

SIEFER REPORT

A twice monthly report for financial institutions

rewards

mortgages

mobile

loans

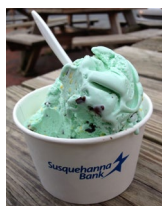
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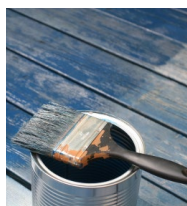
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A Pennsylvania bank's new "Stellar" cash rewards checking account is so popular, they even have an ice cream named after it

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An Iowa CU just held a week of anniversary specials and events at one of its branches that pulled in traffic and new accounts

Debit Cards



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This CU is running its second "Happy Debitdays[®]" promotion to increase debit card activity among holiday shoppers

A Pennsylvania bank's new "Stellar" cash rewards checking account is so popular, they even have an ice cream named after it

A new checking account with "Smart Rewards" offered by **Susquehanna Bank** (Part of Susquehanna Bancshares Inc., \$18 billion, Lititz, Pennsylvania) has provided "stellar" results for both the bank and its customers.

Matthew Kemeny, Communications Specialist, says "**Stellar Checking**" was launched in March 2013, and was created in an effort to provide a more customized, reward-based experience for customers.

"There are a lot of checking accounts in the market, so we wanted to find a way to draw in customers and differentiate our product from others," says Kemeny.

The account features include: No monthly fee as long as the customer uses eStatements; no minimum balance; and cash back rewards for a variety of transactions.

Plus, the account comes with the following Smart Rewards:

1) Smart Spender Rewards: Accountholders earn \$0.05 every time they use their Visa® Check Card to make a point-of-sale purchase, and \$0.05 for every bill they pay in Online Banking with Bill Pay.

2) Smart Saver Rewards: Accountholders receive \$1 every month when qualifying transfers are made to their Susquehanna Savings Account totaling \$100 or more.

3) Smart Customer Reward: Accountholders earn an annual reward equal to 5 percent of the total Smart Spender and Smart Saver rewards earned in the past 12 months.

The Smart Spender and Smart Saver Rewards are deposited directly into the accountholder's Stellar Checking each month.

Kemeny says that Stellar Checking has been a tremendous success since its launch.

“We’ve seen debit card usage and online banking increase, plus bill pay usage has deepened. We’re also seeing higher average balances than projected—all of these results support the continuation of this cash rewards checking account.”

He says that two priorities the bank had when developing the account were simplicity and ease of use. “We did not want our customers to have to jump through a lot of hoops or make the account complicated in order to earn rewards. Bottom line is that this account rewards the customer for performing behaviors he or she already performs on a daily basis.

“Those rewards are automatically paid with cash deposited into the account, unlike other banks that have a complex reward points system that requires the customer to take additional action to redeem their rewards.”

The account is unique to the bank, as it was developed in-house. “We wanted to create an account that was so exciting and attractive that it would pull in new customers and expand core deposits,” says Kemeny. “We took a multi-disciplinary approach to new product development and created a team to review and evaluate ideas.”

He says the team consisted of staff members from areas like consumer banking, finance, technology, sales, and marketing.

Once the product was ready for launch in March, Susquehanna used every marketing channel possible to announce the release. “We did a lot of mass advertising that included TV, print, outdoor, radio, and digital. Also, we had tremendous coverage from the media with regard to how we were marketing the product, in addition to the development of the Stellar Checking.”

For example, the bank launched a campaign in August, where a special ice cream flavor was designed in honor of the account. “Stellar Ice Cream” was created and promoted at a few of the local ice cream shops, and for every Stellar Ice Cream sale, the bank donated \$3 to Make-A-Wish®.

Kemeny and his team brainstormed ideas for the flavor and then let one of the local ice cream designers work his magic. The finished product was mint ice cream covered in gold sprinkles, local chocolatier Wilbur’s chocolate buds, and crushed Andes candies.

“The creation of the flavor was symbolic,” says Kemeny. “For example, we went with the mint ice cream because mint is associated with money, crushed Andes candy because it was a new approach or new flavor on the product, and the gold sprinkles symbolized helping a child.”

He says the bank raised more than \$6,300 during the one-month ice cream offer—and people continue to ask for the flavor, even to this day. “People were also asking for the Stellar Ice Cream cakes and milkshakes.”

Besides donating for the ice cream, the bank donated for these cakes and milkshakes. Because of the strong response, the bank may re-run the ice cream promotion in the future for an extended amount of time, he says.

Currently, Stellar Checking is promoted through the bank’s **Million Meal Mission**. “We’ve donated to food banks since 2010 through a promotion run through our **Twitter** account,” explains Kemeny of the bank’s Million Meal Mission.

Photo of Bank’s “Stellar Ice Cream”



Source: Susquehanna Bank (Lititz, PA)

"If you follow us and re-tweet our message about the 'Stellar Deed of the Day,' we will donate meals. We passed one-million meals at the end of November, and we are currently at 1,092,000."

In addition to re-tweets, the bank is running the "Stellar Deeds" throughout November and December. "If someone likes our page, or shares, likes, or comments on our Stellar Deed of the Day, we donate five meals each time. People don't have to go out and perform Stellar Deeds for us to donate, though they're not discouraged from doing good deeds in the community."

