

# Connection

*Ideas that link advertising, member education, & financial literacy*

## Credit Unions Do a World of Good

by Michelle Ruppert, CUNA Personal Finance Intern

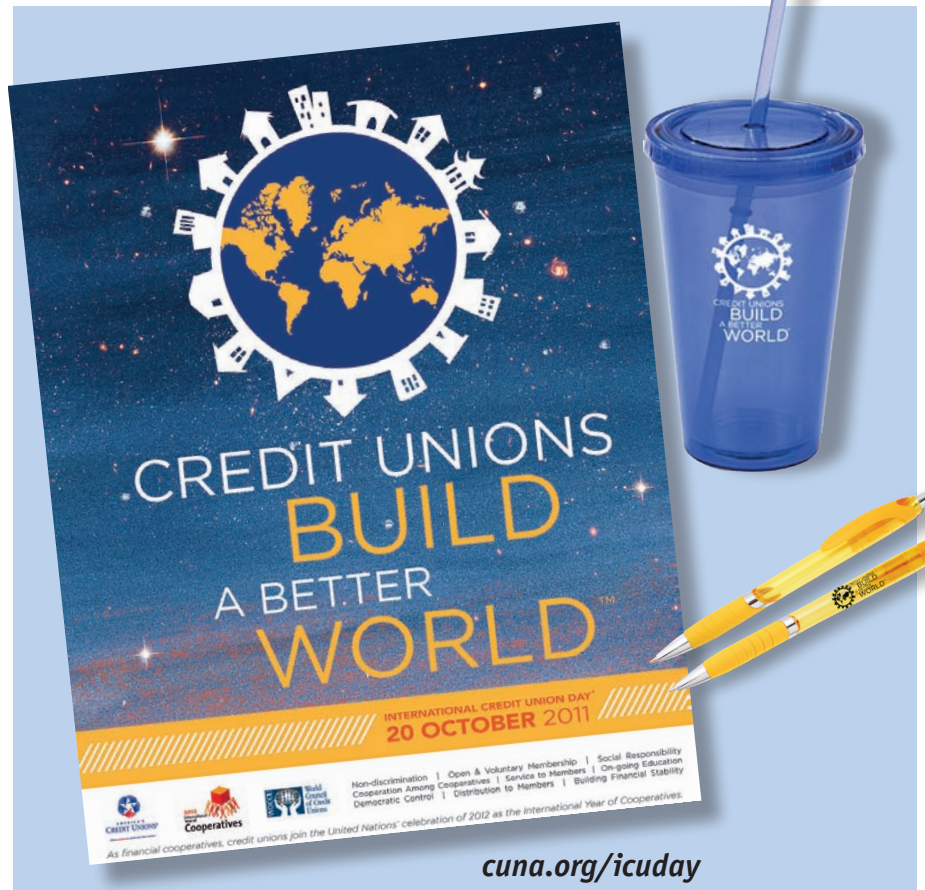
**O**ne effort at a time, credit unions like yours are creating better environments in which their communities can thrive. This year, show your community how your credit union, as a financial cooperative, is building a better world on International Credit Union (ICU) Day®, Oct. 20.

### Celebrate through service

Reach out to potential members through service this ICU Day. Perhaps take a page from Pennsylvania State Employees CU, which has made an annual ICU Day tradition of allowing employees to volunteer at local charities for the day. Look to the credit unions in Southwest Washington that collected more than 4,400 pounds of food in their Nourish Our Neighbors Credit Union Food Drive in honor of ICU Day.

In a pay-it-forward spirit, Santa Rosa-based Redwood CU took to the streets last ICU Day. Employees bagged groceries in RCU eco-totes, handed out notebooks on local college campuses, and picked up the parking tab for many San Francisco commuters.

"International Credit Union Day is an opportunity to thank our members for their business and to raise general awareness of the many benefits credit unions offer our communities, including access to affordable financial services and free financial education," explains RCU President & CEO Brett Martinez. "Credit unions continue to be safe and sound, and remain committed to serving and investing in our local communities."



### Illustrate the global impact

ICU Day is also the launch of the International Year of Cooperatives (IYC). The United Nations General Assembly has declared 2012 as the IYC to highlight the contribution cooperatives make to socio-economic development. This year-long occasion will promote:

- Increased public awareness about cooperatives
- Formation and growth of cooperatives
- Efforts to encourage governments to establish policies, laws, and regu-

lations conducive to the formation, growth, and stability of cooperatives.

In the U.S., credit unions make up the largest part of the national cooperative movement. Credit unions are the only financial institutions that stand on the cooperative foundations of economic viability and social responsibility. In 97 countries, close to 186 million credit union members reap benefits such as lower loan rates and higher saving yields.

