

Your Money Further™

July 2022

CREDIT UNIONS STAND FOR

trust,
transparency,
& community.

Your Money Further

CREDIT UNIONS STAND FOR

side hustlers
& business owners

Your Money Further

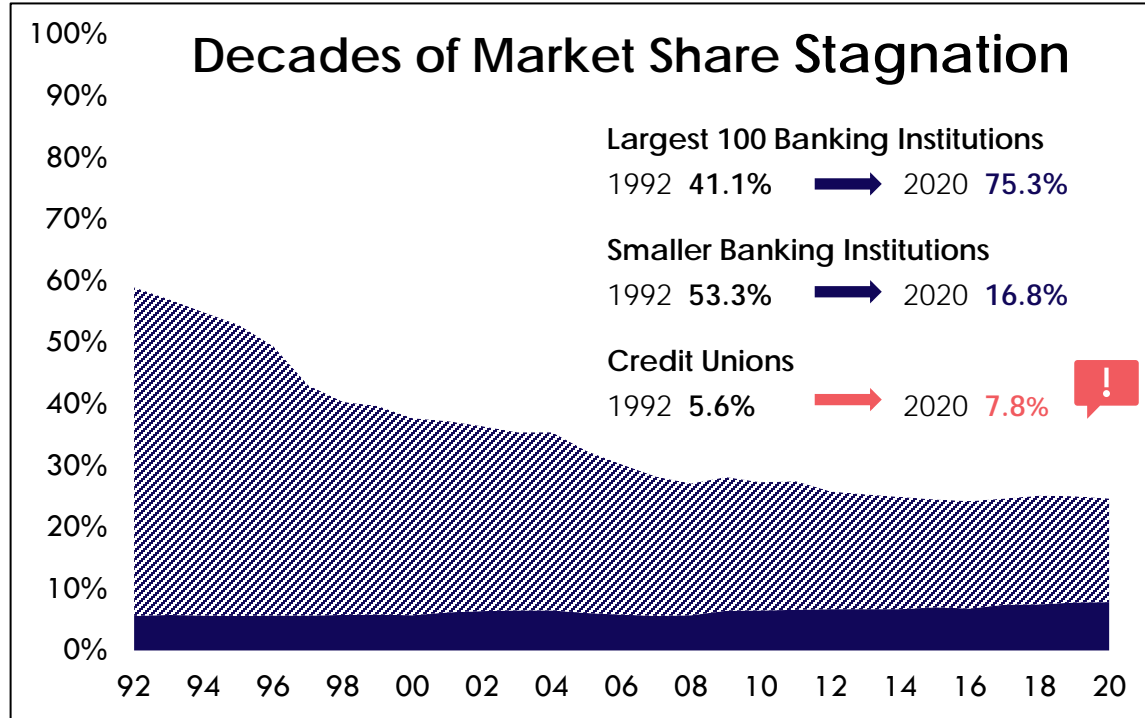
CREDIT UNIONS STAND FOR

money that
works for you.

Your Money Further

Why Are We Doing This?

Three Factors Driving Our Mission



Average age of credit union depositors in the US.