The bank also donates 25 meals for each new Stellar Checking account during the promotional period.

Source: *Matthew Kemeny, Communications Specialist, Senior, PA Div Marketing and Communications PA, Susquehanna Bank (Part of Susquehanna Bancshares Inc.), Lititz, PA; phone (717)625-6610; e-mail matthew.kemeny@susquehanna.net.*

One of Bank's "Million Meal Mission" Ads



Source: Susquehanna Bank (Lititz, PA)

A Georgia CU boosted mortgage loan apps with a Home Depot gift card promotion, paired with an employee sales contest

A two-month push for mortgages, combined with a basketball-themed employee sales contest, has helped **Georgia's Own Credit Union** (\$1.7 billion, Atlanta, Georgia) boost mortgage loan apps.

During its October through November promotion, any member who applied for a first mortgage loan with the credit union was automatically entered to win a \$1,000 home improvement store gift card.

Marin Kraushaar, Marketing Manager, says that one of the credit union's chief corporate goals this year is to increase mortgage volume, as well as raise consumer awareness of its many home loan options.

"Historically, we've seen a bump in our home loans this time of year, due to members wanting to move in between school semesters or make renovations before the holidays," says Kraushaar.

"And with mortgage rates still so low, we really wanted to capitalize on this timing."

She says that as a result, officers created a contest designed around what every homeowner would appreciate—a \$1,000 home improvement store gift card.

"The one thing all homeowners have in common is that they can all use a home improvement store gift card, so we knew this incentive would have appeal to everyone in our target.

"We chose a Home Depot card for our winner, as that is convenient to most everyone in Georgia."



Copyright: iStockphoto.com/14855541

Online mortgage activity is up

While the credit union has run similar promotions for other loan products, this is the first time it's featured mortgages, says Kraushaar.

She says that one aspect of the credit union's mortgage portfolio that stands out is the variety of options and programs that it offers (view them [here](#)).

"We have a solution for nearly every situation, from first-time homebuyers, to jumbo loan applicants, to those looking for an accelerated payoff, and even those who have had previous credit problems. And as a member-owned institution, we're able to offer fewer and lower fees, which can add up to significant savings when it comes to a mortgage loan.

"Our applications are up over last year and we've seen an uptick in calls and clicks on our mortgage Web pages, so we anticipate a positive return from this promotion."

Kraushaar says that one particular challenge the credit union faces when it comes to attracting new mortgage business is achieving "top-of-mind" status among consumers.

Marketing Piece for Mortgage Promotion

The graphic is a rectangular advertisement with a light blue border. On the left, there is a dark blue vertical rectangle containing white text that reads "Fall Access Be Entered To Win A \$1,000 Home Improvement Gift Card". Below this text is a small white button with the text "Click Here". To the right of the blue rectangle is a photograph of a suburban neighborhood with several two-story houses, green lawns, and trees under a blue sky with scattered clouds. At the bottom of the graphic is a green horizontal bar with white text that reads "Need a Mortgage or Thinking of Refinancing - Think Georgia's Own".

Fall Access
Be Entered
To Win A
\$1,000 Home
Improvement
Gift Card
[Click Here](#)

Need a Mortgage or Thinking of Refinancing - Think Georgia's Own

Source: Georgia's Own Credit Union (Atlanta, GA)

“This promotion not only communicates our extremely competitive home loan products, but it provides them with an incentive to consider us when they’re ready to look for a new home or refinance.”

Basketball-themed employee contest

She says the credit union’s successful mortgage loan promotion was also sparked by a basketball-themed employee sales campaign.

For example, the entire staff was split into eight teams comprised of employees from varying areas of the credit union. Individual and team points were earned for activity such as mortgage closings, referrals, and cross-sells.

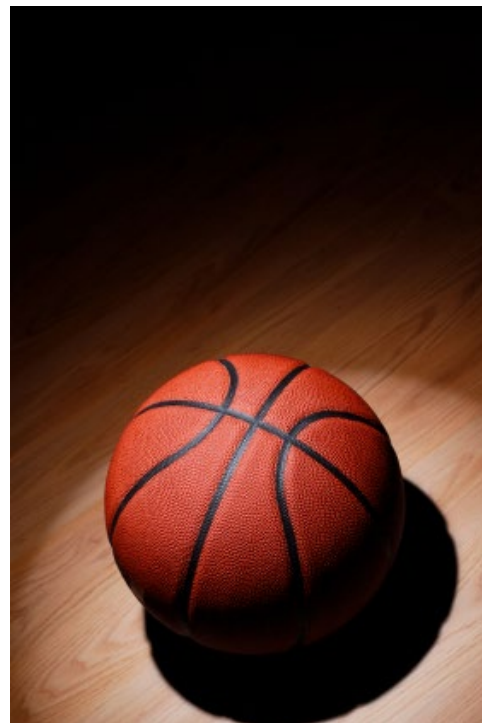
A variety of prizes—including gift cards, tickets, and cash—were awarded throughout the promotion, and the program concluded with Dikembe Mutombo, a former NBA player, crowning the champions at an all-staff event.

Kraushaar notes that last July, the credit union launched a Sales and Service initiative that had a significant impact on its cross-sell efforts in all areas of its business.

