



## What we want to accomplish today:

- Provide you with tips for creating member-centered marketing strategies
- Share some tips for cost-effective ways to attract and retain members by creating member value
- Give some ideas about leveraging your brand for member value

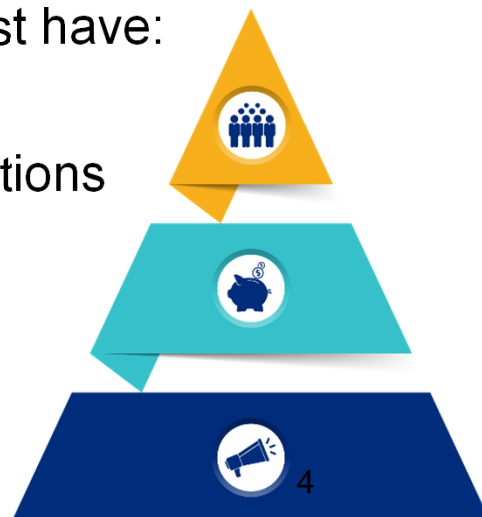


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## Our core belief

To be successful you must have:

- Great people
- Great products/solutions
- Great promotions/communications



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## Member-centered marketing

- How do your members want to receive communications?
  - How often and in what format?
  - How do you know if they are “in market”?



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## Examples of Member-centric Communications

- Generational newsletter
- Targeted Emails
- Targeted postcards
- Targeted statement inserts



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# Examples of Member-centric Communications

## SHARE YOUR IDEAS WITH US

At Northwest Federal, we are excited to help you make decisions that improve and enhance the way you bank. If you have ideas on how we can better serve you, please email us at [ideas@nwfcu.com](mailto:ideas@nwfcu.com).

- We're always listening.
- Please use our online suggestion tool: [www.nwfcu.com/ideas](http://www.nwfcu.com/ideas)
- Please use our 1-800-890-8900 line.
- We're most interested in your feedback on Northwest Federal.

Help us make our community thrive with our Member Feedback. We would love to hear from you.

Send Us a Note!



## CONTACT

Member Service Center  
M-F 7:00 am - 7:00 pm ET  
Sat 9:00 am - 1:00 pm ET  
763-739-8900  
800-890-8900 toll free  
763-739-8919  
Branches nationwide

FAK Numbers  
Member Service Center  
763-739-8919  
Mortgage Loans  
763-739-8900  
Consumer Loans Lending  
763-739-8900

Telephone Banking  
24 Hour Bank by Phone  
763-739-8919  
800-732-7446 toll free



ideas@nwfcu.com  
nwfcu.com/ideas

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## UPCOMING EVENTS

- October 9 - Goodwill Community Fund Gala
- October 10 - Home Depot Fall Home Show
- October 11 - Fall Home Show at the Sheraton
- October 12 - Capital Markets Conference
- October 13 - Home Depot Fall Home Show
- October 14 - Home Depot Fall Home Show
- October 15 - Home Depot Fall Home Show

## INSIDE THIS ISSUE

- 1. Home Depot Fall Home Show
- 2. Protect Your Debit Card with CARNAVY
- 3. Choose Your Path, Then Choose One of Ours
- 4. Don't Fall Victim to Charity Scams
- 5. Financial Insights

## PROTECT YOUR DEBIT CARD WITH CARNAVY

Protect your debit card with CARNAVY, our new debit card protection service. CARNAVY is a free service that provides 24-hour monitoring of your debit card activity. If you see any suspicious activity, you'll get an alert and can freeze your card immediately. CARNAVY also provides identity theft protection and credit monitoring.

FOURTH QUARTER 2013 FINANCIAL INSIGHT



## FINANCIAL INSIGHT

By Jeff Bentley, Financial Analyst

As always, looking ahead to the coming months of financial planning is a key priority for our members. With the end of the year approaching, it's important to take a moment to review your financial goals and adjust your strategy accordingly. This month's Financial Insights focuses on the importance of reviewing your budget and making adjustments as needed to stay on track for the new year.

FOURTH QUARTER 2013 FINANCIAL INSIGHT

## DON'T FALL VICTIM TO CHARITY SCAMS

As the holiday season approaches, many charities are reaching out to the public for donations. While it's important to support these organizations, it's also crucial to be vigilant against charity scams. Scammers often use emotional appeals and promises of tax deductions to lure victims. Always verify the legitimacy of a charity before donating, and never send money via wire transfer or check to a personal account.

## CHOOSE YOUR PATH, THEN CHOOSE ONE OF OURS

At Northwest Federal, we offer a variety of financial products and services to help you achieve your goals. Whether you're looking for a new checking account, a savings plan, or a loan, we have options for every member. Visit our website or call us today to explore the benefits of our member-centric services.



# Examples of Member-centric Communications

Helping Members Can Now Enjoy Kasasa Checking To view this email as a web page, [click here](#)

## FREE Checking That Earns Dividends

Earn 2.00% APY\* with Kasasa Cash<sup>SM</sup>

Upgrade your existing checking account and earn more money with Kasasa Cash<sup>SM</sup> Checking.

- Earn 2.00% APY\* on balances up to \$15,000
- Earn 0.25% APY\* on portion of balance above \$15,000
- GET unlimited ATM fee refunds nationwide\*
- Plus, it's FREE!

Start saving money with your Kasasa Cash<sup>SM</sup> checking account today:

- Visit a [branch](#)
- Call us: 763-739-8900

Tell us to upgrade your existing checking to a Kasasa Cash<sup>SM</sup>, we'll take care of the rest!