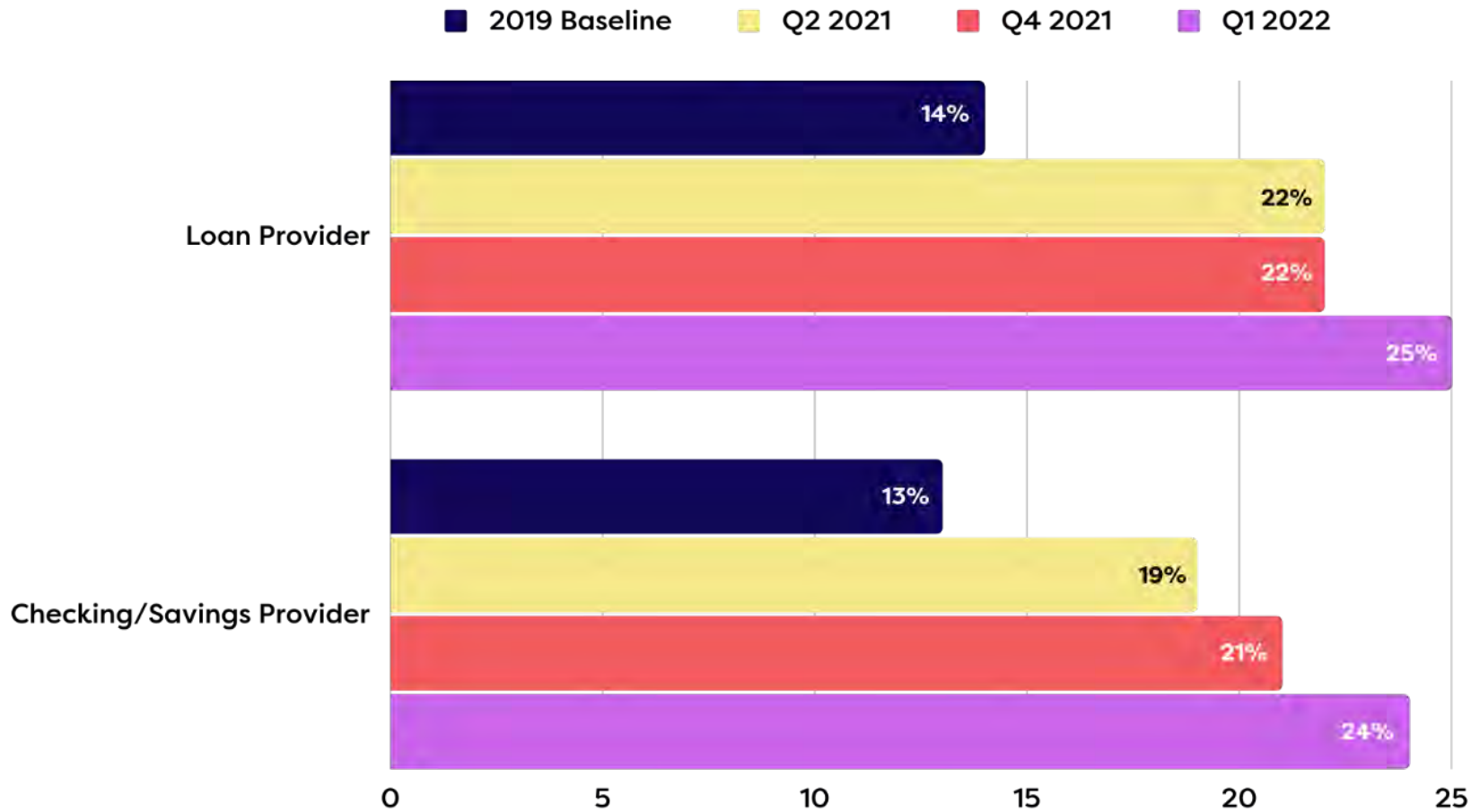
47-55

Experian Study:
49% of all personal
loans in 2019



Success At Scale

National Unaided Consideration




+11 points
from the 2019
baseline








+9 points
over our goal

Consumer Insights

Auto Financing Insights

Purchase Predictors / Automotive

Data Source: 

	NAME ↕	INDEX ▾	COMPOSITION ↕
1	Small Car - Standard	136	32.08% 
2	Used Vehicle 11+ Years Old	119	32.08% 
3	Used Vehicle 6-10 Years Old	116	31.18% 
4	Used Vehicle 0-5 Years Old	113	50.16% 
5	Mini Van - Upper	105	59.18% 
6	SUV Import - Standard	103	48.26% 
7	New Vehicle	101	84.03% 

Purchase Predictors | Automotive | New Vehicle

Data Source:



DEFINITION

This segment contains consumers likely to be in the market for new vehicle within the next 6 months.

INDEX

101

Visitors to **yourmoneyfurther.com** are **1.01x** more likely to be in the **New Vehicle** segment than the average Internet user.

COMPOSITION

83.57%

83.57% of visitors to **yourmoneyfurther.com** are in the **New Vehicle** segment.



Purchase Predictors | Automotive | Used Vehicle 0-5 Years Old

Data Source:



DEFINITION

This segment contains consumers likely to purchase a used vehicle that is 0-5 years old in the next 6 months.

INDEX

113

Visitors to **yourmoneyfurther.com** are **1.13x** more likely to be in the **Used Vehicle 0-5 Years Old** segment than the average Internet user.

COMPOSITION


50.16%

50.16% of visitors to **yourmoneyfurther.com** are in the **Used Vehicle 0-5 Years Old** segment.



Credit Card Insights

Financial / Credit Cards

Data Source: 

	NAME ▲	INDEX ⇅	COMPOSITION ⇅	
1	Complacent Card Users	98	6.20%	
2	Credit Hungry Card Switchers	118	25.82%	
3	Disengaged	103	4.62%	
4	Loyal Rewards Enthusiasts	84	28.25%	
5	Reluctant Revolvers	105	35.11%	

Financial | Credit Cards | Reluctant Revolvers

Data Source: 


DEFINITION






This segment contains consumers who are likely to prefer to use cash to make all of their purchases and keep at most one credit card with low APR as a last resort. Avg. credit card balance of \$15K.



