecting records, working in the community garden in downtown Saginaw, Michigan, and spending time with friends and family. Madie is happy to join our team and expand her already-vast knowledge in the field of graphic communication.



### **Jenni Dexter**, an amazing support who has been working behind the scenes at CUAdvantage since February.

We are very lucky Jenni has come aboard to help us in a time of need, and has put her 25-plus years of administrative office experience to work with us! She has a great time creating fun for those around her and spending lots of time with family and friends. She treasures all of her relationships and enjoys giving others a reason to smile. She enjoys our family-like atmosphere and applauds the ability of CUAdvantage to provide a national-level service with a personal touch. You can reach Jenni at [jdexter@cuadvantage.com](mailto:jdexter@cuadvantage.com) or at 877.799.0784.





# Incorporating the Official NCUA Advertising Statement on your Website

In past issues, we've highlighted information about placing the Official NCUA Advertising Statement on marketing media such as documents, radio and television ads. However, have you thought about your website? The gist of displaying the Official NCUA Advertising Statement online is as follows:

- The slogan, for example, "Federally insured by NCUA" must be displayed on the main internet page.
- The sign must be present and in a legible font size on pages where you accept deposits or open accounts. You may not use technology that enlarges the sign when a computer user scrolls over the sign.

## Friendly Reminders:

### ***Credit Card Disclosure Update: Deadline – January 1, 2013***

Dodd-Frank transferred authority of consumer regulations, such as the credit card applications and account opening disclosures, from the Federal regulators to the Consumer Financial Protection Bureau. In credit card disclosures, "For Credit Card Tips from the Federal Reserve Board" will need to be updated to "For Credit Card Tips from the **Consumer Financial Protection Bureau**." Credit unions will need to update their disclosures by January 1, 2013.

### ***Federal benefit payments go electronic March 1, 2013***

Members receiving federal benefit payments by paper check should be encouraged to enroll in your direct deposit program. Those who don't enroll by March 1, 2013 will receive benefit payments via the Direct Express® card. Please visit [www.godirect.org](http://www.godirect.org) for further details.

## Welcome, New CUAdvantage VIPs!

Argent Federal Credit Union  
 BayPort Credit Union  
 Central Sunbelt Federal Credit Union  
 Educating Credit Unions & Communities  
 GHS Federal Credit Union  
 IDADIV Credit Union  
 Internal Revenue Employees Federal Credit Union  
 Maui Federal Credit Union  
 Members Credit Union  
 Monroe County Community Credit Union  
 OUR Credit Union  
 Queen of Peace Arlington Federal Credit Union  
 URW Community Federal Credit Union

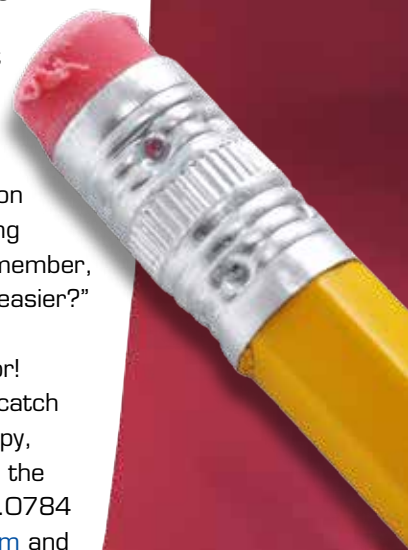
**Thank you for partnering with CUAdvantage. We look forward to collaborating on more marketing solutions with you!**

**To all our veteran VIPs, thank you for using CUAdvantage. We would not be where we are today without you!**

## Writer's Block: Creativity, Now!

As a marketing professional, you have to be organized and detail-oriented. But of course, you also need to come up with bright, creative ideas! If you're searching for the right concept for your next promotion, try these tips:

1. **BRAINSTORM:** If you have staff members who can help with this, great! If not, no problem. Just get out a piece of paper and start jotting down ideas. Don't judge them, and don't think too hard. Write down everything that comes to mind.
2. **CONDENSE:** What is the main idea you want to get across? Write it down in one sentence. Then try to condense that to just a few words. You might have your headline, right there.
3. **THINK SIDEWAYS:** A straight-ahead question is, "What are the great features of this checking account?" A sideways question is, "If I were a member, how would this checking account make my life easier?" It's all a matter of perspective.
4. **GET SOME HELP:** That's what we're here for! CUAdvantage can provide ideas, headlines, or catch phrases to help you get started – as well as copy, design, printing and mailing to see you through the entire process. Just give us a call at 877.799.0784 or send an email to [solutions@cuadvantage.com](mailto:solutions@cuadvantage.com) and let us know what you need.





# FinancialEdge

Community Credit Union

CUAdvantage is MY complete marketing partner that excels in knowing the credit union industry. I've worked for credit unions both large and small and having a marketing firm that knows advertising compliance, not just the products themselves, is key. I love their fresh ideas and bold use of marketing elements to help keep me in the game when it comes to advertising, and all at a price point that's both competitive and affordable. Thanks CUAdvantage for all you do for FinancialEdge Community Credit Union. Sounds kind of cheesy – but I don't know how to put "awesome" into more than one word.

**Pam Swope**  
**Marketing Manager**  
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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.

FALL 12

Connect instantly to  
 CUAdvantage.com! Simply  
 scan this QR code to begin.

