

Denise Wymore

Featured Speaker at
2008 Annual Meeting

Denise Wymore is a credit union lifer and evangelist. After graduating from an all-girls boarding school and working as a serving wench at 'Enry Beazely's Fish-n-Chips' she naturally became a teller at a government employee's credit union in Oregon. They hired her because of her exceptional cash handling skills – she took the job to get out of the wench costume.

Denise loved being a teller. She had members that would ONLY go to her window. She was later promoted to Member Service Representative. She had a desk, a name plate, and the feeling she could make a difference. For two decades she moved up and around the organizational chart, holding almost every position at the credit union. Four years ago she abandoned the seat at her desk for a seat on United Airlines so she can work with credit unions across the nation in renewing their commitment to people helping people.



Tattoos: The Ultimate Proof of a Successful Brand

By Denise Wymore

When I was getting my first tattoo, in Hawaii, alone (would not recommend going to Maui by yourself after a divorce) I started chatting up my tattoo artist, Spike. You see, I was a little nervous about permanently injecting ink into my flesh. I asked him what was the most requested tattoo. He paused and said, "Well I heard the most popular one in America is Harley."

That's when I knew what the title of my first book had to be. Imagine your members being so loyal to your credit union's brand that they would TATTOO your logo to their body? You're probably chuckling right now at the thought OR thinking about the type of member that might actually do that and getting scared.

So let's agree that your members probably aren't going to commit to permanent love with a tat - but could you be t-shirt worthy?



Meaning, would your members be willing to BUY a t-shirt (or a hat, or a mug) with your credit union's logo? If so, congratulations. Your brand is tattoo-worthy.

If that's not even a possibility, you need to become tattoo-worthy. Join me at the 2008 CSCU Annual Meeting in Ft. Lauderdale, FL, and I will show you how! Register at www.cscu.net or use page 4.

CSCU 08 Annual Meeting
The Path to a Balanced Portfolio.
 May 15-18 • Harbor Beach Marriott Resort • Ft. Lauderdale, FL
 \$350 Registration

Credit - Debit - ATM



Portfolio Analysis



Fraud Protection



Virtual Card Consultant



Education



Discover, Venture, and Go— How one credit union's idea to target the youth market turns into almost 3,000 new accounts

When the Ascend team realized the average age of their members was 40 years old, they knew they had to start making changes in order to attract and retain the next generation for the future of their business.

Ascend Federal Credit Union in Tullahoma, Tenn., about 75 miles southeast of Nashville, developed and executed their first youth marketing program in 2007 titled 'Discover, Venture, Go.'

What began as focus groups with children of various ages, developed into three targeted youth offerings: Discover, Venture and Go.

Discover targets kids 12 and under, Venture is for the 13-17 age range and Go is for those 18-24. The credit union waived all fees necessary to open a savings account and checking account (when eligible) for all three programs. In addition, all Discover members who deposited at least \$10 were placed in a monthly drawing to win \$10.

Venture members 15-17 with a joint owner were offered a checking account, check card, checks, checkbook cover and a subscription to Brass magazine. The monthly drawing for Venture members was \$50 and required a monthly deposit of \$50.

Finally, the Go program included all the offerings of Venture with members 18-21 receiving a subscription to Brass. If Go members were actively using e-statements, a checking account and carrying a balance on their Student Visa, they were automatically entered into an annual drawing of \$1,000. Welcome packets were given to each new account holder and included a backpack, pens, sport bottle or other promotional items.

The program was launched in August 2007 and to date, they have opened 2,862 Discover, Venture and Go accounts.

"I knew that our program was a success when the mother of our \$1,000 drawing winner called and thanked me. She said our program had encouraged everyone in the family to save more money. I have also heard from other parents who have expressed the excitement their children have had with our program," said Greg Davis, Public Relations Coordinator for Ascend.

Ascend plans to continue to target the youth market and hopes to add 3,150 Discover, Venture and Go accounts in 2008.



Greg Davis
PR Coordinator
Ascend FCU

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Ascend
Federal Credit Union

Raising Possibilities

Published Exclusively for Members of CSCU



National Credit Union Youth Week

Credit unions clearly have a distinct advantage in marketing towards the youth. Gen Y is very group oriented, and can be enticed by credit unions' inclusive "membership."

