

## ENTRY FORM

Please complete and return two copies of this form with your payment and electronic entry. (Entries may also be e-mailed to MichiganMarketingAwards@mcu.org.) This form is available online at [www.mcu.org](http://www.mcu.org) keyword: MarketingAward. **If you enter a piece in more than one category, make sure you complete the requirements and entry form for each category. Judges will not cross-reference pieces from one entry to another.**

### General Information

Category:

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> 1. Business/SEG Development                   | <input type="checkbox"/> 6. Miscellaneous | <input type="checkbox"/> 11. Radio               |
| <input type="checkbox"/> 2. Complete Campaign                          | <input type="checkbox"/> 7. Newsletters   | <input type="checkbox"/> 12. Segmented Marketing |
| <input checked="" type="checkbox"/> 3. Direct Mail                     | <input type="checkbox"/> 8. Outdoor       | <input type="checkbox"/> 13. Television Ad       |
| <input type="checkbox"/> 4. Web Site Marketing                         | <input type="checkbox"/> 9. Point of Sale |  |
| <input type="checkbox"/> 5. Membership Packets, Brochures, or Booklets | <input type="checkbox"/> 10. Print Ad     |  |

Title of Entry: E+A Credit Union Matrix Marketing Program

Credit Union Asset Category:

- |  |   |
|--|---|
| <input type="checkbox"/> Less than \$40 million    | <input type="checkbox"/> \$75 million-\$150 million         |
| <input type="checkbox"/> \$40 million-\$75 million | <input checked="" type="checkbox"/> \$150 million and above |

Credit Union to be Named on the Award (Please print exact way to appear on plaque, including upper and lower case):

E+A Credit Union

Mailing Address: PO Box 610908

City: Port Huron State: MI Zip: 48061

Name of Person Submitting Entry: Jenny Bulgrien

Telephone: (810) 989-4137 Ext. \_\_\_\_\_ Fax: (810) 989-2461

E-mail: jbulgrien@eacu.org

Agency (if applicable): N/A

Objective: To target market specific groups + offer special incentives to deepen/increase the profitability of our existing relationships

Target Audience (Who are your members?): (See attached)

Market/Competitive Factors: Declining local economy and our Community includes several large banks and some Community Banks

Total Costs: \$8,012 (see attached)

Production Costs (writing, design, printing, recording, etc.): \_\_\_\_\_

Placement Costs (media or mailing costs): \_\_\_\_\_

Results (if required)

For This Piece/Entry Only \_\_\_\_\_  For Complete Campaign \_\_\_\_\_

Marketing Goal (\$ or #): 10% response rate Base Figure (\$ or #): \_\_\_\_\_

% of Marketing Goal: 190% (see attached)

## PAYMENT FORM

Please submit your payment, two copies of each entry form, and electronic entry to the address below. (Electronic entry may also be sent to MichiganMarketingAwards@mcu.org.)

Entry Fee: \$75.00

### Payments and Fees

Number of entries 4 @ \$75.00 each = \$ 300.00

Payment must accompany the entry forms with check/share draft payable to the Michigan Credit Union League.

Mail to: Michigan Credit Union League

Attention: Karen Biestek

38695 W. Seven Mile Road, Suite 200

Livonia, MI 48152

Questions or Problems - Call Karen Biestek at 800-262-6285 x536 or e-mail at MichiganMarketingAwards@mcu.org.



**Title: E&A Credit Union Matrix Marketing Program**

**Promotional Dates: March 2009- August 2009**

**Featured Products: Checking, New or Used Auto Loans, Money Market, Longer term CDs, Home Equity Loans, Online Banking/Bill Pay, and Mortgages**

**Goals/Objectives:**

1. Objective- To target market specific groups and offer special incentives to deepen and increase the profitability of our existing relationships.
2. Goal- Relationship response rate = 10%

**Target Audience:**

The matrix marketing program consists of three different groups.

1. Onboarding- these mailings target new members within the first three months of their relationship.
2. At-Risk Retention- these mailings target accounts that have been identified for potential early closure. I.e. the member's CD is about to mature.
3. Product Specific- these mailings target members based on specific criteria in order to promote certain profitable products and/or services that would compliment their current account mix.