Mortgage Insights

Financial / Mortgages

Data Source: 

	NAME ▲	INDEX ↕	COMPOSITION ↕	
1	Conservative, Bank Loyalists	95	5.56%	
2	Disciplined, Passive Borrowers	107	6.58%	
3	Disengaged	112	4.45%	
4	Insecure, Advice Seeking Refinancer	102	58.09%	
5	Secure, Active Refinancers	93	25.33%	

Financial | Mortgages | Insecure, Advice Seeking Refinancer

Data Source: 

DEFINITION

This Financial Personality Mortgage segment contains consumers who are not likely to be confident in their knowledge of mortgages and will rely on others' advice to get the lowest rates, because they feel overwhelmed by the process. Slightly above average mortgage balance.

Financial | Mortgages | Secure, Active Refinancers

Data Source: 

DEFINITION

This Financial Personality Mortgage segment contains consumers who are likely to be confident in their knowledge of mortgage products and will watch for opportunities to refinance, without needing to meet someone in person. Above average mortgage balance.

85.67% of visitors to yourmoneyfurther.com are in the **Reliable Mortgage Payers** segment.



Next Steps: Strategic Expansion

Credit Union Awareness

Strategic Expansion Objective:

To increase consumer
consideration for credit unions,
*resulting in increased membership
opportunities and market share.*

Original Program

Objective: To increase consumer consideration for credit unions.



Awareness + Consideration



Paid Digital Media
(Persona, Behavior, Location)



Strategic Expansion

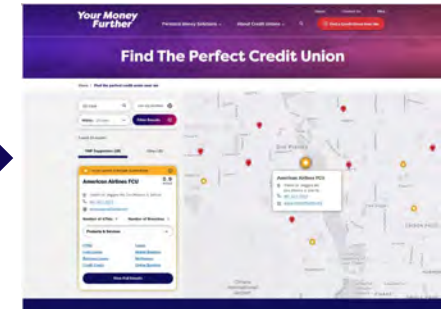
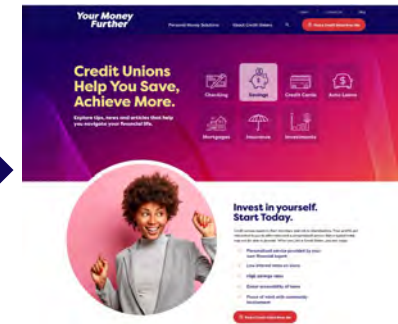
Objective: To increase consumer consideration for credit unions, *resulting in increased membership opportunities and market share.*



Consideration + **Action**



Paid Digital Media &
Organic Search
(Persona, Behavior, Location
+ **Content**)



Your Money Further



Invest in yourself. Start today.

Credit unions are comprised of people helping people – they have an interest in supporting and advancing their communities. Why? Because credit unions report to their members and not to shareholders. Credit unions give back earnings to members. Their profits are reinvested in you to offer rates and personalized service that a typical bank may not be able to provide.

When you join a credit union, you can enjoy:

- ✓ High level of personalized service
- ✓ Low-interest rates on loans
- ✓ High savings rates
- ✓ Easier accessibility of loans
- ✓ Easy access to your money through 30,000 ATMs nationwide
- ✓ Peace of mind that NCUA insures deposits up to \$250,000
- ✓ A financial institution that's involved in YOUR community

[Find a Credit Union Near Me](#)

133 American credit unions from a Credit Union
99% of Americans who highly recommend a Credit Union to just across the US
5K+ Credit Unions to join across the US
96% of Credit Unions members trust their experience over a bank

Why thousands trust us

- ✓ **Expert Information** - Our team of experts provides up-to-date, unbiased information to help you make informed financial decisions.
- ✓ **Helpful Tools and Resources** - From budgeting calculators to loan comparison tools, we provide the resources you need to manage your money better.
- ✓ **Learn from Us** - Our blog and articles offer valuable insights and advice from industry professionals.



What people are saying

Find the right Credit Union for you

Enter your zip code to find the right credit union for you.

From Our Blog



How to Cancel a Pending Transaction on a Credit Card, a Debit Card, or PayPal

When You're Smart, You're Family

Should I do a debt consolidation loan?