“Our mortgage push has certainly presented a tremendous opportunity to put these skills into practice, and the \$1,000 home improvement store gift card promotion has been a great aid for staff in this endeavor,” she says.

The credit union promoted the mortgage campaign through all of its standard channels, including its Website, social media, e-blasts, text messages, branch signage, and in its newsletter.

“Our biggest source of publicity, though, was through one of our local radio partners, All the Hits Q100,” says Kraushaar.



Copyright: iStockphoto.com/5287742

“The promotion was heavily advertised through their semiannual ‘All Access’ tradition, in which they give away exclusive tickets and VIP experiences.

“Our tie-in was that their listeners were getting All Access to some of the most competitive mortgage products and the chance to win a \$1,000 home improvement store gift card.”

Kraushaar says that if the results from the promotion match the officers’ expectations for it, they will run a similar promotion again.

“In any case, we will definitely be advertising our mortgage products in a variety of ways over the next year, in addition to our other lending options.”

She says the credit union also regularly sees heavy traffic to its online mortgage center.

“Ninety-nine percent of our mortgages are originated online. This is the key to our business model in terms of intake capacity.”

Source: *Marin Kraushaar, Marketing Manager, Georgia’s Own Credit Union, Atlanta, GA; phone (404)874-1166, ext. 9687; e-mail mckraushaar@georgiasown.org.*

The successful launch of a New York bank's mobile banking service is being credited to extensive employee training

To ensure your mobile banking introduction is a success, fully integrate employees in the testing, use, and education, says Jay Clark, Retail Planning Director at **First Niagara Bank** (\$37 billion, Buffalo, New York).

"One of the most important steps we made before the customer rollout was to educate our own team before promoting and educating our customers," says Clark.

"From our call center to the branches, our goal was to ensure that every teammate was comfortable with the app and knew not only how it worked but why it was important to offer to our customers."

Clark says that a few months before the official customer launch, the bank introduced mobile banking internally. "In addition to wanting to work out any bugs or problems with the system, we wanted to have time to bring the employees on board and let them explore and use mobile banking."

The original customer introduction date for mobile banking was scheduled for February 2013. "However, the app took off faster than we anticipated," says Clark. "There really were no problems or issues during testing and employees found it easy to use."

Because of this, the bank decided to release the app one month earlier than scheduled—in January 2013.

Bank's Mobile Banking Statement Message



Remote. Control. Convenience ... Start now!

Scan the QR code to download the **First Niagara Mobile Banking app.***

- View account history and balances
- Find the nearest ATM or Branch
- Transfer between your First Niagara accounts

Visit firstniagara.com/mobiletour
*QR code reader must be installed on your mobile device.

Equal Housing Lender MEMBER FDIC
First Niagara Bank, N.A.

DO GREAT THINGSSM
FIRST NIAGARA

Source: First Niagara Bank (Buffalo, NY)

Clark says that ease of use was a particularly important factor to the rollout's success. "We can't stress simplicity enough with a mobile banking app. If you think about it, the idea of mobile is quick access, where the customer can get in, quickly conduct business, and get out.

"They aren't sitting in front of a computer doing research or taking time to explore different functions; they are there for one reason and one reason only—to get banking transactions done. So ensuring that you don't make the app too complicated is extremely important."

The bank worked with **Fiserv** on the mobile product, since it had a long standing relationship with the vendor.

Ad for Mobile Banking Balance Feature



Source: First Niagara Bank (Buffalo, NY)

“We already partnered with Fiserv on bill pay and online banking, and really liked their road map and vision of where they were going,” says Clark. “Mobile, bill pay, and online are all cohesive, so it’s key that the different areas of technology can effectively interact.”

Click [here](#) for an online tour highlighting all of First Niagara’s mobile banking features.

The app was promoted several different ways, beginning with internal promotions to employees. “We shot a few online videos, conducted live calls with branch personnel, and provided material to branch managers that could be discussed and handed out during weekly team meetings.”

Ad for Mobile Banking Transfer Feature



Source: First Niagara Bank (Buffalo, NY)

“Like the product itself, we kept our approach simple, direct, and presented it multiple times. It wasn’t just one e-mail and then employees had to be instant experts on the product. We wanted staff members to have complete comfort so that when a customer came in with a question, any one of our team members could answer it or know where to obtain the information immediately.”

Following the employee launch, the bank promoted the app introduction through online channels, posters in the branches, and statement inserts.

Clark says the bank has continued to promote mobile banking since the initial release, as adoption rates have been on a steady incline.

“Our initial goal was to have approximately 80,000 users within the year,” says Clark. “Right now we have about 140,000 users, so we are extremely pleased with the direction. Like with any new product or service, adoption numbers took off quickly in the beginning but then tapered off after a few months. However, we are still signing up new customers every day.”

He reports that an estimated 25 percent of the bank’s online banking customers currently use mobile banking.

“We plan to keep customers interested with ongoing updates and features to increase the app’s functionality and make it even easier to use,” says Clark.

“For example in early 2014 we plan to add mobile deposit, which should generate excitement and more sign ups.”

Source: Jay Clark, Retail Planning Director, First Niagara Bank, Buffalo, NY; phone (716) 819-5923.