**Market/Competitive Factors:**

1. Declining local economy. The unemployment rate for St. Clair County was 18.7% in August and continues to be well above Michigan's average.
2. Our community includes several large banks and some community banks.
3. With the downturn of the economy and more and more bank failures on the rise, people are looking for somewhere safe and secure to keep their money.

**Strategy/Promotion:**

The matrix marketing program includes 15 different letters with a different combination being mailed each month. Of the 15 letters, 11 of them have an offer designed to get the member to deepen their relationship with us and therefore increase their account profitability. For example- with letter number one- this particular mailing goes out to new members (1st 3 months of relationship) who do not have their checking account with us. The member could receive a \$100.00 bonus if they open one of our checking accounts with direct deposit.

**Channels:**

1. Direct Mail Letters
2. Follow up calls

**Results YTD as of August 31, 2009:**

**Total Costs= \$8,012** (cost includes printing and mailing for 3,536 letters)

**Total Loan \$ generated from mailings= \$4,043,345**

**Total Deposit \$ generated from mailings= \$7,020,140**

**Total Annualized Account Profit generated from mailings= \$45,625**

**ROI (based on annualized account profit) = 569%**

**Relationship response rate= 19%**

**Marketing's relationship response rate goal= 10%**

**% of Marketing goal= 190%**



<first name>,  
We've got a checking account  
that's perfect for you!



Enjoy these benefits with a  
Free Launch or Velocity  
checking account:



#### Make Money

Earn monthly dividends with Velocity Checking!



#### Save Money

Our Free Launch Checking features **no monthly fees**  
or **minimum balance requirement!**



#### Convenience

Free online banking & thousands of surcharge-free ATMs  
through the CO-OP Network!



#### Safe & Secure

Funds are federally insured by the NCUA!

For more information, please call  
810.966.4600 or visit us on the web  
at [www.eacu.org](http://www.eacu.org)

# \$100

Bring us this letter and receive **\$100**  
when you open a new checking account  
with \$250 and direct deposit!

Limited Time Offer - Expires <30 days>!

**Bonus Reward Offer Details:** To qualify for this offer member must present letter by date specified and open a Free Launch or Velocity checking account with at least \$250 of new money (funds not currently held by E&A Credit Union) and initiate a monthly direct deposit such as payroll, pension or Social Security or other government benefits within 30 days of account opening. Account must remain open for at least 90 days. Bonus will be deposited into account after 90 days. Offer not valid to existing E&A checking account holders. Bonus does not count toward opening balance requirement. Offer may not be combined with other offers and is non-transferrable. Bonus award is considered interest and will be reported on IRS form 1099-INT. Account subject to approval. Limit one reward/premium per member.



# <first name>, Is it time for a new ride?



Enjoy these benefits with a  
new or used auto loan  
through E&A:



### Save Money

With our **low fixed rates & no application fee**, you'll have more cash left over!



### Convenience

You've got **multiple payment options** such as direct deposit, automatic transfers and online bill pay!



### Flexibility

Choose from terms of up to 72 months!



### Save Time

Apply online at [www.eacu.org](http://www.eacu.org)!

For more information, please call  
810.966.4600 or visit us on the web  
at [www.eacu.org](http://www.eacu.org)

# \$50

Bring us this letter and receive a free  
**\$50 Gas Card** when you finance a new  
or used automobile with us!

Limited Time Offer - Expires <30 days>!

**Bonus Reward Offer Details:** To qualify for this offer, member must present letter at closing. Closing must occur by date specified. Bonus will be presented to member at closing. Minimum loan amount is \$5,000. Offer may not be combined with other offers and is non-transferrable. Loan is subject to approval. Limit one reward/premium per member. Offer excludes indirect loans.





<first name>,  
Maximize the return on  
your savings!



Enjoy these benefits when  
you open a Money Market  
Account at E&A:



#### Make Money

Get a higher return on your savings with **excellent rates** on any balance - ask us or visit [www.eacu.org](http://www.eacu.org)!



#### Save Money

Our Money Market account features **no minimum balance requirement** and **no monthly maintenance fees!**



#### Convenience

Six electronic or check withdrawals per month (max 3 checks) and **unlimited** over-the-counter and ATM withdrawals!



