

Connection

Ideas that link advertising, member education, & financial literacy

Make Your Credit Union the Right Choice

Open your doors to prospective members this fall in celebration of International Credit Union (ICU) Day on Oct. 15th.

The need for “choice” is what gave birth to the credit union movement, as an alternative to banks. The economic collapse over the past year has many consumers again looking for an alternative.

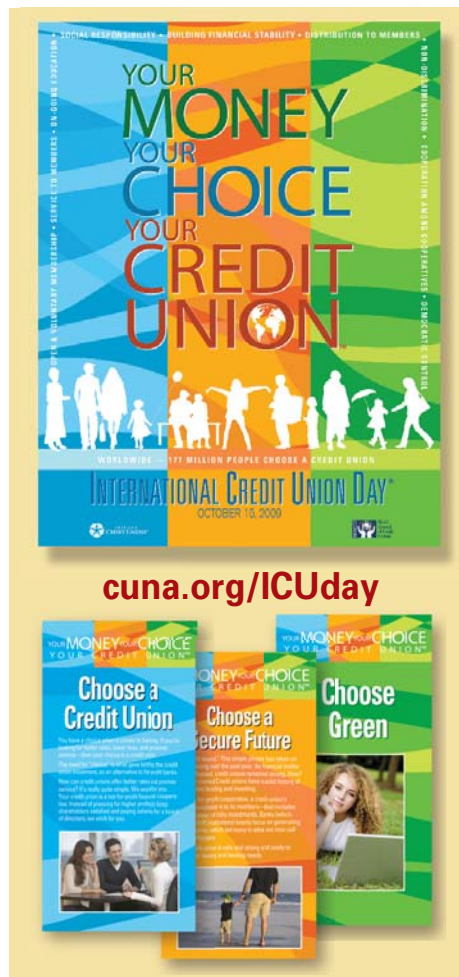
“The current crisis has presented credit unions with their greatest opportunity in decades to bring in new members. But being aware of an opportunity and benefiting from it are totally different. Taking a business-as-usual approach will yield little or no growth,” opens the 2009-2010 Survey of Potential Members Report (#28533 from cuna.org). The report identifies “informing nonmembers of the core credit union values...is the master key to attracting new members.”

Promote the credit union difference

This year, use ICU Day as your fall membership campaign. Invite members to your branch with this bright and bold theme. Reach out to sponsor groups by hosting lunch’n’learns or shredding days. Invite prospective members to the branch for pumpkin carving or a neighborhood cookout.

Share core values

Three new stuffer brochures demonstrate why credit unions are a better choice. **Choose a Credit Union** (#29104) explains how credit unions work for their members, offering better rates, lower fees, and the best personal service. Use this stuffer to introduce potential members to credit union ser-



vices or to encourage current members to meet more of their financial needs through your credit union.

Choose a Secure Future (#29106) briefly explains how credit unions steered clear of the troubles so many banks are experiencing. It goes on to share five tips for members to secure their own futures and reminds them deposits are insured to at least \$250,000.

Convince more members to opt for e-statements with **Choose Green** (#29105), which spells out the benefits of going paperless—including steps for making the switch and suggestions for monitoring and reconciling.

All three statement stuffers can be customized with your credit union’s full-color logo and message. Customize as few as 500. Pricing on 5,000 or more is within a penny of regular pricing.

Free ICU Day tools online

Visit cuna.org/ICUday for a variety of resources:

- **Art**—download the poster design, logo, 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 2008 and share your plans for 2009.
- **Promotional products**—find attractive and affordable giveaways to thank your current members and welcome new ones.

Party like it’s 1999

Everyone is pinching pennies this year. CUNA has found four ways to make your dollar go further:

1) Place your order by Sept. 11 to save 10% on your ICU Day celebration supplies.

2) Save with several items priced lower than they were a decade ago. Visit the Web site to see some nostalgic photos of the 1999 ICU Day offerings. You can snag this year’s T-shirt for \$11.50—that’s \$2.45 less than in 1999!

3) Order enough giveaways to last a year to take advantage of direct-from-manufacturer pricing.

4) Pick from seven promotional products each priced less than \$1.

Check online at cuna.org/ICUday for more news on ICU Day or e-mail ICUday@cuna.coop to subscribe to the free ICU Day Update e-newsletter. ■

Tough Times Mean Opportunity for Your CU

With record-high foreclosures and job losses, your members are looking for guidance. Times are tough, but the opportunity to show members you care and can help couldn't be better. CUNA has the resources to help your members stay afloat during these difficult times.