A “Car Hugger” campaign with drawings to win three free car payments brought in a surge of new loans for a California CU

Knowing that summer is a prime lending period for auto loans, **1st United Services Credit Union** (\$800 million, Pleasanton, California) rolled out its 90-day “Car Hugger” campaign last May.

Any member who closed on a loan during the promotional period was automatically entered into a drawing to win three car payments, courtesy of the credit union.

“The idea was to play off of people’s emotions,” says Steven Page, Online Product Marketing Manager.

Page says the credit union went heavy on the use of social media, including its **Instagram**, **Facebook**, and **Twitter** pages.

A microsite was also created for the Car Hugger promotion, and it even featured a catchy “jingle” on it that described the offer (view the script for the jingle on [page 16](#)).

Posters for “Car Hugger” Promotion



Source: 1st United Services Credit Union (Pleasanton, CA)

In addition to the chance to win three car payments on the credit union, members who submitted a photo showing how much they loved their car were entered into a drawing to win an iPad mini. The photos were posted on the credit union's microsite, as well as on its Instagram, Facebook, and Twitter sites.

Page says that every borrower during the campaign period received a Car Hugger window shade. "We also worked with Autoland, a dealership that is a partner of ours, to put the sunshades in their used vehicles on their lot and gave out Car Hugger T-shirts just for applying for the auto loan."

Other giveaways included fun tattoos and stickers.

The campaign was a win-win for the credit union and for its dealer partner, says Page. "Our car buying service, Autoland, used it to their advantage also. It was a huge success for them to help market what they do. They didn't want the promotion to end!"

Page says that the credit union hit virtually every one of its marketing channels to get out the Car Hugger message.

Window Shade for "Car Hugger" Campaign



Source: 1st United Services Credit Union (Pleasanton, CA)

“This included posters, a mobile app, in-branch material and signage, statement inserts, teller receipts, direct mail, statement messaging, e-mail blasts, and radio, among other efforts, such as business development and social media.”

Page says that although all of the marketing channels worked harmoniously, having the campaign available to the credit union’s dealer-backed auto buying service helped with the overall efforts.

“We had increased awareness by having the Autoland car buying service put the sun shades at the dealership. Other important elements were the free T-shirts for applying for a loan, offering the sunshade, and of course the chance to win three payments also helped.”

He says that the three-month long campaign was a success for the credit union, and he found that members responded well to the incentives and creativity of the promotion.

“We’ve run similar promotions in the past, but nothing of this size and involvement with the membership. Looking back, I think we would certainly consider doing this again in the future, perhaps even extending the amount of time past the 90 days. We met our overall goal, and loved the buzz that it made.”

Source: Steven Page, Online Product Marketing Manager, 1st United Services Credit Union, Pleasanton, CA; phone (925)598-4732; e-mail spage@1stuscu.org.

JINGLE FOR “CAR HUGGER” CAMPAIGN

Here is the script that 1st United Services Credit Union (\$800 million, Pleasanton, CA) used for its “Car Hugger” campaign jingle:

Visit Carhugger.org, yeah, Carhugger.com. 1st United Services is offering you a chance to win three car payments paid in full by them.

Love your car and be a Carhugger superstar. And for sweepstakes, auto loans, and more, visit Carhugger.org.

A “Banker Jr.” app designed specifically for kids is helping financial institutions encourage youth to start saving

How do you get young savers interested in banking? One way is to “wow” them with an app loaded with colorful and interactive games that teach money-saving habits without making it seem too educational.

This type of app was just introduced at **The National Bank & Trust Company** (\$650 million, Sycamore, Illinois) and is taking off with young savers and parents.

The “Banker Jr.” app (developed by **HT Mobile Apps™**) is intended for children ages 2 through 12, and allows users to track their account in an interactive way.

“We brought Banker Jr. on board because we saw a great way to communicate and connect with younger customers,” says Tami Armstrong, Vice President and Director of Marketing. “Plus, it’s a great way to drive our technology and community brand pillars. It’s also a terrific opportunity for kids and families to interact with the NB&T brand.”

The Home screen of the Banker Jr. app includes the following: Account, Games, and Options.

A child can use the Account screen to display his or her goal, balance, and how much more is needed to save to reach the goal. The Account screen also includes a “Deposit” button and a “Withdraw” button, and once either is set up, the child is taken to a screen that encourages him or her to keep saving.

NB&T’s Promotional Piece for “Banker Jr.”



Source: The National Bank & Trust Company (Sycamore, IL)

The games included with the app, meanwhile, are fun but also include a financial literacy component (read more about the app's games in the sidebar on the following page).

The Banker Jr. app is accessible by both parents and children. For instance, parents can track their child's allowance through the app, or set money-saving goals that track their child's progress with gold coins.

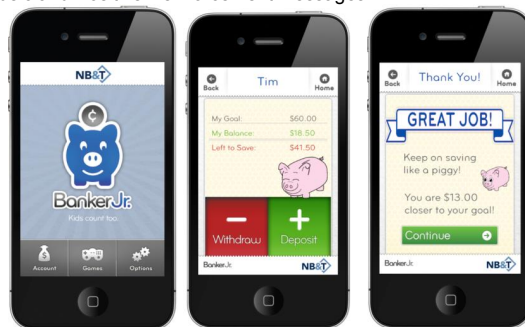
Armstrong says the bank's overall goal is to create awareness of the NB&T brand with kids and families, so that when they need to purchase financial products and services, NB&T is top of mind.