#### Safe & Secure

Funds are federally insured by the NCUA!

For more information, please call  
810.966.4600 or visit us on the web  
at [www.eacu.org](http://www.eacu.org)

\$200

Bring us this letter and receive  
up to \$200 when you open a new  
money market account!

Limited Time Offer - Expires <30 days>!

Opening deposit \$5,000 = Get \$100. Opening deposit \$10,000 = Get \$200. New money required.

**Bonus Reward Offer Details:** To qualify for this offer, member must present letter by date specified and open a money market account with at least \$5,000 of new money (funds not currently held by E&A Credit Union). For an opening deposit of at least \$10,000 member will receive \$200 bonus reward; for an opening balance of \$5,000 - \$9,999.99 member will receive \$100 bonus reward. Member must maintain a minimum balance that is equal to or greater than opening balance for 90 days. Bonus will be deposited into account after 90 days. Offer not valid to existing E&A money market account holders. Bonus does not count toward opening balance requirement. Offer may not be combined with other offers and is non-transferrable. Bonus award is considered interest and will be reported on IRS form 1099-INT. Account subject to approval. Limit one reward/premium per member.



<first name>,  
Keep your money working  
for you!



Enjoy these benefits when  
you roll your existing CD  
into a new one:



#### Make Money

Lock in a **high guaranteed rate** on your funds!



#### Save Time

Interest can be automatically transferred to other accounts!



#### Flexibility

Available terms include **3, 4 and 5 years!**



#### Safe & Secure

Funds are federally insured by the NCUA!

For more information, please call  
810.966.4600 or visit us on the web  
at [www.eacu.org](http://www.eacu.org)

# .25%

Bring us this letter and receive a  
**.25% rate bump** when you roll your  
existing CD into a new **3, 4, or 5 year CD!**

At least \$5,000 required. See details below.

Limited Time Offer - Expires <30 days>!

**Bonus Reward Offer Details:** To qualify for this offer, member must present letter by date specified and roll their existing E&A Credit Union certificate of deposit or IRA certificate of deposit funds into a new regular certificate of deposit or IRA certificate of deposit with a term of at least 3 years. At least \$5,000 must be rolled into new certificate of deposit to qualify. Member may combine existing certificate of deposit funds with new money (funds not currently held by E&A Credit Union) to fulfill \$5,000 requirement. Bonus applies to current regular certificate of deposit or IRA certificate of deposit rates only. Offer may not be combined with other offers and is non-transferrable. Account subject to approval. Limit one reward/premium per member.



# <first name>, Is it time for a new ride?



Enjoy these benefits with a  
new or used auto loan  
through E&A:



### Save Money

With our **low fixed rates & no application fee**, you'll have more cash left over!



### Convenience

You've got **multiple payment options** such as direct deposit, automatic transfers and online bill pay!



### Flexibility

Choose from terms of up to 72 months!



### Save Time

Apply online at [www.eacu.org](http://www.eacu.org)!

For more information, please call  
810.966.4600 or visit us on the web  
at [www.eacu.org](http://www.eacu.org)

# \$50

Bring us this letter and receive a free  
**\$50 Gas Card** when you finance a new  
or used automobile with us!

Limited Time Offer - Expires <30 days>!

**Bonus Reward Offer Details:** To qualify for this offer, member must present letter at closing. Closing must occur by date specified. Bonus will be presented to member at closing. Minimum loan amount is \$5,000. Offer may not be combined with other offers and is non-transferrable. Loan is subject to approval. Limit one reward/premium per member. Offer excludes indirect loans established at the dealership.





<first name>,  
You made the right choice!



You made a smart decision when you chose E&A Credit Union for your home equity loan. We would like you to know that we are here for all of your lending needs with our excellent auto, RV, and personal loan products!

In addition to your home equity loan, if you are in the market for a new or used car or boat, planning a vacation or need a line of credit for any use, always keep E&A Credit Union in mind. Our lending products save you money with low rates and loan costs, and feature conveniences such as direct payment and automatic transfers, flexible terms, and the ability to save time by applying online at [www.eacu.org](http://www.eacu.org).