Highlight to members and potential members that they can enjoy advantages such as these by working with a financial cooperative like yours.

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## Download free ICU Day tools

Visit [cuna.org/icuday](http://cuna.org/icuday) to access a variety of resources to thank your members on ICU Day and to celebrate the International Year of Cooperatives:

■ **Art**—Download the poster design, website icon, and coloring page.

■ **Copy**—Borrow wording on the history of ICU Day and the press release for your own announcement.

■ **Celebration ideas**—See how fellow credit unions celebrated in the past, and share your plans for 2011.

■ **Promotional products**—Find attractive and affordable gifts to thank your current members and welcome new ones.

## Stock up and save

Place your order by **Sept. 16** to save

## Wondering which art to use for ICU Day and the 2012 IYC?

COOPERATIVE ENTERPRISES BUILD A BETTER WORLD.

Many cooperatives are embracing the theme and image above, beginning fourth quarter 2011. For permission to use this art, register at [social.un.org/coopsyear](http://social.un.org/coopsyear).



The World Council of Credit Unions has customized the theme for credit unions and added an innovative graphic for ICU Day 2011. Download from [woccu.org/events/icuday](http://woccu.org/events/icuday).



Credit unions in the U.S. have access to this full-color poster art, which builds on the ICU Day 2011 theme and logo. Download from [cuna.org/icuday](http://cuna.org/icuday).

up to 10% on your ICU Day supplies.

The more you buy, the greater your savings. The new ICU Day stick pen starts at 36¢ if you order 50 by Sept. 16. Increase that order to 1,000 and you pay just 15¢ each—less than half price. You'll find similar bargains from memo pads to embroidered T-shirts.

Stock up in September to carry you through 2012's International Year of Cooperatives.

Check online at [cuna.org/icuday](http://cuna.org/icuday) for more news on ICU Day and to subscribe to the free ICU Day Update e-newsletter. ■

## Youth Save \$28.5 Million in April

by Ashley Dinauer, CUNA Personal Finance Intern

This year's eighth annual National Youth Saving Challenge™ posted some big numbers. April 2011 saw young credit union members deposit a total of \$28,545,723 into their saving accounts. The 305 participating credit unions reported receiving deposits from 146,002 youth, including 9,058 who opened new accounts. The average deposit per child was \$196, compared to \$146 per child last year.

This year the Saving Challenge also reached a major milestone. After eight years of tracking youth deposits, total savings hit more than \$100 million. Since 2004, children and teenagers at credit unions across the country have

deposited \$117,628,671 into youth accounts, and 59,196 have opened new accounts.

National Credit Union Youth Week™ promoted the fun and universally appealing theme "Money Rocks at My Credit Union." To motivate young savers to start and maintain smart money management practices, credit unions sponsored lobby and off-site events, contests, tours, music-themed giveaways and prizes, raffle drawings, and in-school presentations.

"Youth Week gives credit unions the opportunity to reach out to the youth in our communities, teaching them about financial literacy in a fun and



ISU Credit Union members prove you're never too young to rock and roll.

exciting way," said Kendra Handke, marketing coordinator at Oregon Community CU. "It allows us to build a strong foundation for the financial future of our communities."

Mark your calendar for next year's Youth Week celebration, slated for April 22-28, 2012. ■



Executives with Aurora Schools FCU go undercover as KISS.



San Antonio Citizens FCU congratulates coloring contest winners.



New Credit Union 1 members were lucky winners.

# Use Social Media to Engage Members, Get Them to Your Website

by Michelle Doshier, CUNA Personal Finance Editor

**T**raditional communication channels and marketing campaigns may no longer be enough to grab members' attention. Facebook, Twitter, and LinkedIn—just a few of the social media tools available to your credit union—can help promote the online personal finance products your credit union offers.

Posting a product link on your credit union's home page is a great first step in driving member traffic back to your website.

Using social media tools is a great next step in engaging members with your products.

## Posting pulls in members

Hughes FCU in Tucson, Ariz., drives traffic to its website by posting article and blog links from onlineEDGE publications—*Home & Family Finance Resource Center*®, *MoneyMix*™, *Googolplex*®, *Plan It*™, *Anytime Adviser*®, and *El Poder es Tuyo*™—on its Facebook page (search “Hughes Credit Union”). These posts link directly to the articles within the onlineEDGE publication featured.

“We post links to onlineEDGE articles on Facebook because it helps us with our lifestyle marketing,” says Kathy Hippensteel, marketing manager at Hughes FCU. “We use Facebook because it allows us to have interactive communication with our members.”

