

CU Difference Committee

April 5, 2010

Michigan Credit Union League

Livonia and Lansing offices



Web/Phone Conference Guidelines

Muting and Unmuting

- On the phone, participants can mute their own lines by pressing *6
- Unmute your line by pressing *7
- Please do not place your phone on hold
 - Other participants will hear on-hold messages/music

Agenda

- I. Call to Order/Roll Call
- II. Meeting Minutes – November 18, 2009
- III. Reports
 - A. MCUL President & CEO/Committee Ex-Officio David Adams
- IV. Informational Items
 - A. Fundraising
 - B. 2010 Creative
 - C. 2010 Media Plan
 - D. 2010 Tentative Meeting Dates
- V. Adjournment

Call to Order/Roll Call - Minutes - Reports

- I. Call to Order/Roll Call
- II. Meeting Minutes – November 18, 2009
- III. Reports
 - A. MCUL President & CEO/Committee Ex-Officio David Adams

IV. Informational Items/Fundraising

DMA	Participation Rate (contributions only)	2009 Rebate	2010 Contributions	2010 Total Received	Total Budget (includes matching)
Alpena	83%	\$4,444	\$10,458	\$14,901	\$34,094
Cass/Berrien	83%	\$2,795	\$8,508	\$11,303	\$23,694
Detroit	33%	\$69,915	\$286,810	\$356,724	\$744,957
Lenawee	50%	\$1,917	\$4,000	\$5,917	\$11,834
Flint	55%	\$19,316	\$136,477	\$155,793	\$358,885
GR	47%	\$32,364	\$166,014	\$198,378	\$419,125
Lansing	56%	\$14,647	\$70,415	\$85,062	\$197,797
Marquette	50%	\$19,989	\$28,313	\$48,301	\$105,331
Traverse City	42%	\$6,659	\$46,651	\$53,310	\$108,840
TOTAL	45%	\$172,044	\$757,647	\$929,691	\$2,004,557

IV. Informational Items/Creative

- About McCann Erickson
 - Midwest office located in Birmingham
 - In business since 1902
 - Clients include GM, Saab, Pure Michigan, Karmanos Cancer Center, Aldi
- 2 TV spots
 - 1 new TV spot focused on IIA
 - 1 new TV spot focused on CU Branding
- 2 radio spots
 - 1 spot focused on IIA
 - 1 spot focused on CU Branding

IV. Informational Items/Creative

Own your money. Join a credit union.
Find one at lovemycreditunion.org.

IV. Informational Items/Creative

MCUL - Own Your Money - Brand TV - "You Make Money"



A SERIES OF QUICK CUTS ACCOMPANY THIS STACCATO-PACED SCRIPT THAT CLEARLY DELINEATES THE DIFFERENCES BETWEEN A BANK AND A CREDIT UNION.

AVO:

VO: You make money.
You spend money.
You save money.
But when you put your money in a bank,
you don't control your money.
Wall Street does.
At a credit union, you own your money.
Since every member is an owner... your money works for you:
Lower fees. Better rates. Easier lending.
Banks are for profits.
Credit unions are for people.

Own your money.

Visit lovemycreditunion.org.



Lovemycreditunion.org

IV. Informational Items/Creative

MCUL -Own Your Money- Invest in America – “Invest”



A SERIES OF QUICK CUTS ACCOMPANY THIS STACCATO-PACED SCRIPT THAT CLEARLY DELINEATES THE DIFFERENCES BETWEEN A BANK AND A CREDIT UNION.

AVO:

While big banks are investing in big bonuses...credit unions are investing in America. With our Invest in America program...
...members get big discounts when they support American companies...on everything from cell phone bills...to flowers.
...to a brand new car. We'll leave the big banks to pay out their big bonuses on Wall Street. We'll be doing business...right here on Main Street.

Own your money. Visit lovemycreditunion.org.



IV. Informational Items/Creative

MCUL - Own Your Money Brand- :60 Radio

SFX: (Upbeat music track under.)

ANNCR: You make money. You spend money. You save money. But when you put your money in a bank, you don't really control your money.

Wall Street does. If they want to make risky investments with it...

...or pay themselves outrageous bonuses with it... there's really nothing you can do about it. But when you join a credit union, you own your money. Because every credit union member is also an owner.

So instead of rewarding some executive with more money in a single year than most people make in a lifetime...we reward ourselves. With the best rates...the lowest fees...and by actually loaning money to members who need it. Factor in a nationwide ATM network that's totally free for members...And all the online services...And you'll have everything you'd find at a bank...Without all the bankers. Because they're all about profits.

But here at credit unions, we're all about people.

Own your money. Join a credit union.

Finding one is easy, just visit lovemycreditunion.org.