See what we can do for you! Find out how a low rate & low cost loan can save you money by calling 810.966.4600 or toll-free 800.356.EACU.

### Benefits of getting your loan through E&A:



#### Save Money

With our **low rates & loan costs**, you'll have more cash left over!



#### Convenience

You've got **multiple payment options** such as direct payment, automatic transfers and online bill pay!



#### Flexibility

Choose from a **variety of terms** on all products!



#### Save Time

Apply online at [www.eacu.org](http://www.eacu.org)!

For more information, please call  
810.966.4600 or visit us on the web  
at [www.eacu.org](http://www.eacu.org)





<first name>,  
**Save for your future by  
 maximizing your savings!**



Enjoy these benefits when  
 you open a Money Market  
 Account at E&A:



**Make Money**

Get a higher return on your savings with **excellent rates** on any balance - ask us or visit [www.eacu.org](http://www.eacu.org)!



**Save Money**

Our Money Market account features **no minimum balance requirement** and **no monthly maintenance fees!**



**Convenience**

Six electronic or check withdrawals per month (max 3 checks) and **unlimited** over-the-counter and ATM withdrawals!



**Safe & Secure**

Funds are federally insured by the NCUA!

For more information, please call  
 810.966.4600 or visit us on the web  
 at [www.eacu.org](http://www.eacu.org)

**\$200**

Bring us this letter and receive  
 up to \$200 when you open a new  
 money market account!

Limited Time Offer - Expires <30 days>!

Opening deposit \$5,000 = Get \$100. Opening deposit \$10,000 = Get \$200. New money required.

**Bonus Reward Offer Details:** To qualify for this offer, member must present letter by date specified and open a money market account with at least \$5,000 of new money (funds not currently held by E&A Credit Union). For an opening deposit of at least \$10,000 member will receive \$200 bonus reward; for an opening balance of \$5,000 - \$9,999.99 member will receive \$100 bonus reward. Member must maintain a minimum balance that is equal to or greater than opening balance for 90 days. Bonus will be deposited into account after 90 days. Offer not valid to existing E&A money market account holders. Bonus does not count toward opening balance requirement. Offer may not be combined with other offers and is non-transferrable. Bonus award is considered interest and will be reported on IRS form 1099-INT. Account subject to approval. Limit one reward/premium per member.



<first name>,  
Do your banking from the  
comfort of your home!



Imagine doing things like making transfers, looking at your account history and paying bills, all from the comfort of your living room couch. With E&A Credit Union, you can do just that!

### **Online Banking**

With our I.A.M. Online internet banking service, you can log in to your accounts and conduct transactions such as balance inquiries, transfers and history reports right on your computer. All you need is an internet connection and **it's totally free!**

### **Online Bill Pay**

Within I.A.M. Online you can access our eBranch Bill Pay Plus online bill pay system, which allows you to pay bills without writing a check! You can even set up recurring payments to save you even more time. Plus, just think about all the money you can save on checks and postage!

Enjoy these benefits with  
Online Banking  
and Online Bill Pay:



#### **Save Money**

Our Online Banking service is totally free!



#### **Save Time**

No more waiting in line to conduct transactions, and no more spending hours writing checks and mailing bills!



#### **Convenience**

Online Banking and Online Bill Pay are both available whenever you need them—24 hours a day, 7 days a week!



#### **Safe & Secure**

Our Online Banking and Bill Pay services are backed by up-to-date security features!

For more information, please call  
810.966.4600 or visit us on the web  
at [www.eacu.org](http://www.eacu.org)



<first name>,  
Keep your money working  
for you!



Enjoy these benefits when  
you roll your existing CD  
into a new one:



#### Make Money

Lock in a **high guaranteed rate** on your funds!



#### Save Time

Interest can be automatically transferred to other accounts!



#### Flexibility

Available terms include **3, 4 and 5 years!**



#### Safe & Secure

Funds are federally insured by the NCUA!

For more information, please call  
810.966.4600 or visit us on the web  
at [www.eacu.org](http://www.eacu.org)

# .25%

Bring us this letter and receive a  
**.25% rate bump** when you roll your  
existing CD into a new **3, 4, or 5 year CD!**

At least \$5,000 required. See details below.