10 minimalist lifestyle tips to de-clutter and save money

5 Checking Account Tips Everyone Should Know

Premium Locator Listing

Your Money Further
Personal Money Solutions | About Credit Unions | Find a Credit Union Near Me

Find a Credit Union

Home / Find a Credit Union

14094 | Use my location | Within: 10 miles | Filter Results

Found 2 results

Preferred | More

YOUR MONEY FURTHER SUPPORTER

Lockport Schools FCU 1.3 Miles

360 S Transit St
Lockport, NY, 14094-4848

(716) 433-7740

www.lockportschoolsfcu.org

Number of ATMs: 0 | Number of Branches: 1

Products & Benefits

View Full Details

YOUR MONEY FURTHER SUPPORTER

Differentiate, Connect, Measure

YOUR MONEY FURTHER PREFERRED

[Back to Results](#)

bcu

About BCU

Serving over 300,000 members in the United States and Puerto Rico, the Credit Union is committed to inspiring confidence through the brand tagline, "Here Today For Your Tomorrow," guiding members through life's journey and offering members everything they need to experience a bright financial future.

Driven by their purpose to Empower People to Discover Financial Freedom, lifetime membership is offered to employees and families of their company partners, and those living or working in Chicago-area communities.

Location & Contact Info

Number of ATMs: 56

Number of Branches: 60

300 Crosspoint Pkwy
Getzville, NY, 14068-1606

(847) 932-8367

www.bcu.org

Products	Benefits
ATMs	Electronic Bill Pay
Auto Loans	E-Statements
Business Banking	Financial Counseling
Business Loans	Mobile Banking
Credit Cards	Mobile Check Deposit
Home Equity Loans	Mobile Pay
Loans	Online Banking
Mortgages	Online Chat
	Payment App

[Visit Credit Union Site](#) [Join Now!](#)

