

**MICHIGAN CREDIT UNION LEAGUE (MCUL)
CU DIFFERENCE COMMITTEE
MCUL LIVONIA OFFICE
JANUARY 22, 2009
MINUTES**

I. CALL TO ORDER

The meeting was called to order at 10:01 a.m.

II. ROLL CALL

CU Difference Committee members participating were: Heather Bade, Joyce Banish, Dennis Christensen, Philip Cooper, Sarah Doll, Carrie Iafrate, George Isola, Amy McGraw, Barb Ostroski-Enos, Chris Overbeek, Jennifer Shew, Janet Thompson, and Scott Williams.

The following MCUL/CUcorp staff also participated: Dave Adams, Mike Bridges, Maureen Lafrinere, and Lee Ann Mares.

The following Committee Members were absent: Danielle Brehmer, Darren Cameron, Karen Church, Jessica Diedrich, Sarah Ermatinger, Lisa Fawcett, Richard Gatiss, Paul Mayville, Cutter Phillips, John Rupert, Fred Schuster, and Lauren Vance.

The following people also participated: Leah Arends, Jackie Burk, Becky DeFabio-Elsey, Judi Desilets, Emily Fricks, Tracy Golden, Jessica Gwizdala, Linda Hughey, Mary Jane McCarty, Suzanne Miller, Jenny Robishaw, Jeff Schillag, and Dana Tell.

III. MINUTES

IT WAS MOVED, SUPPORTED AND CARRIED BY CONSENSUS to approve the November 19, 2008 Meeting Minutes as presented.

IT WAS MOVED, SUPPORTED AND CARRIED BY CONSENSUS to approve the December 19, 2008 Meeting Minutes as presented.

IT WAS MOVED, SUPPORTED AND CARRIED BY CONSENSUS to approve the December 23, 2008 Meeting Minutes as presented.

IV. REPORTS

A. Chairman Darren Cameron

Darren Cameron was absent so there was no report from the Chairman.

B. MCUL President & CEO/Committee Ex-Officio David Adams

David Adams joined the meeting later so there was no report from the president & CEO.

V. INFORMATIONAL ITEMS

A. 2009 Campaign Plan

Background and Addition to Campaign

Mike Bridges reviewed the background on the messages we have in the campaign materials and that we have added the Invest in America as a key message. We aren't able to track the talk about the program but Public Relations has had it out there in over 340 publications, television and radio stations.

Dave Adams reinforced what Mike said. He's received a very strong positive feedback with the focus heavily on Invest in America. The Committee needs to make sure we are heading in the right direction. The Invest in America program is a fantastic opportunity with the program going national. If anyone hears any concerns please make sure to share them with the committee members so they may be addressed. This is a tough economic time for credit unions. This is a natural fit because it adds to member benefits.

Creative Strategy

Lee Ann reviewed the change to the lovemycreditunion.org Web site. Color changes are from black and orange to red and white. It is an interactive site with videos focusing on consumers and why they love and trust their credit unions. The site will focus 80 percent on the Invest in America benefits with the other 20 percent focusing on the other key benefits of credit union membership.

Media Strategy

There will be four radio spots rotating (one Chrysler, one GM, and two on brand messages) with a possibility of two more spots for special issues. Going with radio continues to give us the flexibility of being able to make quick changes.

Collateral materials will include lobby posters, direct mail postcards, Web banners for credit union sites, etc. Outdoor advertising is a possibility that we are reviewing for placement in major thoroughfares.

Media Plan

Various aspects of the media plan will include interactive media components. Other components include search engine marketing, content and unpaid search, online ad placement, social networking, viral marketing (the most important component), social and news media (we need to leverage off), and marketing oriented Web site. We have already begun to receive calls from all kinds of publications from across the country.

Media Funding

We need \$1.5 to \$2 million in funding for the media spend. The MCUL/CUcorp has committed to \$1 million in matching funds so we need to raise \$750k to \$1 million from credit unions. We need help from the committee members in talking to your colleagues to get them to participate.

B. 2009 Campaign Plan (continued)

Campaign Timeframe

We are targeting February 15 to start the campaign to strike while the iron is hot.

VI. ADJOURNMENT

IT WAS MOVED, SUPPORTED AND CARRIED BY CONSENSUS to adjourn the meeting at 10:39 a.m.