CUNA has declared April 20-26, 2008 as National Credit Union Youth Week, so why not give your community's youth the attention they deserve!

CSCU members can obtain free co-branded websites targeted at the youth by visiting <http://cscu.practicalmoneyskills.com/orders>

CUNA is also providing ready-to-use resources, web graphics, marketing materials, and celebration ideas at http://finlit.cuna.org/youth_week.html.

Ramp Up Your Loyalty Program

Are you getting the most out of your Loyalty programs? Do you need a training solution for your staff?

FIS' Loyalty Services team is offering FREE interactive product training webinars, that will detail the purpose, use and revenue-generating potential of the family of loyalty products offered by FIS.

These FREE sessions are perfect for new hires, cross-training initiatives, and refresher training for current employees. You will walk away from these interactive sessions with a new wealth of information!

Registration is fast and easy. Be sure to register at <http://Loyalty.iLinc.com> early to secure a seat!

FIS Training Webinars

- April 8 (3-5 pm EST) or April 15 (2-4 pm EST)
Bonus Point ScoreCard PROGRAM Overview
- April 9 (3-5 pm EST) or April 16 (2-4 pm EST)
Bonus Point ScoreCard OPERATIONS Overview
- April 17 (2-3 pm EST)
Navigating www.scorecardrewards.com
- April 23 (2-4 pm EST)
CashBack ScoreCard Overview

Is Your Credit Union Interested in Creating a Loyalty Program?

If your credit union is thinking about a Loyalty Program than you should join FIS at one of their informational webinars. Sixty-two percent of cardholders say ScoreCard would encourage them to use their card twice as often as any other credit card.

Registration is fast and easy. Be sure to register at <http://Loyalty.iLinc.com> early to secure a seat!

FIS Information Sessions

- April 2 (2-3 pm EST) or April 22 (2-3 pm EST)
ScoreCard
- April 10 (2-3 pm EST)
Main Street Rewards
- April 29 (2-3 pm EST)
Insurance Products, Ready Review Plus, and the Targeted Incentives Program
- April 30 (2-3 pm EST)
FastTrack for Debit

CSCU 2008 Registration Form

Mr. [] Ms. [] _____
(Name as you would like it to appear on name badge)

Title _____

Credit Union _____

Mailing Address _____

City _____ State _____ Zip _____

Phone _____ Ext. _____ Fax _____

Email Address _____

Yes, I will attend the complimentary Farewell Dinner & Awards Gala on Saturday, May 17, 2008.

Yes, I would like to schedule a Visa 1-on-1 marketing consultation.

Please select your shirt size: Mens Womens: S M L XL XXL

Is this your first CSCU Annual Meeting? Yes No

Paying Guest #1 _____

Paying Guest #2 _____

Paying Guest #3 _____

Special Accommodations, Promo Code,
or Name of Friend That Referred You: _____

Registration Fee\$350

Service/Sales Culture Pre-Workshop.....\$75

Guest Fee (each).....\$250

Golf Tournament (Saturday).....\$158

Golfer's Name: _____

Club Rental: LH RH\$80

Total Fee\$ _____

Payment: (Check One)

I have enclosed a check for the total above.

Please bill my Statement of Service for the total fee above.

9-Digit Mainbank # _____

For more Information (888) 930-2728 or www.cscu.net

FEE AND PAYMENT INFORMATION:

The registration fee is \$350 per attendee and includes entry to all conference sessions, welcome reception, group meals and the farewell dinner and awards ceremony. Please copy this form and complete for each attendee from your credit union. Please return registration form by April 11, 2008.

**Buy 2, Get 3rd Attendee
Registration Fee FREE!**

For room reservations, please contact the
Harbor Beach Resort directly at 1-800-222-6543

To receive the \$235 per night discounted rate, be sure to
indicate that you are with the CSCU Annual Meeting.

**Refer a friend from another credit union as a first time
attendee and receive a \$25 Visa Gift Card! Limit 2 per person.**

Promo Code: NL0308



15950 Bay Vista Drive, Suite 170
Clearwater, FL 33760