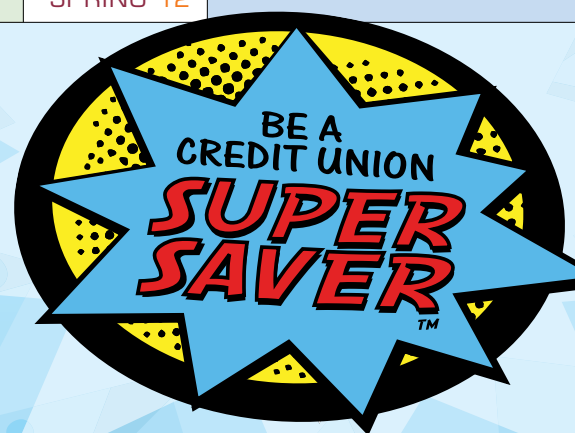


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Bay Winds Federal Credit Union

SPRING 12



## NATIONAL CREDIT UNION YOUTH WEEK™

April 22-28

National Credit Union Youth Week is the perfect time to show your younger members how they can be super credit union members.

During Youth Week, turn your credit union into a lair fit for superheroes. Here are some ideas to help you reach out to youth:

- **Hold a secret seminar on how to save.** You can even organize the seminar according to ages. Then, discuss savings topics applicable to that age group.
- **Show how youth can knockout evil spending habits.**
- **Present the tools at your credit union that can help everyone become strong money managers.**

This year's theme is also a good opportunity to showcase how your credit union is a superhero in your community. Do you provide scholarships to students? Are you active in your community's special events? Illustrate how you show your support.

Don't forget to advertise your credit union super powers in your upcoming newsletter. CUAdvantage can help by providing copy, which can come in the form of an informative article, a fun game for your youth newsletter, or a simple headline accompanied by a graphic with a "punch."

CUAdvantage is your ideal sidekick for plotting out your marketing plan, and for helping you achieve your marketing goals. Let us know how we can best help you by contacting us at [solutions@cuadvantage.com](mailto:solutions@cuadvantage.com) or 877.799.0784.

More Marketing Ideas to

# LOVE!

**Marketing Plan:** Organize your thoughts for the month, the quarter, or the entire year. Let us help you put together a custom CUAdvantage Marketing Plan.

**Annual Reports:** Showcase 2011 with a unique annual report.

**Inserts:** Design a simple reminder about your most-important promotions.

**Email Marketing:** Send electronic messages about your most-important promotions.

Remember to include your social media connections on your marketing pieces (QR code, Facebook, Twitter, and other icons).

# Boost Your Brand Awareness

Do your members have a clearly defined idea of who you are, what you stand for and what to expect when they walk in the door? If not, maybe it's time to get serious about branding.

Use the following tips to help establish a consistent identity for your credit union:

- **KNOW YOUR MEMBERS.** What do they want? What do they need? What are they worried about?
- **KNOW YOUR COMPETITION.** What do you do better than the big bank down the street? Why would their customers want to become credit union members?
- **DEFINE YOUR IDENTITY.** Are you small and personal? Large and well-established? Are you an active force in the community? What do you want your members to know about your credit union?
- **DISTILL YOUR VALUES.** Can you express your "identity" in one phrase?
- **BE CONSISTENT.** Your credit union's slogan, mission statement, marketing materials and personnel should all reflect the same values. This means that everyone in your organization needs to understand what those values are!
- **BE PERSISTENT.** It takes time – and lots of repetition – to establish a successful brand.

CUAdvantage can help keep your message fresh and consistent, with marketing materials, graphics and logos customized to meet your objectives. Contact us for a consultation today!

## Megan's Proofreading Tips To-Go

Born in the "millennial" year span, I am accustomed to things happening "instantly." Texting, instant messaging, fast food, and more can help make life a little more convenient. (Rest assured I do recognize that these can also be termed as "distractions.")

Unfortunately there really isn't a strong proofreading service that happens instantly. Even though the best method is to read a document over and over again, here are some quick proofreading tips you can use when you're on-the-go with little time to spare:

- Proofread a printed version rather than a version on the computer monitor.
- Read the work out loud.
- Break up the proofreading process. Proofread the first time for comprehension. Proofread the second time for spelling and grammar.

Always make sure you're conscious before you begin your proofreading adventure. Don't try to proofread when you're tired or before you had your first cup of coffee. More than likely you'll do damage to yourself by getting frustrated and damage to the document by making mistakes.

Please don't hesitate to contact our office when you're frustrated and simply have had enough. Our team of professionals is here to help!



**Megan Major**  
writer and client service  
representative



## Refreshers for the Spring!

Here are some compliance-focused friendly reminders for marketing:

### NCUA Logo

As of January 1, 2012 the NCUA official advertising statement must adhere to specific print regulations for font size and inclusion in annual reports. Please remember to review proofs to make sure we use the NCUA official advertising statement you want us to use.

### Credit Card Disclosure Update

Credit unions will have to update their 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."

Dodd-Frank transferred authority of consumer regulations, such as the credit card application and account opening disclosures, from the Federal regulators to the Consumer Financial Protection Bureau. Credit unions will have to update their disclosures by January 1, 2013.

### ATM Disclosure Lawsuits

In our Summer 2011 issue of *Ideas At Work*, we presented an article about ATM disclosure lawsuits. The lawsuits claim that nondisclosure of fees charged for transactions at ATMs violates the Electronic Funds Transfer Act, which requires institutions to post a notice in a prominent place on the ATM about fees. Unfortunately these lawsuits continue, as a gentleman from New York has recently filed multiple lawsuits against several financial institutions.

If you need a resource for stocking your credit union with signage, we can help. We can print any size sticker and poster to help your credit union stay out of the lawsuit mess. Just contact us and let us know what you need.

*CUAdvantage leverages compliance information we obtain through research. In order to ensure compliance is met, we encourage you to consult with your personal compliance coordinator.*

## Jenny's Design Tip: Why You Should Love White Space

If what you're looking at doesn't appeal to your eyes, it's difficult to look at. How many times have you filed literature into the wastebasket after you've taken one look at it? It's especially hard to think about your members filing their credit union newsletter into the wastebasket if they find it difficult to look at!

How can you avoid this catastrophe? Learn to love white space and unclutter your newsletter.

Create visual breaks between elements and articles. A graphic right next to an article should relate well with each other. Remember, cramming many elements on one page leaves minimal amounts of white space, which causes your more important, significant information to lose its precious value.

If you have questions about white space in your newsletter, we can help! Just contact our office at your convenience.

**Jennifer Johnson**  
graphic designer







The key to a successful one-person marketing department is having supplier partnerships you can count on to deliver. CUAdvantage is just such a partner. They are there when I need them to help create solutions and alleviate problems. Most importantly though, I can give them a job knowing it will be done right, on time and on budget with a minimum of oversight. They care about my business as much as I do; a rare thing indeed these days.

**Dann Balesky, Marketing Director**  
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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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ideas at work