Limited Time Offer - Expires <30 days>!

**Bonus Reward Offer Details:** To qualify for this offer, member must present letter by date specified and roll their existing E&A Credit Union certificate of deposit or IRA certificate of deposit funds into a new regular certificate of deposit or IRA certificate of deposit with a term of at least 3 years. At least \$5,000 must be rolled into new certificate of deposit to qualify. Member may combine existing certificate of deposit funds with new money (funds not currently held by E&A Credit Union) to fulfill \$5,000 requirement. Bonus applies to current regular certificate of deposit or IRA certificate of deposit rates only. Offer may not be combined with other offers and is non-transferrable. Account subject to approval. Limit one reward/premium per member.



<first name>,  
We've got a checking account  
that's perfect for you!



Enjoy these benefits with a  
Free Launch or Velocity  
checking account:



**Make Money**

Earn monthly dividends with Velocity Checking!



**Save Money**

Our Free Launch Checking features **no monthly fees**  
or **minimum balance requirement!**



**Convenience**

**Free online banking** & thousands of **surcharge-free ATMs**  
through the CO-OP Network!



**Safe & Secure**

Funds are federally insured by the NCUA!

For more information, please call  
810.966.4600 or visit us on the web  
at [www.eacu.org](http://www.eacu.org)

\$100

Bring us this letter and receive **\$100**  
when you open a new checking account  
with \$250 and direct deposit!

Limited Time Offer - Expires <30 days>!

**Bonus Reward Offer Details:** To qualify for this offer member must present letter by date specified and open a Free Launch or Velocity checking account with at least \$250 of new money (funds not currently held by E&A Credit Union) and initiate a monthly direct deposit such as payroll, pension or Social Security or other government benefits within 30 days of account opening. Account must remain open for at least 90 days. Bonus will be deposited into account after 90 days. Offer not valid to existing E&A checking account holders. Bonus does not count toward opening balance requirement. Offer may not be combined with other offers and is non-transferrable. Bonus award is considered interest and will be reported on IRS form 1099-INT. Account subject to approval. Limit one reward/premium per member.



# <first name>, Increase your Money Market balance to maximize your earning potential!



You made a smart choice when you opened your Money Market Account at E&A Credit Union! You understand that it's the best way to maximize the return on your savings in a convenient and safe way. But, don't forget that you can increase your return by increasing your balance!

### **Take the next step!**

If you increase the balance in your Money Market Account to \$10,000 or more your APY\* will also increase, which will make you more money! If you have extra money in another account at a different financial institution, why not move it to your E&A Money Market Account so you can get more in return? **It's a no-brainer!**

Just stop by a branch or call us at 810.966.4600 for more information on how you can take your savings to the next step!

Your E&A Credit Union  
Money Market Account allows you to  
enjoy these great benefits:

For more information, please call  
810.966.4600 or visit us on the web  
at [www.eacu.org](http://www.eacu.org)



#### **Make Money**

Get a higher return on your savings with **excellent rates** on any balance - ask us or visit [www.eacu.org](http://www.eacu.org)!



#### **Save Money**

Our Money Market account features **no minimum balance requirement** and **no monthly maintenance fees!**



#### **Convenience**

Six electronic or check withdrawals per month (max 3 checks) and **unlimited** over-the-counter and ATM withdrawals!



#### **Safe & Secure**

Funds are federally insured by the NCUA!



# <first name>, Put your home's equity to work for you!



Get these benefits with an  
E&A home equity loan:



### Save Money

With our **low rates & no application fee**, you'll have more cash left over!



### Convenience

You've got **multiple payment options** such as direct payment, automatic transfers and online bill pay!



### Flexibility

Choose from a **variety of terms!**



### Save Time

Apply online at **www.eacu.org!**

For more information, please call  
810.966.4600 or visit us on the web  
at [www.eacu.org](http://www.eacu.org)

# \$50

Bring us this letter and receive a free  
**\$50 Home Depot gift card** when you  
finance a home equity loan with us!

Limited Time Offer - Expires <30 days>!