Description of a Few of "Banker Jr." Features and Games

APP FEATURES

TRACK SAVINGS AND SET GOALS:

- Kids can track savings (multiple accounts can be created for each family member)
- Kids can set goals (new bike, baseball glove)
- Parents can track allowance
- Music and Positive Reinforcement Messages



GAMES THAT TEACH SIMPLE MONEY & MATH CONCEPTS:



Piggums Candy Factory (ages 2-8):

Works on basic currency identification by challenging kids to locate a coin by the spoken name and an associated candy/picture prompt in order to help Piggums buy the piece of candy displayed in the machine. It has two mini-games to break up the basic flow of play. The first requires the player, in order to help Piggums sort his money, to identify coins and place them in buckets labeled with the associated value. The second is a fun bonus round style level where coins drop from the top end of the screen to the bottom and players get points by grabbing coins of the correct denomination and bonus candies.

Piggums Dig (ages 4-10)

Piggums Dig is a game about basic money math and stresses forward thinking and budgeting. Count Smashula has tasked Piggums with completing a series of archeological digs on shoestring budgets. Each level has multiple solutions but requires the player to actively look for the correct path. Special tiles introduce a variety of extra challenges from tiles that can only be dug from a certain direction to tiles that give money instead of costing it. If the player runs out of funds or digs themselves into a corner, the iron hand of Count Smashula will stamp the project cancelled, resetting the level. The player may also reset the level voluntarily if they feel they have made a mistake. There are currently 30 levels in Piggums. Dig ordered by increasing difficulty and complexity of special tiles present. If the player is able to acquire the artifact under budget they are rewarded double Piggums Points.

Source: The National Bank & Trust Company (Sycamore, IL)

NB&T is promoting the Banker Jr. app through print ads, its Website, in-branch take-ones, and branch electronic message boards. Staff members were notified of the app launch through an electronic marketing alert. Armstrong also visited each of the bank's 10 branches for an on-site demonstration.

Although Banker Jr. is still new to the bank, Armstrong has specific goals in mind for it. "One goal is to drive the NB&T brand, including technology and community components. The second goal is to provide a free financial literacy application, so families, children, and teachers can interact with the NB&T brand."

Source: *Tami Armstrong, Vice President and Director of Marketing, The National Bank & Trust Company, Sycamore, IL; phone (888)895-2125; e-mail tarmstrong@banknbt.com.*

THE DEVELOPER OF "BANKER JR." APP

Kathleen Craig, Founder and President of **HT Mobile Apps™** (Ann Arbor, Michigan), says with so many apps on the market today, parents can feel good about using the "Banker Jr." app to teach their children about money.

"Not only is it safe, but it's backed by bank experts," says Craig. "Banker Jr. is a wonderful way for a community bank or credit union to promote their brand and expands the financial institution's mobile banking presence."

The games included with the app have been proven to appeal to children, she adds. "When we designed the games for the app, we didn't hire bankers to create the games, but instead had game developers. We also hired kid testers to ensure that the games held the intended audience's attention and could be used as an educational tool that was fun."

Craig says that app integration is easy for banks and credit unions, with pricing based on asset size and need. "We wanted to make sure that even the smallest financial institution could afford to include this app, and our customers find that pricing is very affordable."

She says the app upgrades are always in the pipeline and users can expect new interactive games and educational opportunities on an ongoing basis.

Source: *Kathleen Craig, President, HT Mobile Apps™, Ann Arbor, MI; phone (734)649-2362; e-mail kathleen@htmobileapps.com.*

A marketing team at a Minnesota CU gets some of its best marketing ideas from pop culture, plus a good sense of humor

As a marketer, it can be a challenge to keep the same line of products fresh, innovative, and attractive on a year-round basis.

At **SPIRE® Federal Credit Union** (\$605 million, Falcon Heights, Minnesota), Marketing Director Tara Graff says that keeping close tabs on trends and pop culture—plus having a good sense of humor—have helped her team put a new marketing spin on things.

For example, Graff says her marketing team has worked throughout the entire year to emphasize and grow checking accounts, real estate, and auto loans.

“We run a different promotion every quarter on our specific group of products and have to find ways to switch it up,” says Graff.

“Before the quarter begins, we meet to talk about different ideas or ways to feature our products, typically kicking around ideas from what is happening in pop culture, in the news, and in the world around us.”

One of CU’s “Said No One Ever...” Ads for Referrals

“ I have **ABSOLUTELY NO USE** for an extra **\$25.**”

Said no one ever.

SPIRE®
FEDERAL CREDIT UNION

Refer your friends and family to SPIRE!

You'll each get ...

\$25*

NCUA

*See a SPIRE Representative for more details.

Source: SPIRE® Federal Credit Union (Falcon Heights, MN)

For example, the third quarter’s campaign centered on the popular social media meme, “Said no one ever...”

“For auto loans the theme was, ‘I love driving a car so rusty I need a weekly tetanus shot. Said no one ever.’ And then we partnered the promotional rates or incentive along with the ads as well.”

During the fourth quarter, the credit union re-designed the promotion to feature its products as cleaning solvents. For mortgages, the headline, “Put a new spin on your cash flow” accompanies a low featured rate. A “Brady Bunch-esque” bottle of detergent or cleaning solution is featured with each offer.

