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Financial Literacy Month:

A great time to reach out to young people

Today's young people might be whizzes at computer applications, the latest video games and social networking, but many of them have no idea how to balance a checkbook, compare different credit cards, or build a strong credit score.

April is the perfect time to reach out to the younger generation. For starters, April is the official National Financial Literacy Month. It is also a time when many Credit Unions participate in National Credit Union Youth Week.

Get in the Savings Game is the theme for Youth Week, held April 18th through the 24th this year. Here are some ideas for drumming up a little excitement:

- Give away a small sports-related gift for each new youth account.
- Have your staff dress in sports jerseys all week long.
- Serve refreshments.
- Conduct a sports trivia contest or an essay contest.
- Hold free seminars on managing a checking account or buying your first car.
- Participate in the National Youth Saving Challenge™ (www.cuna.org)

Naturally, members of all ages need to have financial literacy skills. You might want to include an educational article or two in your April newsletter, and continue to stress the importance of basic issues such as paying bills on time, balancing your checkbook, and handling credit wisely.

Social Networking: Get connected!



Do you tweet?
Are you on Facebook?

Have you tried social networking? If not, you might want to give it a try!

Millions of people, young and old, are now participating in online groups. Twitter and Facebook are two of the most popular sites, and they can be surprisingly effective ways to connect with your members.

twitter is like a streaming conversation, with each "tweet" limited to 140 characters. People choose which tweets to follow, which makes this a great way to get tips, information and web links from professionals, companies or friends.

You could use Twitter to let people know about current promotions, new scams or fraud alerts, tips for building a strong credit score, and much more.

facebook is a website that gives each user a "page" for pictures, messages, and other information. When you become a "friend" or a "fan" you can view page information and interact via public messages, private messages, discussion threads or online chat.

You could use Facebook to provide information, post pictures, ask questions to your members, and allow your members to directly interact with your staff and other members.

Do you have Facebook or Twitter accounts for your Credit Union? If you do, be sure to invite your members to join you online! Remember to display the Facebook or Twitter icon in your newsletter and in other communication media such as your website, service brochures and more.

CUAdvantage is now on Twitter and Facebook!

Become a fan of CUAdvantage on Facebook at:
www.facebook.com/pages/CUAdvantage-Marketing-Solutions/71319999041

Follow CUAdvantage on Twitter at:
twitter.com/CUAdvantageMS



Design Tip: LET FORM FOLLOW FUNCTION

Let's say you are planning a special auto loan promotion, with a low rate, pre-approvals for qualified members, and 90 days with no payments. What type of marketing materials would get the message out most effectively?

Since it's a fairly complicated, high-potential promotion, you might decide to use a direct mail letter with a tear-off redemption coupon and personalized headings. On the other hand, a simple rate promotion might call for just a postcard and some lobby posters.

In a similar way, your choice of graphics will usually be guided by the purpose and the audience for a particular piece. Ask yourself who will see your message, what you want them to think, and how you want them to respond. Decide on the function first, and the form will follow.

To make your life a little easier, call on the professionals! The CUAdvantage team can offer expert advice on formats, layouts, graphic elements and fonts to help you get the best possible results from each marketing piece.

Writer's Block: Persnickety Punctuation Rules

“Let’s eat, Grandpa!” **or** “Let’s eat Grandpa.”

This silly example makes an important point. There may be some room for debate on certain punctuation choices; however, we can agree that punctuation counts! For example, you have some leeway when you are trying to decide whether to use a period or an exclamation point. Here are some general rules that will help you use punctuation correctly.

RULE # 1: DON'T RUN ON. Some people simply string their thoughts together, which results in run-on sentences. Make sure each complete thought ends with a punctuation mark.

Incorrect: I went to the movies, the popcorn was really good.

Correct: I went to the movies. The popcorn was really good.

RULE # 2: USE SEMI-COLONS TO SEPARATE INDEPENDENT PHRASES. If each phrase could stand alone, you should use a semi-colon rather than a comma to connect them.

Incorrect: What a scary situation, it must make you nervous.

Correct: What a scary situation; it must make you nervous.

RULE # 3: WATCH YOUR APOSTROPHES. These little punctuation marks can be tricky. For example, you do not need an apostrophe when using a possessive pronoun such as “its.” However, if you are using a contraction instead of saying “it is,” then an apostrophe is necessary.

Incorrect: The bird is in it's cage.

Correct: The bird is in its cage.

Incorrect: Its a yellow cage.

Correct: It's a yellow cage.

For more punctuation guidelines, consult an AP Stylebook, available as an iPhone or iPod application at www.apstylebook.com.



Overdraft Protection

Overdraft Opt-Ins

July 1, 2010 will be the deadline for complying with new rules prohibiting overdraft fees on ATM and one-time debit card transactions without an opt-in by the consumer. Your April newsletter will be a good opportunity to explain which transactions are covered by the new law, which are not, and what types of overdraft services are available at your Credit Union.

For more details on current compliance issues, visit the NAFCU Compliance Blog at www.nafcucomplianceblog.typepad.com.

Correction for the 21-day rule

The confusion over a 21-day late notice requirement in the CARD Act has been resolved by a new set of corrections, signed into law by President Obama last November.

As you probably know, the original bill implied that a 21-day late notice requirement applied to all types of open-ended credit, resulting in a scramble by Credit Unions trying to bring HELOCs and other open-ended loans into compliance. The correction makes it clear that the provision applies only to credit cards.



Spring Marketing Tips



What's on your agenda this Spring?

CUAdvantage makes it easy to get the word out.

- Turn to us for all of your Annual Meeting materials.
- Send out a colorful mailer to promote special rates on loans or savings.
- Freshen up your lobby with some new posters.
- Develop newsletters for children and teens to promote financial literacy all year long.

Just call CUAdvantage at **877.799.0784**, contact your CUAdvantage Account Representative, or visit www.cuadvantage.com to request a quote online.



for your April newsletter

- **Invest in America** – The program is still going strong, with some exciting new partners.
- **Family membership** – There is a grass-roots “Move Your Money” movement gaining nationwide attention. Point out how easy it is to make the switch!
- **Youth Week** – April 18th through 24th
- **Credit cards that don't need reform** – Point out the advantages of a Credit Union credit card.
- **Overdraft protection** – Explain the regulatory changes in simple, clear language.



Chippewa County Credit Union completed
their 2010 marketing plan for
the entire year with CUAdvantage.



CUAdvantage made the whole process easy as possible!

As most small credit union employees do, I have many duties within the credit union and, sadly, marketing doesn't always take first priority. The time spent waiting for the right design was well worth it. I would have spent more time designing on my own. Then, I would have gotten frustrated or side tracked with other job duties and it never would have gotten done. You were able to take my idea from start to finish with a quick turn around after you made sure everything was exactly the way I wanted.

Great communication from the CUAdvantage staff! Great job!

– Sara Cottle, Support Specialist
Chippewa County Credit Union

main office
3201 Hallmark Court ■ Saginaw, MI 48603
eastern regional office
221 Meadow Lane ■ Franklin, VA 23851
northwest regional office
1981 SW Park Forest Ave.
Lake Oswego, OR 97034
south central regional office
5264 Lakehill Blvd. ■ Frisco, TX 75034
mountain regional office
3475 Birkland ■ Helena, MT 59602
t 989.799.0784 ■ 877.799.0784
fx 989.799.6446 ■ 866.799.6446



bigideas@cuadvantage.com
cuadvantage.com



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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