**Bonus Reward Offer Details:** To qualify for this offer, member must present letter at closing. Closing must occur by date specified. Bonus will be presented to member at closing. Minimum loan amount is \$5,000. Offer may not be combined with other offers and is non-transferrable. Loan is subject to approval. Limit one reward/premium per member. Offer excludes indirect loans.





<first name>,  
Is it time for a new ride?



Enjoy these benefits with a  
new or used auto loan  
through E&A:



**Save Money**

With our **low fixed rates & no application fee**,  
you'll have more cash left over!



**Convenience**

You've got **multiple payment options** such as direct  
deposit, automatic transfers and online bill pay!



**Flexibility**

Choose from terms of up to 72 months!



**Save Time**

Apply online at [www.eacu.org](http://www.eacu.org)!

For more information, please call  
810.966.4600 or visit us on the web  
at [www.eacu.org](http://www.eacu.org)

\$50

Bring us this letter and receive a free  
\$50 Gas Card when you finance a new  
or used automobile with us!

Limited Time Offer - Expires <30 days>!

**Bonus Reward Offer Details:** To qualify for this offer, member must present letter at closing. Closing must occur by date specified. Bonus will be presented to member at closing. Minimum loan amount is \$5,000. Offer may not be combined with other offers and is non-transferrable. Loan is subject to approval. Limit one reward/premium per member. Offer excludes indirect loans.





<first name>,  
Earn a higher return with  
the freedom of withdrawal!



Enjoy these benefits when  
you open a Money Market  
Account at E&A:



#### Make Money

Get a higher return on your savings with **excellent rates** on any balance - ask us or visit [www.eacu.org](http://www.eacu.org)!



#### Save Money

Our Money Market account features **no minimum balance requirement** and **no monthly maintenance fees!**



#### Convenience

Six electronic or check withdrawals per month (max 3 checks) and **unlimited** over-the-counter and ATM withdrawals!



#### Safe & Secure

Funds are federally insured by the NCUA!

For more information, please call  
810.966.4600 or visit us on the web  
at [www.eacu.org](http://www.eacu.org)

\$200

Bring us this letter and receive  
up to \$200 when you open a new  
money market account!

Limited Time Offer - Expires <30 days>!

Opening deposit \$5,000 = Get \$100. Opening deposit \$10,000 = Get \$200. New money required.

**Bonus Reward Offer Details:** To qualify for this offer, member must present letter by date specified and open a money market account with at least \$5,000 of new money (funds not currently held by E&A Credit Union). For an opening deposit of at least \$10,000 member will receive \$200 bonus reward; for an opening balance of \$5,000 - \$9,999.99 member will receive \$100 bonus reward. Member must maintain a minimum balance that is equal to or greater than opening balance for 90 days. Bonus will be deposited into account after 90 days. Offer not valid to existing E&A money market account holders. Bonus does not count toward opening balance requirement. Offer may not be combined with other offers and is non-transferrable. Bonus award is considered interest and will be reported on IRS form 1099-INT. Account subject to approval. Limit one reward/premium per member.



<first name>,  
Make the jump to  
homeownership today!



Did you know that E&A Credit Union offers mortgages? We have a variety of mortgage products available with a wide range of features and terms. If you are in the market for a new home, be sure to take advantage of our excellent rates, low costs and unbeatable service! We can have you pre-approved quickly and you could be moving into your new home before you know it!

The difference between a bank and a credit union is that a credit union always put the needs of its members first. We are member-owned and have excellent savings, checking and lending options, and our member-exclusive services provide you the assistance you need, when you need it.

Today's mortgage rates are at all-time lows! For current rates and to see how much you can save with a low cost mortgage through E&A, call 810.966.4600 or toll-free 800.356.EACU!

## Benefits of getting your mortgage through E&A:



### Save Money

With our **low rates & loan costs**, you'll have more cash left over!



### Convenience

You've got **multiple payment options** such as direct payment, automatic transfers and online bill pay!



### Flexibility

Choose from a **variety of terms** on all mortgage products!



### Save Time

Apply online at [www.eacu.org](http://www.eacu.org)!

For more information, please call  
810.966.4600 or visit us on the web  
at [www.eacu.org](http://www.eacu.org)