Non-Participant Locator Listing

Home / Find a Credit Union

14094 Use my location

Within: 10 miles

Found 3 results

Preferred More

Cornerstone Community FCU 1.3 Miles

📍 55 Stevens St
Lockport, NY, 14094-4229

📞 (716) 434-2290

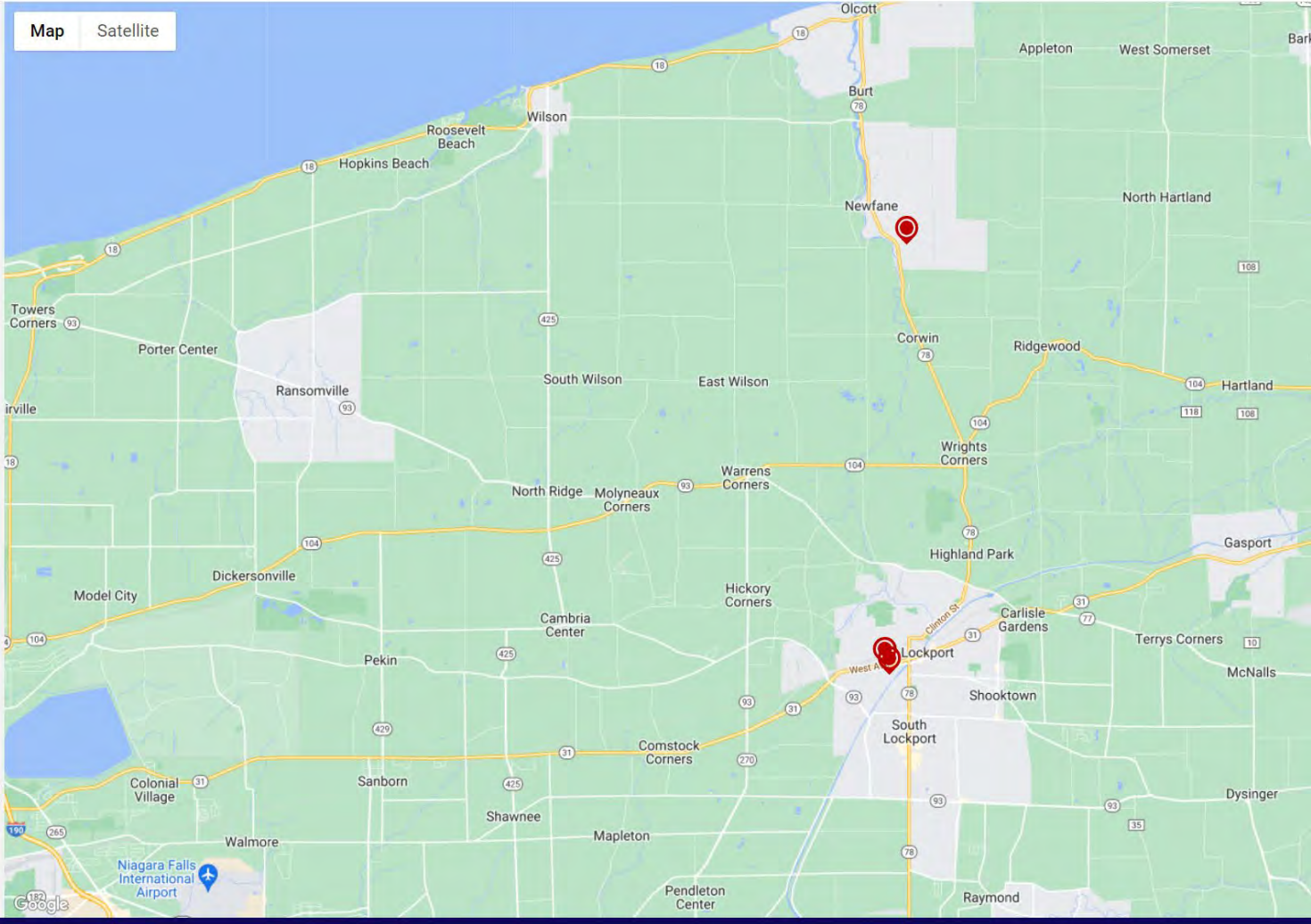
🌐 www.cornerstonecommunityfcu.org

Number of ATMs: 5 Number of Branches: 7

Niagara's Choice FCU 1.3 Miles

📍 260 West Ave
Lockport, NY, 14094-4209

📞 (716) 434-4100



Non-Participant Locator Listing

Cornerstone Community FCU

[Home](#) / [Find a Credit Union](#) / Credit Union

[Back to Results](#)

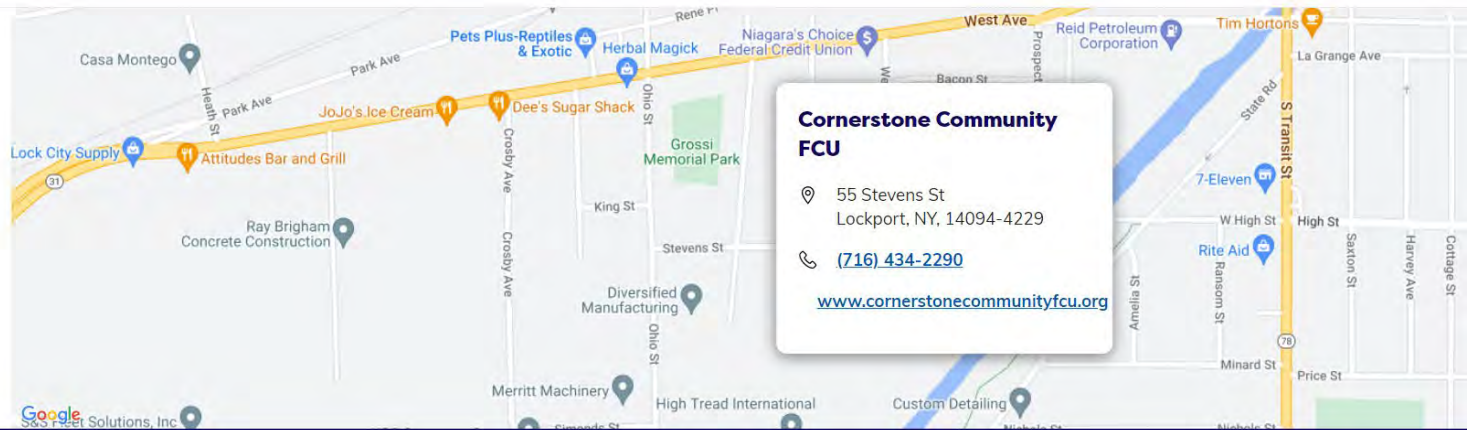
Location & Contact Info

55 Stevens St
Lockport, NY, 14094-4229

[\(716\) 434-2290](tel:(716)434-2290)

