

Membership Growth Recipe: Business Development & Community Relations



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I. Business Development Strategies

A. Organizational Issues

Try to get someone from SEG to serve on credit union _____ or _____.

Are they SEGs or _____ ?

Criteria to review when establishing a SEG includes:

(1) Do the potential SEG employees match the credit union's _____ ?

(2) Where is the SEG _____ compared to the CU's branches?

(3) Is the credit union willing to put an _____ or _____ if the number of SEG employees justifies the expense?

(4) What can the credit union do to _____ with the SEG?

(5) Can the credit union sufficiently _____ to the SEG?



(6) Can the potential SEG offer _____
through the credit union?

(7) How will the credit union _____ the SEG?

(8) Will the credit union have “_____” rights for the
employee group (in other words, is the credit union going to be the only
financial institution offered as a financial benefit to employees)?

Consider offering _____ as way to partner with SEG
and enhance relationship.

- _____
- _____
- _____

Target the “right SEGs” with the _____ approach.

➤ A SEGs: Your most _____ SEGs (most services with
best balances).

➤ B SEGs: You seem to have a _____ of interest and decent penetration number, however you do not have great number of products and services cross-sold.

➤ C SEGs: These are SEGs that have a _____ and low products and services.

Use _____ / _____ to develop better SEG relationships.

B. Agreement

Acquiring some type of agreement _____ from the participating SEG is highly recommended.

The agreement should include what the _____ will do, hold harmless clauses and what the _____ will do.

Asking for an agreement up-front could _____ the number of new SEGs brought to the credit union.

II. Partnering with Existing SEGs to Increase Penetration Levels

(1) Distinguish _____ people.

- _____—the person that controls access to other key people within the organization. This is often an administrative or H.R. assistant.

- _____—the person that gives the “thumbs up” or “thumbs down” on how the credit union is involved on a regular basis within the SEG. This is usually the primary H.R. contact.

- _____—people within the SEG that use your credit union on a regular basis and “love” it. They are often not in the H.R. department but can give you glowing testimonials.

- _____—people within the SEG that are part of upper management. They are often the CEO and other senior level employees.

(2) _____ within SEGs.

Options available include:

➤ _____

➤ _____

➤ _____

➤ _____

➤ _____

➤ _____

➤ _____

➤ _____

➤ _____

➤ _____

➤ _____

➤ _____

(4) Have _____ program.

(5) Make special _____.

(6) Provide _____.

(7) Use _____

(8) Create an “_____” for your SEGs.

III. Measuring Business Development Success

Measuring SEG penetration is an _____ .

Each month report the number of _____ and
_____ business development is bringing in.

Using an MCIF system can help you determine _____.

IV. Community Marketing Tips and Tactics

- Community marketing means becoming involved in _____
_____ (sponsorships, fairs, races, etc.).

- Community marketing is not just being at an event here and there throughout the year, but rather a true _____ to be involved in the community.

- Specific community involvement activities include:
 - (1) Start a community _____

 - (2) Utilize _____ marketing agreements

 - (3) Partner with local _____ and _____

 - (4) Offer _____ programs

 - (5) Get involved in _____ of _____

 - (6) Participate in _____

 - (7) Organize a _____ for staff

 - (8) Credit union _____



(9) _____ groups

(10) Public _____

(11) _____

(12) _____

V. Formula For Successful Community Marketing

Brand + Value + Testimonials + Frequency = Growth

- Brand = what is your credit union _____?
- Value = why should I _____ your credit union?
- Testimonials = why do _____ love you?
- Frequency = _____ do you promote your credit union? (24/7)

Resources

—Books

Credit Union Branding: Winning Strategies for Marketers, Richmond (published by CUNA)

Business Development Series: Community Credit Unions, (published by CUNA)

—Magazines

Wired

Credit Union Management

—Web Sites

thepoint.cuna.org

markarnold.biz

naccu.com (National Association of Community Credit Unions)

—White Papers & Other Material

In the Door and Back for More, Cormier (Texas Marketing Council white paper)

Successful Community Relations for Credit Unions, Radtke (CUNA Marketing Council white paper)

Community Involvement, Arnold (NACCU white paper)

Outrunning the Competition: Relationship Management, co-authors John Zells, Donald Lee and Frank Schuurmans (published by CUES)

CUNA Environmental Scan, 2002-2003 & 2003-2004

Mark Arnold

Mark Arnold, CCUE, is senior vice president for Neighborhood Credit Union. Arnold currently oversees and plans strategies for multiple departments, including marketing, business development, human resources, training and member investments.