To help you help your members, we've added a new Fundamentals of Personal Finance booklet—Your Survival Guide for Tough Times (#28941).

The newest of the nine-booklet series, the 32-page Survival Guide helps members take control of their finances, cut costs, protect their homes from scammers, and work toward securing their financial futures. Like other booklets in this series, multiple easy-to-read resource boxes and sidebars ease comprehension.

Let credit union staff members be the trusted advisers your members can turn to by promoting a variety of other helpful tools as well:

**Home & Family Finance®
Resource Center Web site**

The online *Home & Family Finance Resource Center* simplifies your members' information search by doing the leg work for them, making complicated topics easy to understand and act upon. Type "Tough Times Series" in the search box to find articles that can help members make smart choices. Get advice from consumer and industry experts by watching and listening to the video and audio clips.

Consumer news articles pinpoint hot topics to keep members abreast of the latest changes in the economic environment. And the *Resource Center's* Turning Points series focuses on major life events—having a baby, job loss, and death of a spouse, for example—to help you guide your members through life's biggest changes.

When Times Are Tough We Can Help lobby brochure

In a recession, it's more important than ever for your members to develop and maintain good financial habits. From managing a mortgage to using direct deposit, this brochure (#28294) provides ideas to help mem-



bers stay afloat and encourages them to ask for a financial checkup at your credit union.

We're Here for You drive-up envelope

Assure your members they can come to you for help in tough economic times (#28295).

Copy & Art Express articles and images

Copy & Art Express provides articles and ads written specifically with your credit union and today's economy in mind. Find items about keeping a healthy credit score, financial risks, getting student loans during the credit crunch, home equity loans, tax breaks, and how to manage investments despite the troubled economy.

Place these articles and ads in your newsletter, e-mails, and on your Web site. Your *Copy & Art Express* subscription includes access to more than 250,000 images from Photos to Go. Images are perfect for small print projects such as newsletters, PowerPoint presentations, and Web site design. All of the photos are royalty-free and can be reused, with new images added every month.

To order tools and find additional

50% Off Key Financial Tools

Everyone is taking a hit right now, and we could all use affordable guidance. Just as members are struggling with lost jobs, furloughs, and cutbacks, credit unions are facing their own challenges.

Through October, pay just half price on these stuffers, seminar, and booklet:

Credit Cards: Switch & Save statement stuffer (7¢ each, #23341)

Budget Blueprint statement stuffer (7¢ each, #20057)

Are Your Savings Ready For Anything? statement stuffer (7¢ each, #23887)

Back in the Black: Tools to Keep Your Checkbook on Track statement stuffer (7¢ each, #26438)

Build a Basic Budget: The 5-Step Spending Plan member seminar kit (\$110, #26668, includes everything to hold a seminar including presentation and handouts)

Design Your Spending Plan: Budget Blueprint 32-page booklet (60¢ each, #25150)

See full-sized versions of these tools online at finlit.cuna.org; enter the stock number in the product finder box, or call 800-356-8010, press 3, for more information. ■

MoneyMix™ adds Podcasts, Twitter

MoneyMix: Launch Your Life continues to make connecting with young adults easy for credit unions. The personal finance site for 18-to-30s recently added two new methods for reaching the demographic—monthly podcasts and a Twitter feed—to an already robust platform.

The *MoneyMix Show*, a monthly podcast series, debuted on *MoneyMix* in early spring. These audio podcasts dispense solid financial advice and information on current topics. Young members can either listen directly online or download files to listen later on a computer or MP3 player.

Those who follow *MoneyMix* via Twitter receive daily updates about new articles, blogs, podcasts, and other information new to *MoneyMix*. Credit unions can re-tweet this information on their own Twitter feeds or simply update the appropriate section of their Web sites.

These enhancements provide additional ways for subscribing credit unions to share relevant

personal finance information and develop lasting relationships with young adult members.

Learn more, at cuna.org/onlineEDGE. ■



Youth Keep Googolplex® Real

The *Googolplex* youth board helps keep our youth Web sites fresh and up-to-date by providing ratings of current stories and features as well as creating new and interesting stories. The youth editorial board is spread among three age groups and is geographically located across the United States. Each member is selected based on his or her ability to bring a new experience and background to the group. *Googolplex* just brought on a new board. Read on to meet some of them.

