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SUMMER 11

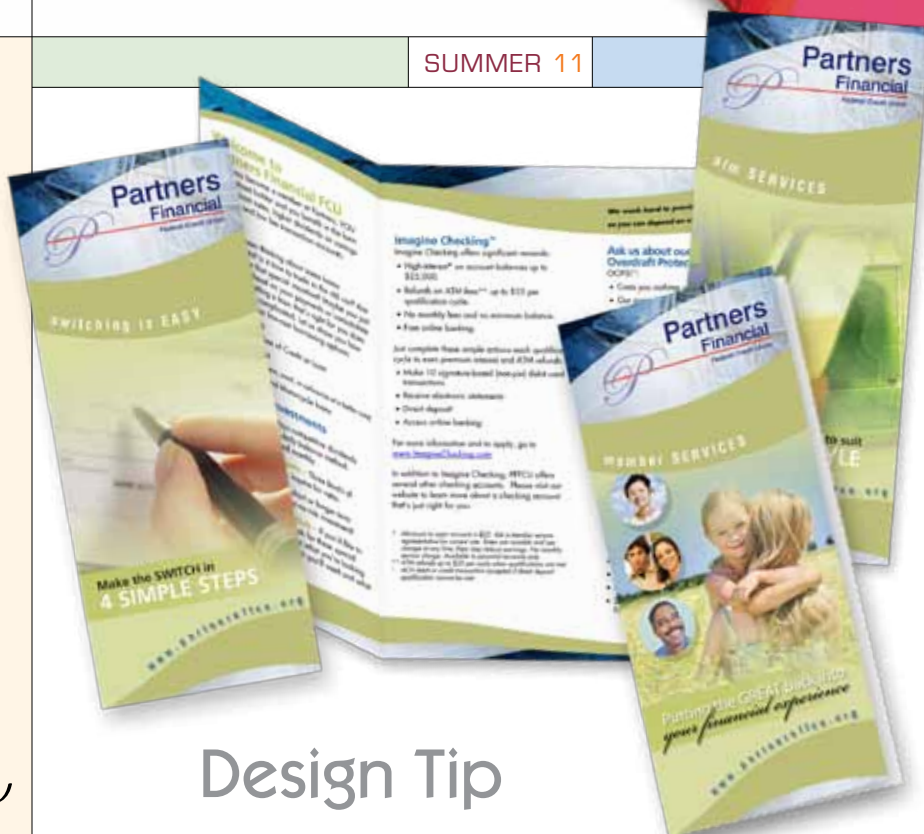
From the office of  
CUAdvantage...

## Meet our family!

Can you guess who's coming to town? It's the team that puts your ideas to work!

We want you to be able to meet the voices you hear on the phone and the names your sales reps share with you when they come to visit. So, we've created cut-outs of ourselves!

Be sure to look for us at your next marketing conference!



## Design Tip

### BROCHURE SERIES:

## A Clean Look you can be Proud Of

Brochures are a quick, effective way to educate your members on specific programs and services. They can deliver a lot of information, without taking up any of your staff's valuable time.

### ELEMENTS OF EFFECTIVE BROCHURES:

- An eye-catching cover design
- A meaningful headline
- Short, concise copy
- Photos or graphics that complement the text, to help readers understand what you're trying to say.

Why not do a whole series? By designing all of your brochures at one time, you can achieve a consistent look and feel. We'll be happy to update your existing brochures, or we can start from scratch and plan an entire brochure series to fit your specific needs. If you get started now, you'll have a beautiful new series to show off in no time!

## WRITING TIP: Checking “Spell Check”

As your fingers fly across the keyboard, trying to get that last paragraph in before your deadline, you accidentally add an apostrophe to “it’s” when your sentence really called for “its.” Spell Check doesn’t catch the word out of context. Your perfect paragraph is tainted by an out-of-place apostrophe. A life lesson is learned, but here are some words that you should always check and re-check even if you have a reliable spell check program:



Word	Definition from Merriam-Webster online dictionary (m-w.com)
<b>Its</b>	Always used before a noun possessive form of “it;” relating to or belonging to a certain thing, animal, etc.
<b>It’s</b>	Used as a contraction of “it is” and “it has.”
<b>Their</b>	Always used before a noun possessive form of “they;” relating to or belonging to certain people, animals or things.
<b>There</b>	In that place, at that location; at that point in a process, activity, story, etc.; used to introduce a sentence in which the subject comes after the verb; used to informally address a person or animal.
<b>They’re</b>	Used as a contraction of “they are.”
<b>Weather</b>	The outside state of the air and atmosphere at a particular time and place.
<b>Whether</b>	Used to indicate choices or possibilities.
<b>Your</b>	Always used before a noun possessive form of “you;” relating to or belonging to you.
<b>You’re</b>	Used as a contraction of “you are.”