He frequently speaks nationally on various credit union topics, specializing in marketing, technology, human resources and business development. Arnold has also served as chairman of the Texas Credit Union League's Marketing Council.

Arnold is rich in credit union work experience. Prior to joining Neighborhood Credit Union, he served as the communications manager for the Texas Credit Union League (TCUL). Arnold also worked in several areas at Community Credit Union, including loans, collections and marketing.

Arnold has won numerous communication awards, including CUNA's 2006 national Marketing Professional of the Year and the Texas Credit Union Marketer of the Year.

Arnold is the author of *Think Huge: How to Elevate Your Life and Your Business; My Best Service Ever*; and *Marketing Across the Generations: Gen. X*.

Credit Union Consulting (markarnold.org)

Arnold can assist your credit union with the following areas:

Long-range planning sessions	Marketing reviews/audits
Branding	Marketing planning
Sales training	Management/supervisory training

Training Topics Include:

- Pearl Harbor or Pearl Jam? Marketing Across the Generations
- Got Brand? Successful Credit Union Branding Strategies
- Top 10 Marketing Trends Every Credit Union Should Know
- It Takes A Village: Community Charter Marketing
- Excelling with E-Commerce: Electronic Marketing
- From Grunge to Noserings: How to Market to Generation X
- Star Wars for Your Credit Union: Technology Strategy & Planning
- When Employees Act Their Age: Generational Workplace Differences

These are sample available topics. Presentations are customizable to meet your specific needs.

To schedule, contact Mark Arnold at 214.748.9393, ext. 1113 or 800.321.3728, ext. 1113 or marnold@myncu.com. Mark's web address is www.markarnold.org.



KEEP THE CONVERSATION GOING

Check out Mark's website:

➤ ***www.markarnold.org***

Check out Mark's blogs:

➤ ***blog.markarnold.org***

- *information about marketing, branding, strategy, generations, and leadership*

➤ ***blog.thinkhuge.info***

- *comments, posts, interviews, illustrations on key Think Huge concepts*

Follow Mark on Twitter:

➤ ***[@jmarkarnold](https://twitter.com/jmarkarnold)***

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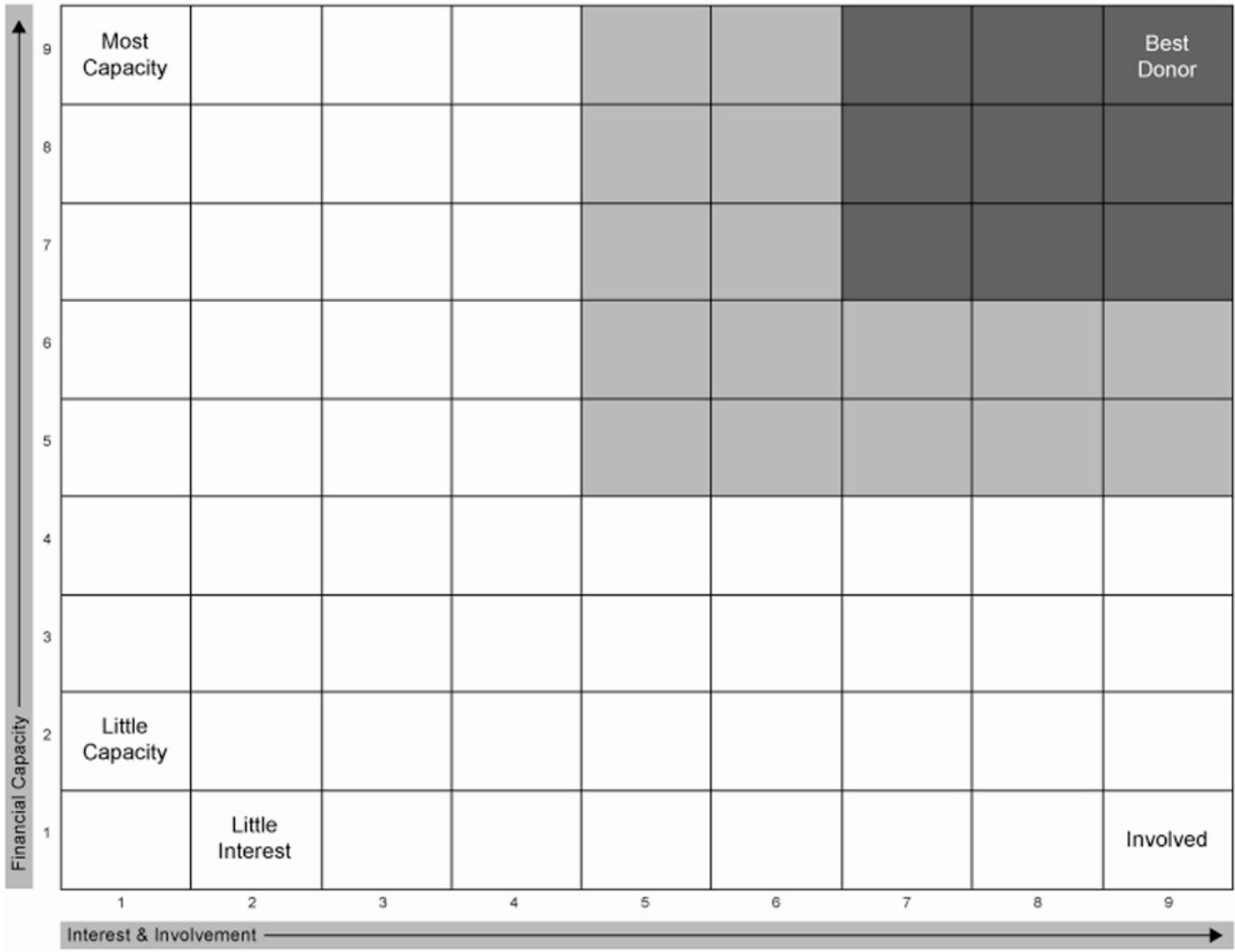
Appendix A: GTE FCU's Passpoints Program