www.cornerstonecommunityfcu.org

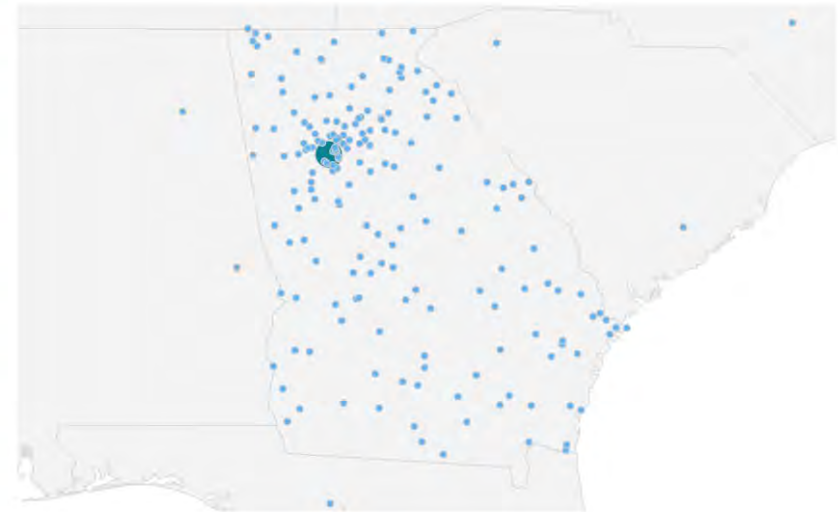
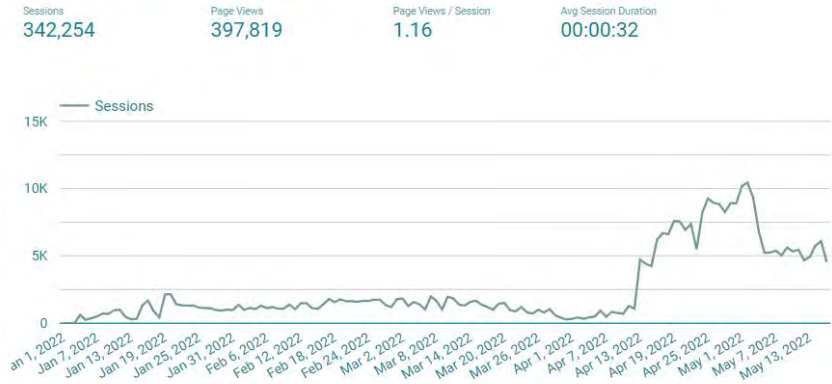
[Visit Credit Union Site](http://www.cornerstonecommunityfcu.org)



Historical Site Traffic Data Example

Google Analytics Site Metrics

City	Sessions
Atlanta	183,825
(not set)	22,409
Doraville	8,966
Lawrenceville	4,254
Augusta	3,531
Marietta	3,354
Columbus	3,319
Athens	2,907
Savannah	2,862
Tucker	2,797
Macon	2,500
Cumming	2,398
McDonough	2,382
Snellville	2,308
Conyers	2,267
Gainesville	2,165
Lilburn	2,016
Riverdale	2,004
Douglasville	1,983
Smyrna	1,850
Dalton	1,838
Duluth	1,781
Stockbridge	1,732
Johns Creek	1,654
Sandy Springs	1,647
Valdosta	1,600
Mableton	1,593
Woodstock	1,590
Buford	1,589
Albany	1,588
Acworth	1,588
Newnan	1,582
Warner Robins	1,439
Waleska	1,409
Roswell	1,287
Grand total	342,254



New Opportunities for Engagement

Interactive Consumer Content:

- Credit union locator
- Credit union matcher
- Join Now function
- Financial quizzes
- Content sharing/downloads
- Financial calculators*
- Register for a CU's event*
- Pass-thru chat function*

Participant Benefits:

- Featured content sponsorships
- Advertising by location
- Contribute content for greater CU exposure
- National and local level insights
- Consumer search and engagement data
- Audience sharing
- ...and more!

**Benefits that are coming soon!*

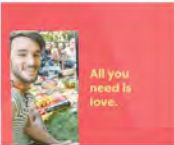
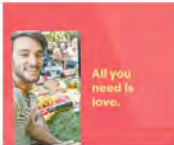










Marketing Examples

Customizable Videos

Choose a video for your organic social media and customize it – your credit union's logo and website address will appear at the end of the video.

To create your video

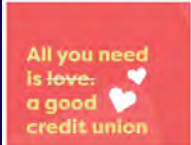








1. Select a video and hit the Customize button.
2. Upload your credit union's logo and type your website url.
3. Hit the Finalize Order button.
4. Wait while the video generates. (This can take a while depending on your internet connection and speed. Keep the tab open, and feel free to work in another tab.)
5. When your video is ready, hit the Download button.