## Reaching Millennials – all it takes is one!

### BEGINNING STEPS TO DEVELOPING A SUCCESSFUL YOUTH PROGRAM

While we are familiar with most challenges that affect the development of a successful youth program, one challenge that often times sticks out greater than others is targeting an audience with a broad age range, such as millennials with an age range of 16-31. Today, millennials are involved in many networks – so much that when it comes to deciding what technique to use to send a message, it’s overwhelming and frustrating to say the least.



If you find yourself constantly having to overcome these feelings, try bringing your focus down from 100 millennials to one. Research suggests this could actually help you reach more, because millennials are in constant communication with their networks. If “Lenni” finds a restaurant he enjoys, he’s going to post his opinion where all of his friends can see. If you capture just one, you have the potential to reach one thousand.

Marketing techniques that capture performance, identity, supportive and conscientious are keys to reaching millennials. Also helpful are functional technology, including a working website, Facebook and Twitter accounts, and having a representation of millennials as leaders, employees and on the Board.

**PERFORMANCE** – functionality, end-benefits, etc.  
**IDENTITY** – status, “coolness,” etc.  
**SUPPORTIVE** – relaying of a product’s value in everyday life  
**CONSCIENTIOUS** – collectiveness, resourcefulness, creativity, etc.

**CUAdvantage** has experience developing youth programs targeted at certain ages. Let us help you get started with some beginning steps:

**Youth Program** – newsletter, specials like CD rates, first time auto loan rates, events, etc.

**Online Presence** – start up a Facebook and Twitter page, set up a special page on your website, etc.

We have many samples of youth program marketing ideas. Just let us know what you’d like and we’ll take it from there.





# IN THE NEWS

CUADVANTAGE MARKETING SOLUTIONS



## ATM Fee Disclosure Lawsuits

*CUAdvantage Marketing Solutions*

It was recently brought to our attention that a couple is traveling around searching for ATMs without proper fee notification signs. They file class action lawsuits against financial institutions without proper signage. The lawsuits claim that nondisclosure of fees charged for transactions at ATMs violates the Electronic Funds Transfer Act, which requires institutions post a notice in a prominent place on the ATM about fees.

CUNA Mutual suggests keeping a supply of signs or stickers to replace missing ones. This is where we come in. We can be your resource for printing 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.

## Urging Congress to Delay the Durbin Debit Ruling

*CUAdvantage Marketing Solutions*

### SaveMyFreeChecking.com

The MCUL (Michigan Credit Union League) organized a website dedicated to getting the message out about the debit interchange legislation. It shares information about the issue, what consumers can do to urge a delay in the ruling, studies and reports, and frequently asked questions for easy understanding about the issue.

### DontMakeUsPay.org

The EPC (Electronic Payments Coalition) started the "Don't Make Us Pay" project, which allows internet-users to gain more information about the debit interchange legislation. Information seekers can visit this website to learn more about the potential effects the debit interchange rule could have on everyday use of debit cards, including no more rewards, higher fees, more restrictions and the end of free checking.

Both websites urge consumers to contact Congress directly at 877.422.3525 to show support for the delay of this rule. Or consumers can mail or send an email to their legislator directly from the websites.

If you'd like a personalized message to your members, remember to contact us. We can write, design, print, and mail or ship all from our facility.

The new debit card interchange regulations are scheduled to take effect on July 21 and it will impact YOU!

**Tell Congress to:**



**STOP** the interchange rule from going into effect.



**STUDY** the impact on credit unions and their members.



**START OVER** with legislation that takes all factors into account and the real bottom line for the consumer.

Soo Co-op Credit Union began working with CUAdvantage in 2010 because of their printing quality, but that was just the beginning. CUAdvantage has become an extension of our office in many respects. The staff always goes the extra mile to ensure we meet our deadlines, which is imperative in meeting the needs of our members. I always know that our print projects will be the best quality and delivered promptly. We are fortunate to have CUAdvantage working with us. It has been a real pleasure working with the professional and courteous staff at CUAdvantage.

**Mary Lynch, 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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