Company Activities	Points
Add a link to www.gtefcu.org from company (SEG) Intranet site	750
Display GTE FCU promotional posters in company work sites (per month)	50
Distribute GTE FCU promotional payroll stuffers to all SEG employees (one per month)	50
Host a GTE FCU on-site visit at company (per event)	50
Ambassador Participation	Points
Mail information from the credit union to all employees	1,000
Schedule & assist with the initial membership roll out	1,000
Schedule a GTE FCU sponsored event on-site at company (SEG)	750
Include articles promoting GTE FCU in company newsletter or email	500
Refer a new GTE FCU Business Member	500
Envoy is/becomes a GTE FCU Partner Member	250
Refer a new GTE FCU Partner Member	250
Refer a family member to GTE FCU	250
Supply GTE FCU with email address	250
Refer a new GTE FCU non-Partner member (50 points each!)	50
Ambassador Relationship	Points
Become (or already are) a GTE FCU Partner Member (\$15,000 credit union relationship)(Limit Once Per Year)	1,000
Have a GTE FCU home loan	750
Have a GTE FCU auto loan	500
Have a GTE FCU credit card	500
Have a GTE FCU Financial Advisory Services account	500
Have a GTE FCU insurance product	500
Have a GTE FCU checking account and debit card	500
Utilize the GTE FCU PayIt™ service	250
Have a GTE FCU money market account AND either a share certificate or IRA	250

By CATEGORY	Points
Certificates	
AMC Mall Gift Certificate	2,500
Restaurant Certificate	1,250
Blockbuster Gift Card	250
Tickets	
StarShip Dinner Cruise	3,000
Disney Park (2 adults)	2,500
Universal Park (2 adults)	2,500
<u>Busch Gardens Adventure</u> Park (2 adults)	2,500
<u>SeaWorld</u> Park (2 adults)	2,500
AMC Movies (\$25 Gift Certificate)	625
Luggage (Samsonite)	
3-Piece Set (26" Upright, 22" Upright, Tote)	16,250
Rolling Carry-on Tote	3,125
Getaways	
Cruise (voucher)	50,000
Airline Tickets (2 roundtrip to domestic US)	12,500
Beach Resort (voucher)	10,000
StarShip Dinner Cruise	3,000
Electronics	
Laptop Computer (HP Pavillion)	50,000
Digital Camera (Kodak 5.0 megapixel)	10,000
DVD Player (Sony 5-Disc Changer)	4,500
GTE FCU Logowear	
Polo Shirt	625
Tote Bag	500
Baseball-style Cap	250

Prospect Capacity/ Involvement Matrix



Source: Corporate DevelopMint, LLC