The credit union receives quite a few comments and “likes” about the posted articles. Since Hippensteel's social media coordinator posts articles from different CUNA consumer publications, there is information posted for each target market.

“The best thing about the products and about posting information about the products on Facebook is that it ties in with our goal of making a

positive difference in members' financial lives,” Hippensteel says.

The credit union also posts links to onlineEDGE information on Twitter, such as posting a link to remind members that they can win Visa gift cards by participating in the *Resource Center's* Financial Fitness Challenge.

## Getting started in social media

When using social media, credit unions should do the following, according to *CUNA's 2011-2012 Credit Union Environmental Scan* ([escan.cuna.org/planning](http://escan.cuna.org/planning)):

- Allocate proper time and resources
- Have a social media strategy
- Define goals and objectives
- Set proper expectations
- Set a realistic budget

For help getting started using social media tools and to get more ideas about how to strengthen your credit union's social media strategy, check out *CUNAvorse.com*. CUNAvorse is a way for credit union employees to combine their passion for credit unions with their enthusiasm for social media.

Hippensteel concludes that, if possible, it's important for credit unions to have someone on staff dedicated to working on social media marketing. “Social media is another way to keep members informed about what your credit union is offering,” she points out.

If your credit union is using social media tools to reach out to members using CUNA's onlineEDGE products, we may feature your credit union in one of our subscriber shout-outs. E-mail Michelle Doshier at [mdoshier@cuna.com](mailto:mdoshier@cuna.com) for more information. ■



Hughes FCU draws members from Facebook to MoneyMix on its website.



Educators CU promotes a Youth Week activity.



IAA pulls members to its website for Anytime Adviser coaches.

# Drive-Ups Promote CU Services

by Michelle Ruppert, CUNA Personal Finance Intern

If you really want members to take notice of an offer, wrap it around their money. They'll certainly catch on that you offer **low-interest credit cards** as they open the "Carry a New Card" drive-up envelope (#29467 at [cuna.org](http://cuna.org)) to count their cash.

Increase product penetration when you show members the credit union advantage with drive-up envelopes across these lines:

- Auto
- Housing
- Credit
- Small business
- Investing

Add your credit union logo and special thank-you message on the top flap when ordering 5,000 or more.

For example, members who have only checking accounts with you may not realize they can benefit from **refinancing** their auto loans with your credit union. Spread the word with the customized "Refinancing

The top flap of the envelope can be customized with your credit union name.

2.5" wide x 1" high imprint area for any of the drive-up envelopes.

Puts Money in Your Pocket" drive-up (#29473C). It could move members to refinance with you the very vehicles they drove to your credit union. Carole Langiu, marketing director with Dover FCU, chose to customize this envelope since many of her members are eligible to join other local credit unions.

Along those same auto lines, Kevin Rookhuizen, VP of sales & marketing with Billings FCU, customized "What Beats 0% Financing?" drive-ups (#29677C). Billings FCU needed a new supply of teller envelopes, and Rookhuizen wanted a fresh new look with a **promotional message**. He found a winning combination in



custom drive-ups and intends to continue using them in the future.

Trying to **go paperless** in order to reduce costs and environmental impact? A great way to get the message out to your members is on a customized "Make the Switch to Paperless" drive-up (#29460C). What's more, using the space on a drive-up envelope for this message means that you will not be wasting extra paper to send this message in a separate format.

View samples online and place custom orders at [finlit.cuna.org](http://finlit.cuna.org); in the left sidebar, select Drive-Up Envelopes. ■

## Credit Seminar Builds Trust with Hispanic Audience

Over the past decade, the Hispanic growth rate exceeded 70% in 39 states, handing credit unions both an opportunity and a challenge: Educate this growing demographic about the relationship between having a good credit record and building wealth to create a better future for them and their families.

To help you reach the Hispanic market with quality, nonthreaten-



ing financial education, CUNA has released its second Spanish *Seminars in a Box™ for Members* kit, "Access to Money With Credit" (#29910 at [cuna.org](http://cuna.org)). Sprinkled throughout the seminar are messages about trust and the credit union difference.

Developed in collaboration with Coopera Consulting, Des Moines, Iowa, the newly released seminar focuses on the basics of what credit is, why it's so important, what types are available, and what it's used for.

The kit is all-inclusive with most materials in both English and Spanish: PowerPoint presentation and speaker notes, participant handouts,

speaker preparation sheet, credit union checklist, system requirements, promotional article and poster, evaluation forms, certificate of completion, and more.

You'll find more than 20 seminar titles to reach all your members at [finlit.cuna.org](http://finlit.cuna.org); in the left sidebar, click Member Seminar Kits. ■



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