			
MATCH WITH LOVE (16 SECONDS)	MATCH WITH LOVE (6 SECONDS)	EVERYONE (15 SECONDS)	EVERYONE (6 SECONDS)
Customize	Customize	Customize	Customize
			
MONEY WORKING VIDEO (15 SEC)	LET MONEY MAKE MONEY VIDEO (15 SEC)	NEW TO MONEY VIDEO (6 SEC)	BRING THAT BREAD VIDEO (15 SEC)
Customize	Customize	Customize	Customize
			
BRING THAT BREAD VIDEO (6 SEC)	PIECE OF THE PIE VIDEO (11 SEC)	SOMEDAY VIDEO (11 SEC)	NEW TO MONEY VIDEO (15 SEC)
Customize	Customize	Customize	Customize

Social Media Pack Creative

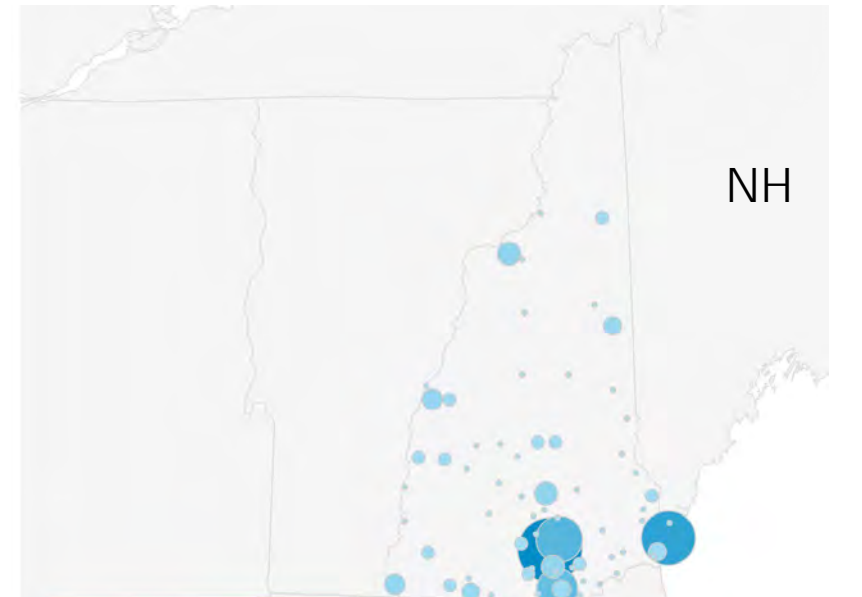
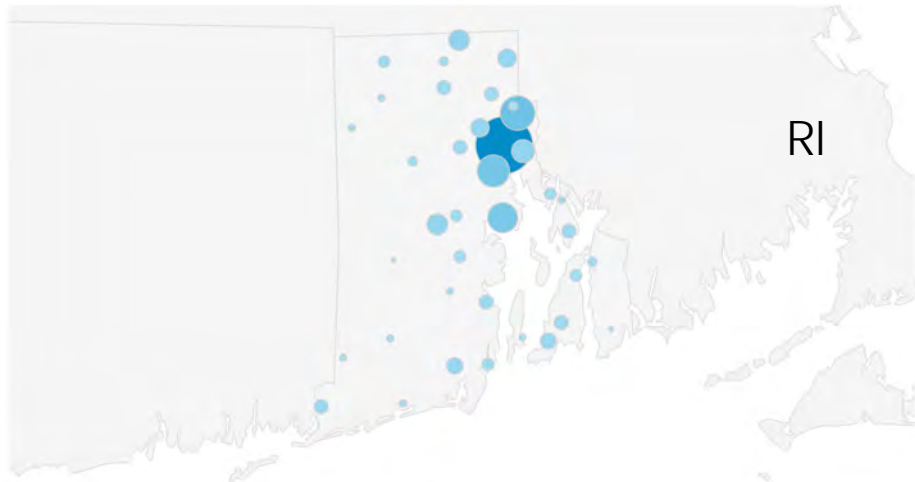
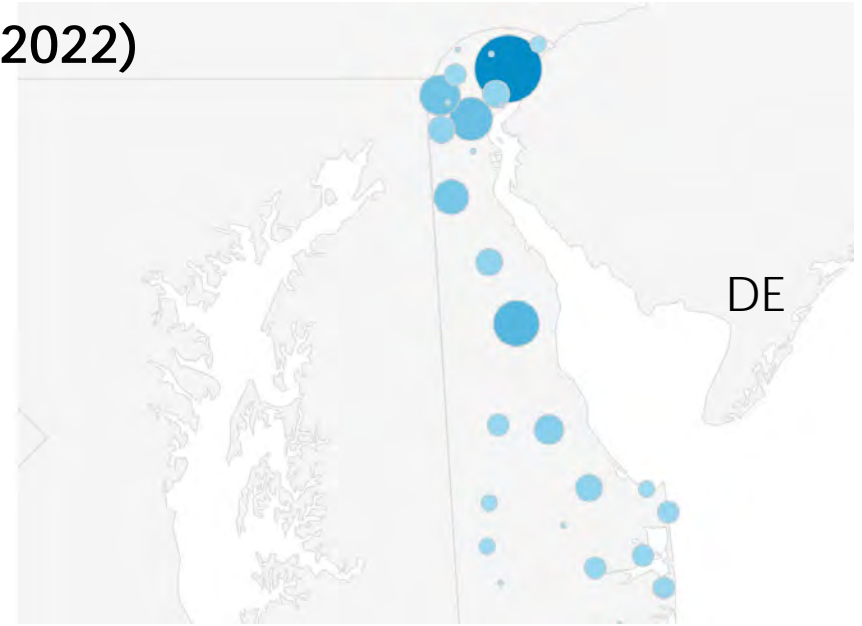
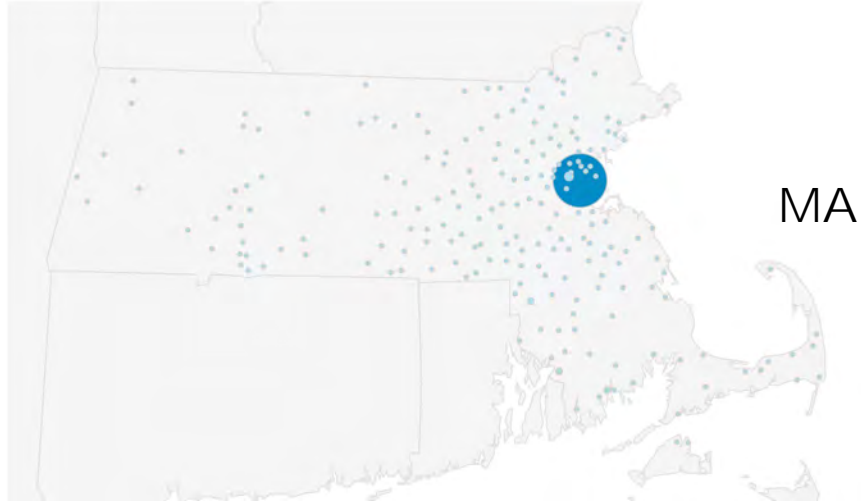
Use creative assets in your credit union's organic digital channels. Each social media pack includes multiple designs sized for Facebook, Instagram, and Twitter.