With every campaign, the credit union also creates a bevy of branch collateral, posters, handouts, and flyers.

“We send promotional e-mails every week to a different group of members from a drilled down list,” says Graff. “We have approximately half of our 65,000 members’ e-mail addresses, so we target certain members for certain offers.”

To promote auto loans, the credit union often targets younger members with a specific credit score who don’t have an auto loan at SPIRE, but who do have a SPIRE checking account.

One of CU’s “Said No One Ever..” Ads for Auto Loans

“I love driving a car **SO RUSTY** I need a **WEEKLY TETANUS SHOT.**”

Said no one ever.


SPIRE
FEDERAL CREDIT UNION

Auto loan rates as low as...

1.89% 3-Year Term	2.09% 4-Year Term	2.29% 5-Year Term
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NCUA

*See a SPIRE Representative for more details.



Source: SPIRE® Federal Credit Union (Falcon Heights, MN)

"People do not necessarily receive an e-mail from us every week, but often enough to get the message," says Graff.

The credit union also does online re-targeting. "For example, if you search for 'auto loans in Minnesota,' and look at our Website, we can then 'follow' the person's search during that session, with reminder ads about our great rates.


"This means SPIRE auto loan offers will pop up on remnant sites and remind people to check out our loans. We also partner and advertise with auto sales aggregator **Carsoup.com**, which has been a great way to generate business as well."

Graff says that an internal employee element also helps give its campaigns legs. "A few years ago, our CEO started employee challenges. He's a big believer in rewarding us for hard work, so employees receive quarterly goals. If they reach those goals, they receive a cash bonus."

Challenges focus on the quarterly promotional products, and all employees are eligible to earn up to \$600.

"Components of the challenge often include loan volume, member number, and a checking challenge. Sometimes we'll have an extra challenge, such as VISA® growth."

CU's Auto Loan Ad



STAR WASH

KEEP YOUR new,
SPIRE FINANCED,
VEHICLE SPOTLESS.

#GOODCLEANBANKING

**SPOT-FREE
AUTO LOANS!**

AUTO LOAN RATES AS LOW AS ...

1.89%^{APR*}	2.09%^{APR*}	2.29%^{APR*}
3-YEAR TERM	4-YEAR TERM	5-YEAR TERM

SPIRE[®]
FEDERAL CREDIT UNION

NCUA

*See a SPIRE Representative for more details.

Source: SPIRE® Federal Credit Union (Falcon Heights, MN)


The challenge excitement mounts throughout the quarter, as employees check a challenge counter on the internal intranet. "We will also send periodic e-mails to congratulate employees for doing well by letting them have a jeans day, for instance."

Graff says that employees have only missed hitting goals once in the past two years, so the program seems to be working well.

Overall, the offers combined with marketing have been effective. "Loan volume has been growing steadily, which is heartening."

Ads for CU's Mortgage & Home Equity Loan Promotions

PUT A NEW SPIN ON YOUR CASH FLOW!




MORTGAGE REFI RATES AS LOW AS...

2.99% APR* 5-YEAR TERM	3.25% APR* 10-YEAR TERM
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NCUA LENDER

SPIRE
FEDERAL CREDIT UNION

GIVE YOUR TILE A SMILE!



HOME EQUITY LOAN RATES AS LOW AS...

2.99% APR* 5-YEAR TERM	3.25% APR* 10-YEAR TERM
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NCUA LENDER

SPIRE
FEDERAL CREDIT UNION

*See a SPIRE Representative for more details.

Source: SPIRE® Federal Credit Union (Falcon Heights, MN)

"Our checking accounts have really taken off as well. Only three years ago, our penetration was about 30 percent of our members. Today, we have over 50 percent, which implies members are choosing us as their primary financial institution."

When the credit union started with its checking offer two years ago, it gave away \$70. Now, the incentive is \$90.

Graff reports that currently, the credit union has opened approximately 900 checking accounts this quarter with the top goal of 1,100.

Source: Tara Graff, Marketing Director, SPIRE® Federal Credit Union, Falcon Heights, MN; phone (651)641-2280; e-mail tgraff@spire-banking.com.

Ad for \$90 Checking Account Promotion

FRESHEN UP YOUR WALLET.

Money

THE BEST SCENT FOR WALLET ... OR POCKET.

#GOODCLEANBANKING

OPEN A SPIRE FREE CHECKING ACCOUNT AND GET ...

\$90*

SPIRE
FEDERAL CREDIT UNION

NCUA

*Offer valid to persons with no prior checking relationship with SPIRE in the last 12 months. \$100 minimum balance required to open checking account. To qualify for \$90 offer, accountholder must set up an Automatic Payment or Direct Deposit and make a total of 5 SPIRE check card transactions within 60 days. Account must remain open for six months. \$90 will be deposited to the checking account upon account opening. If all requirements of offer are not met, SPIRE reserves the right to reclaim the \$90. Accountholder responsible for any applicable taxes. Limited time offer valid 10.01.13 - 12.31.13. Subject to termination at any time. Other conditions and restrictions may apply.