In the youngest age group, *5-Spot™*, Savannah (below) is one of the new students selected to serve on the Clubhouse Crew—the *5-Spot* (elemen-

tary school) youth editorial board. Savannah has many diverse interests, from Tae Kwon Do to weekly cooking lessons. She even enjoys geocaching, a high-tech treasure hunting game utilizing GPS units.

Paloma was selected for the Super Youth Team—the *AJ's™* (middle school) youth editorial board. A quiet, reserved girl from Arizona, Paloma says that from a young age, she was encouraged by her mother to read. This has since grown into a passion for reading “everything and anything” and the knowledge she has gained from these topics has won her several local awards.

Alexandra, selected for the Teenage Panel—*C-Note's™* (high school) youth editorial board—is a high school student in Florida. She excels at the arts and was recently nominated for Young Artist of the Year through a local organization. She is also very



Madaline, another 5-Spot board member, is a sixth grader in Mount Vernon, Wash. She is an avid photographer.

active with her local church, teaching an art class that she started and helping with “Southwest Florida Outreach,” a group that provides food, clothing, and financial assistance for the homeless.

Each member of the youth editorial board brings a different background and range of knowledge that helps to keep the *Googolplex* Web sites informative, interesting, and fun for the even the youngest credit union members.

To learn more about *Googolplex*, visit cuna.org/onlineEDGE, or call Darlene Brightbill for a tour at 800-356-9655, ext. 4344. ■



Youth Save \$26.5 Million in April

Through the National Youth Saving Challenge™, participating credit unions greeted nearly 140,000 young members in April—who deposited a collective \$26.5 million. This year's results average out to \$190 deposited per child, an increase over last year's average of \$156 deposited per child.

The 397 participating credit unions also added more than 10,000 new youth members.

Credit unions latched on to the Magic of Saving theme for National Credit Union Youth Week™. Some entertained with magic tricks, others held carnivals, and nearly all put out treats for their young visitors.

Mark your calendar for next year's Youth Week: April 18-24, 2010. ■



NuVision FCU promoted activities through newsletters, buck slips, posters, and fliers.



Frontier Community CU entertained more than 30 children on April 23 with balloon art—and magic—of course!



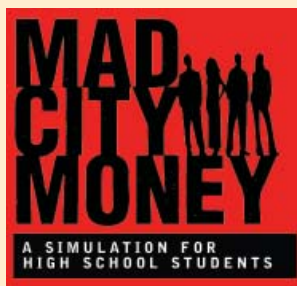
Portland FCU member Allison shows off her National Youth Saving Challenge winnings.



A SESLOC Federal CU teller engages youth with her sleight-of-hand magic.

Mad City Money™ Adopted for Money Smart

Money Smart Week Wisconsin, a state-wide financial literacy event sponsored by the Federal Reserve Bank of Chicago, will feature CUNA's budgeting simulation for teenagers again



this year. During the week of October 12-18, Madison high school students will move to fictitious Mad City for two hours. There, they will be assigned a family and a career, have to figure out how to stretch

their imaginary household incomes to meet their needs and wants, and have some savings left over.

With little preparation, Mad City Money allows students to learn about the realities of adult personal finance by making mistakes. They come out of the experience with a new appreciation of the challenges their parents face and a willingness to learn more about budgeting for themselves.

CUNA designed the game as a way

to overcome the inertia of adolescent disinterest. Josie Matuszak, marketing manager for Heartland Credit Union, which will be running the event in Madison, says, "Mad City Money is the most well-organized, turn-key product I've ever used. During this lively simulation, the participants really learn *how* their spending choices can affect their checkbooks, sometimes negatively."

To learn more about Mad City Money (#27732), visit finlit.cuna.org and enter the stock number in the product finder box. ■

Home & Family Finance® Quarterly Print Magazine for Members

Fourth Quarter 2009 Perspective Topic—Coping with the economy

This issue will focus on developing good habits that serve members well, no matter what's happening in the wider world, and detail the ways your credit union can help.

Customization* commitment & address file due Aug. 7, 2009

Customization* ad materials due Sept. 2, 2009

Scheduled mail date Sept. 30, 2009

*For more information or to subscribe, call Darlene Brightbill at 800-356-9655, ext. 4344.

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