IV. Informational Items/Creative

MCUL - Invest in Amercia - :60 Radio

AVO: While the big banks are investing in big salaries and big bonuses... credit unions are investing in America. With our Invest in America program... ..credit union members get significant savings when they buy products and services from American companies. Keeping more of your dollars close to home where they can work for all of us. And helping you spend less on the things you buy every day. Everything from your cell phone bill... ..to a bouquet of flowers...to a brand new car...Where you can save up to four thousand dollars. Figure in the lower rates credit unions offer on car loans, and you save even more. That's real money, for real people, supporting real American businesses. We'll leave the big banks to pay out their big bonuses on Wall Street. We'll be doing business right here on Main Street. Own your money. Join a credit union.

Finding one is easy, just visit lovemycreditunion.org.

IV. Informational Items/Creative

Discussion regarding creative

- Need committee input

IV. Informational Items/Media Plan

- McCann Erickson took fresh look at our goals, budget and past campaigns
- Goals
 - Campaign dates: April 26 through June
 - Buying target: Adults 25-54, skewed to hit adults 18-34
 - 62% of new car buyers are 25-54
 - Adults 18-34 offers growth segment but can be hard to reach
 - Message: Promote the CU Brand and IIA
- Budget is record high of \$2 million

IV. Informational Items/Media Mix



TV: 70%

Branding

- Broad awareness
- High reach



Radio: 30%

Branding

- Frequency builder
- Efficient

GOAL: 175 TRPs/week

Early Morning	10%
Prime Access	15%
Prime	30%
Late News	15%
Late Fringe	10%
Cable	20%

AM Drive	30%
Midday	20%
PM Drive	30%
Evening	10%
Weekend	10%

8 Week Flight

A25-54	Weekly Est. Average Reach 86%
	Weekly Est. Average Freq 4x
	Total Est. Average Reach 96%
	Total Est. Average Freq 27x
	Total Effective Reach 80% 7+

IV. Informational Items/Media Mix

- This plan differs from previous plans by focusing on effective frequency and brand reach
 - Goal is to hit 50% of target audience at least 7 times
 - Plan hits 80% of target audience at least 7 times
- By determining the number of times someone needs be exposed to our message to convey the message effectively, we can:
 - Maximize dollars spent
 - Create savings which can be spent in other media outlets to reach new audiences
 - Increase brand reach

IV. Informational Items/Media Plan

	2Q 2010													TRPs
	APRIL				MAY					JUNE				
	29	5	12	19	26	3	10	17	24	31	7	14	21	
Detroit														
Television					175	175	175	175		175	175	175	175	1,400
Radio					150	150	150	150		150	150	150	150	1,200
Port Huron Radio Spots					44	44	44	44		44	44	44	44	352 *
Grand Rapids													-	
Television					175	175	175	175		175	175	175	175	1,400
Grand Rapids Radio					160	160	160	160		160	160	160	160	1,280
Kalamazoo Radio					80	80	80	80		80	80	80	80	640
Muskegon					80	80	80	80		80	80	80	80	640
Battle Creek Radio					80	80	80	80		80	80	80	80	640
Flint														
Television					175	175	175	175		175	175	175	175	1,400
Flint Radio					160	160	160	160		160	160	160	160	1,280
Saginaw-Bay City Radio					80	80	80	80		80	80	80	80	640
Lansing														
Television					175	175	175	175		175	175	175	175	1,400
Radio					160	160	160	160		160	160	160	160	1,280
Traverse City														
Television					175	175	175	175		175	175	175	175	1,400
Radio					160	160	160	160		160	160	160	160	1,280
Marquette														
Television					175	175	175	175		175	175	175	175	1,400
Marquette Radio Spots					90	90	90	90		90	90	90	90	720 *
Gogebic Radio Spots					48	48	48	48		48	48	48	48	384 *
Menominee Spots					48	48	48	48		48	48	48	48	384 *
Alpena														
Television					100	100	100	100		100	100	100	100	800
Radio Spots					40	40	40	40		40	40	40	40	320 *
Cass/Berrien														
Cable TV Spots					180	180	180	180		180	180	180	180	1,440
Radio Spots					48	48	48	48		48	48	48	48	384 *
Detroit/Lenawee														
Radio Spots					48	48	48	48		48	48	48	48	384 *

IV. Informational Items/Media Plan

- McCann media strategy gives us additional funds in Flint, Grand Rapids, Lansing, Marquette
- Two options for these funds
 1. Add additional 4 weeks in each of those markets (through July 25)
 2. Drive traffic to lovemycreditunion.org and support “Own Your Money” campaign in the digital space
 - Online presence starting w/o April 26 and continue through July
 - Target adults 18-34 who are in-market for a financial relationship
 - Geo-target within Michigan markets

IV. Informational Items/Media Plan

Discussion regarding media plan

- Need committee input

IV. Informational Items/Timeline

- Creative production to be completed mid-April
- Media buying to begin ASAP, approved by mid-April
- Campaign launches April 26
- TV/radio Campaign concludes June 27

IV. Informational Items

D. 2010 Meeting Dates

Tuesday, August 17, 2010

Wednesday, November 10, 2010

V. Adjournment