Source: SPIRE® Federal Credit Union (Falcon Heights, MN)

An Iowa CU just held a week of anniversary specials and events at one of its branches that pulled in traffic and new accounts

Collins Community Credit Union (\$720 million, Cedar Rapids, Iowa) drew awareness to the 5-year anniversary of one of its branches with a week-long celebration that encouraged walk-in traffic from its members and the community.

Maria Johnson, Assistant Vice President/Marketing, explains that the North Liberty branch staff, which hosted the entire event, thought their 5-year anniversary would be a great reason to hold a celebration and attract attention to the branch.

The celebration, which took place December 2nd through the 6th at the North Liberty Branch, included the following specials and events:

Anniversary Specials:

- Auto loan rates as low as 2.39 percent
- Free piggy bank and \$10 coupon for new “Kirby Kangaroo Kids” accounts
- Anyone who stopped into the branch during the week could register to win a Chestnut Mountain Ski Resort two-night stay (Galena, Illinois)—plus could enjoy cookies and refreshments.

“Considering it’s winter in Iowa, we thought the ski package would be a perfect prize to catch attention and draw people in,” says Johnson.

Events:

- Blood Donation: Tuesday, December 3rd from 10 a.m. until 2 p.m. People could stop into the branch to donate blood, and those who did were provided with a free lunch, including soup and cookies. The donation benefited the University of Iowa DeGowin Blood Center.
- Santa Claus at CCCU: Friday, December 6th from 3 until 5 p.m. Those who came in could visit with Santa and receive a free photo with him.

"The branch staff and marketing department worked together to brainstorm ideas for the celebration," says Johnson. "These events offer an additional attraction to bring people into the credit union so we can talk to them about the anniversary specials."

Melissa Tjebkes, North Liberty Branch Manager, says the Santa Claus at CCCU Friday event led to new Kirby account openings. "We opened eight accounts during the event. The piggy banks were a huge hit in addition to the \$10 deposit."

Half-Page Ad for North Liberty Branch's 5th Anniversary Celebration



Celebrating 5 years in North Liberty

Help Us Celebrate - December 2nd - 6th!

Stop in and enjoy:

Anniversary Specials

- ★ Auto Loan rates as low as **2.39% APR***
- ★ Win a Chestnut Mountain Ski Resort two night stay**
- ★ Free piggy bank & \$10 coupon on kids accounts***
- ★ Additional special offers

Santa Claus at CCCU - Dec. 6th, 3 to 5 PM
Visit with Santa and receive a free photo & goodies.

Visit www.collinscu.org for a full schedule of the week's events!

* Rate may vary based on credit score, type of loan and term, and is subject to change. All loans subject to approval. Must be or become CCCU member to obtain loan. Payment example: \$15,000 loan on a 2009 vehicle for a term of 66 months with a 2.39% APR, the monthly payment would be \$242.76. ** \$10 coupon can not be combined with any other offer. \$10 will be deposited into a new Kirby account at the time of account opening. Piggy bank available while supplies last. Must meet eligibility requirements. ***See Credit Union for full contest details.



**Enter to win a ski package for two
to Chestnut Mountain Ski Resort
in Galena, Illinois!**

Federally insured
by NCUA



Source: Collins Community Credit Union (Cedar Rapids, IA)

Tjebkes says that also during the Friday event, the credit union opened four savings accounts, two checking accounts, and had close to 100 kids get pictures with Santa. "The most successful event of the week was by far Santa photos," she says. "It definitely increased our walk-in traffic a lot, and it increased from previous years we held the event."

Details of North Liberty Branch's 5th Anniversary Celebration

YOU'RE INVITED TO BRING THE WHOLE FAMILY AND HELP US

Celebrate the 5th Anniversary of our North Liberty Branch -1655 Jordan Street



All Week, December 2nd - 6th, 2013

- ★ Enjoy cookies and refreshments
- ★ Register to win a Chestnut Mountain Resort Ski package for 2 including: Friday and Saturday nights' lodging and 2 day lift tickets*

5th Anniversary Specials

- ★ Auto Loan rates as low as **2.39% APR****
- ★ Open a Kirby Kangaroo account and receive \$10 plus a free piggy bank***
- ★ Stop in for additional specials

Tuesday, December 3rd - 10 AM to 2 PM

Stop in and donate blood; donations will benefit the University of Iowa DeGowin Blood Center. Free lunch will be provided for everyone who donates. Contact Melissa Tjebkes at 319-393-9000 ext. 5501 or mtjebkes@collinscu.org to schedule your appointment today.

*Contact Credit Union for full contest details. **Rate may vary based on credit score, type of loan and term, and is subject to change. All loans subject to approval. Must be or become CCCU member to obtain loan. Payment example: \$15,000 loan on a 2009 vehicle for a term of 66 months with a 2.39% APR, the monthly payment would be \$242.76. *** \$10 coupon can not be combined with any other offer. \$10 will be deposited into a new Kirby account at the time of account opening. Piggy bank available while supplies last. Must meet eligibility requirements.

Santa Claus Is Coming To Town!

Friday, December 6, 2013 - 3 to 5 PM

Have your child's photo taken with Santa at the Credit Union. Kids will receive a complimentary photo cd, goody bag, cookies, cocoa, and a coupon good for a free 5x7 photo print, 20 photo greeting cards for \$9.99 and a Family Pack of photos for \$5 from Walgreens at 2751 Heartland Drive in Coralville.