Add customized copy in your posts to show how your credit union specifically connects to the visual messages.

			
NEW CREATIVE SOCIAL MEDIA PACK	SOCIAL MEDIA PACK: MAKE THE SWITCH - ENGLISH	SOCIAL MEDIA PACK: INVESTING & SAVING - ENGLISH	SOCIAL MEDIA PACK: MAKE MONEY WORK HARDER - ENGLISH
Download	Download	Download	Download
			
SOCIAL MEDIA PACK: BANKING IS TRANSACTIONAL - ENGLISH	SOCIAL MEDIA PACK: MAKE MONEY WORK HARDER - SPANISH	SOCIAL MEDIA PACK: MAKE THE SWITCH - SPANISH	SOCIAL MEDIA PACK: INVESTING & SAVING - SPANISH
Download	Download	Download	Download
			
SOCIAL MEDIA PACK: BANKING IS TRANSACTIONAL - SPANISH			
Download			

Organic Consumer Traffic

(April 2, 2022-July 18, 2022)



Cost to Participate

2023 Credit Union Awareness Participation Pricing Structure


	Annual Cost to Credit Union
Standard Participant	
<\$100M	\$1,000
>\$101M-\$250M	\$5,000
>\$251M-\$500M	\$15,000
>\$501M-\$750M	\$25,000
>\$751M-\$1B	\$40,000
>\$1.1B	\$55,000

	Annual Cost to Credit Union
Premium Participant	
<\$100M	\$2,500
>\$101M-\$250M	\$7,500
>\$251M-\$500M	\$20,000
>\$501M-\$750M	\$35,000
>\$751M-\$1B	\$55,000
>\$1.1B	\$85,000

*We are welcoming new participants in 2022 for the remainder of the year at a significantly reduced rate.

THANK YOU!

clarence@cuna.coop
202-626-7631

 [linkedin.com/in/chrislorence/](https://www.linkedin.com/in/chrislorence/)

 @ChrisCommando