Ask for free KASASA checking.

Take control of your Northwest Federal debit card in real time right from your smartphone using the CarNAVY<sup>SM</sup> App by CO-OP.

NOW REWARDS is Here To view this email as a web page, [click here](#)

## You Are Now Earning 1.25x the Points!

Your next journey starts now! With NOW REWARDS, you are now earning 1.25x the points on purchases\* when you use your current Member Rewards Mastercard on purchases everywhere.

Use your card for:

- Dining out at your favorite restaurants
- Filling up the gas tank for your daily commute
- Buying groceries, clothing, and other everyday items your family needs

Redeem your points for:

- Travel and adventurous experiences
- Tickets to your favorite show, concert or sporting event



# Examples of Member-centric Communications

**NOW REWARDS**  
TAKE YOU WHERE YOU WANT TO GO  
**1.25X THE POINTS!**

Great news! As a Member Rewards Mastercard® cardholder, you will automatically be upgraded to the NOW REWARDS program in October.

**We are giving you MORE — in the form of More Benefits, More Points, More Reward Options!**

- 1.25X the points for every \$1 spent on everyday purchases!
- Easy access to your rewards through one click in Online Banking
- Save bonus points when you finance an auto or home loan with an NWFCU credit card
- Points can be used for a variety of adventures: experiences, travel, gifts, and more!

**Earn everyday points**

- Pay by your NOW Rewards card
- Using NWFCU for your auto insurance
- Using NWFCU for your credit card payment

**Redeem points for**

- Access to your favorite card
- Travel and expense reimbursements
- Exclusive adventures and experiences

**Safety and Security**

- Price protection
- Extended warranty
- Mastercard ID theft resolution

**Emergency Services**

- Emergency card replacement
- Emergency cash advance
- Lost Service reporting
- Collision coverage waiver

**Lifestyle Benefits**

- Access to unforgettable experiences in cities where you live and travel

**Travel Benefits**

- Online booking tool
- Hotel and airport coverage
- Travel assistance services and coverage

Your existing Member Rewards points will be waiting for you and you will be able to access the rewards site through Online Banking or our mobile banking app when the program fully launches.

Points expiration will be announced October 1, 2016 however, during the time you will already still earning MORE with 1.25x points per every dollar spent on credit card purchases.

**Westie**  
Celebrates Summer at the Children's Science Center Lab!

Join us for an afternoon filled with fun, hands-on exhibits and activities. Westie will be hanging out in the Discovery Zone where you can take a picture with him.

Saturday, July 29th 4:00 pm – 5:00 pm or 5:00 pm – 6:00 pm  
11948 Fair Oaks Mall, Fairfax, VA

Special FREE Event for Our Valued Members  
Make Your Reservations Today!

Visit [www.nwfcu.org/westie](http://www.nwfcu.org/westie)  
Space is limited to the first 150 attendees



# Examples of Member-centric Communications

**A SOLID Credit History Starts Here**

Our FirstCard Visa Platinum can help you build or strengthen your credit!

**NW NORTHWEST** Apply today!  
[www.nwfcu.org](http://www.nwfcu.org)

Keep the Car You Love & Enjoy Your Ride Even More

Refinance your auto loan to Northwest Federal and get up to **\$200\***

Apply today!  
[www.nwfcu.org](http://www.nwfcu.org)

Get the tools you need to live a **FINANCIALLY Fit Life**

through our partnership with Knowledge of Financial Education (KOFE)

Try KOFE FREE today!

- Visit [nwfcu.org/KOFE](http://nwfcu.org/KOFE) with registration code: nwfcu
- Call (844) 254-3496 to speak with a Financial Coach

savings goals  
managing debt  
Budgeting  
Money Secrets  
credit scores  
Spend Wisely  
Retirement Planning



# Attract & Retain: Brand Strategy

## Brand strategy

- Establish your brand
- Re-enforce your brand



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## Examples of Strategies

- Brand – radio, events, signage



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# Attract & Retain: Acquisition Strategy

## Acquisition strategy

- Target your solicitations
- Rinse and repeat



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# Examples of Strategies

- Acquisition – mailers, events, referrals, special offers



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# Examples of Strategies

- Acquisition – mailers, events, referrals, special offers

Choose your path to great savings.

**SPECIAL OFFERS FOR NORTHWEST FEDERAL MEMBERS**

- Open a NOW REWARDS Mastercard® and spend \$3,000 in 90 days to get **\$300 in bonus points!**\*
- Open a Checking account with direct deposit, e-statements and Online Banking to get a **\$300 checking deposit!**\*
- Refinance an auto loan from another lender to get up to a **\$200 cash rebate!**\*

\*ASK FOR DETAILS!

**NW NORTHWEST FEDERAL CREDIT UNION**  
Insured by NCUA



# Attract & Retain: Retention Strategy

## Retention strategy

- Personal (targeted)
- Multiple contacts





## Examples of Strategies

- Retention – phone calls, emails, value-added services and communications not just sales, special offers



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## Leverage Your Brand

- Your employees – what do they say, wear, post?
- Community service & participation in events
- Safety and stability of credit unions



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## Examples

- Logowear
- Hosting events
- Credit Unions wear the white hat



## Thoughts on Efficiencies and Methodologies

- Collaboration
- Workflow Management
- Use of Agile framework



# Thank you

We hope you can use one or more of the tips you heard today to improve your marketing program.