Federally insured
by NCUA



Source: Collins Community Credit Union (Cedar Rapids, IA)

“We also had just over 100 people register for the ski package. The winner of it was a member, and she was super excited.”

Tjebkes says the blood donation was a success as well. “The blood drive was told by the blood center that this time of the year it is difficult to get blood donors to donate, but we were told that everyone who stopped by to donate was successful and they were pleased with the results. Everyone enjoyed the soup and cookies!”

To promote the celebration, the credit union used the Every Day Direct Mail® service through the U.S. Postal Service® to send postcards to everyone living in North Liberty, says Johnson.

The celebration was also promoted through the credit union’s Website, **Facebook** and **Twitter** pages, newspaper ads, and posters.

Johnson says that each of the credit union’s branches is in charge of their own anniversary celebration planning, so past events have been very different.

“Our C Street SW branch hosted a kids carnival in their parking lot this summer for their one year anniversary,” she says. “They asked other businesses in the area to participate as well. We had several area businesses and non-profit organizations come to participate in that event.

“The hope is that hosting events such as this will bring community members into the branch and raise awareness of the products and services Collins Community Credit Union has to offer.”

Source: Maria Johnson, Assistant Vice President/Marketing, Collins Community Credit Union, Cedar Rapids, Iowa; phone (319)294-4230; e-mail mjohnson@collinscu.org.

This CU is running its second “Happy Debitdays®” promotion to increase debit card activity among holiday shoppers

Members of **San Diego County Credit Union** (\$6.3 billion, San Diego, California) are smiling a little bigger this holiday season, thanks to the credit union’s encore “Happy Debitdays®” promotion.

During this year’s Happy Debitdays, which kicked off on November 1st and runs through December 26th, every time members pay with their SDCCU debit card, using their PIN or signature, they are automatically entered to win cash, explains Nathan Schmidt, Executive Vice President of Marketing and Business Development.

“With each purchase made on their SDCCU debit card during the promotion, customers have the opportunity to be randomly selected to have that purchase paid for them, up to \$500, and to enter into the SDCCU “Cash Cube” for a chance to grab up to \$1,000,” says Schmidt.

“There is no limit on the number of times they can enter the sweepstakes; the more they use their SDCCU debit card, the more chances they have to win.”

Ad for CU’s “Happy Debitdays®”



Source: San Diego County Credit Union (San Diego, CA)

This is the second year SDCCU has held its Happy Debitdays campaign, says Schmidt. “The campaign provides a timely opportunity to offer our customers the chance to win some serious holiday cash. It’s a promotion to benefit our customers, especially during the holidays.”

He says the campaign is also designed to inspire potential customers to switch to SDCCU from their big banks—and some inspiration may come from seeing others win cash, especially witnessing the Cash Cube in action.

“Happy Debitdays winners are notified and directed to stop by one of our community events where the Cash Cube is scheduled to make an appearance, such as at the San Diego County Credit Union Poinsettia Bowl on December 26th. Lucky winners will have the opportunity to spend 30 seconds in the Cash Cube and grab up to \$1,000!”

With last year’s campaign being a resounding success, the credit union is hopeful for a repeat performance.

Source: *Nathan Schmidt, Executive Vice President of Marketing and Business Development, San Diego County Credit Union, San Diego, CA; phone (877)732-2848, ext. 2504; e-mail nschmidt@sdccu.com.*

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Current Rates

CD AVERAGES (APY)

	Current	Last month
3-month	0.23%	0.23%
6-month	0.40%	0.40%
1-year	0.67%	0.69%
2-year	0.81%	0.83%
3-year	0.91%	0.93%
5-year	1.35%	1.38%

Source: www.bankrate.com

CHECKING (APY)

	Current	Last month
Interest checking	0.49%	0.49%

Source: www.bankrate.com

SAVINGS (APY)

	Current	Last month
MMA	0.45%	0.45%
MMA (\$10,000)	0.44%	0.45%

Source: www.bankrate.com

TREASURY BILLS

13-week (investment rate)	0.066%
26-week (investment rate)	0.091%

Source: www.publicdebt.treas.gov

STOCK INDEXES

Dow Jones Industrial Average	
Current	16,221.14
NASDAQ	
Current	4,104.74

Source: <http://money.cnn.com>

Source: www.nasdaq.com

PRIME RATE

Prime Rate	
current	3.25%
one month ago	3.25%
one year ago	3.25%

Source: www.bloomberg.com

MORTGAGE RATE AVERAGE

30-yr FRM	
current	4.48%
one month ago	4.38%
one year ago	3.38%
15-yr FRM	
current	3.53%
one month ago	3.41%
one year ago	2.83%
5/1-yr ARM	
current	3.60%
one month ago	3.61%
one year ago	2.82%

Source: www.bloomberg.com

NEW CAR RATE AVERAGE

48-month New Car	
current	2.96%
one month ago	3.00%

Source: www.bankrate.com

CREDIT CARD AVERAGES

Standard	
fixed-rate	13.23%
variable-rate	14.23%
Platinum	
fixed-rate	12.70%
variable-rate	15.66%
All	
fixed-rate	13.02%
variable-rate	15.36%

Source: www.bankrate.com