

THE TECHNOLOGY YOUR **MARKETING** DEPARTMENT IS **MISSING**

An at-a-glance analysis of
12 marketing resources for today's
credit unions

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CUcontent

*Social Media, Newsletter, and Website Content
Just for Credit Unions!*

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INTRODUCTION

You know what's so frustrating about today's technology?

Not that it doesn't work, but that it DOES work.

Here's what I mean: If you're like most credit union marketers, you keep thinking there must be something out there that would make your job easier while making you more effective and more successful while saving both time and money. It's like an annoying itch that just won't go away. You know it's there, but you keep avoiding the question of "what?" because you simply don't have the time to look into everything to find the right thing.

That's why we've decided to do some research just to see what works well, costs very little, is easy to use and saves your marketing dollars so you can use them elsewhere. Not everything we've looked at meets every criterion, but having spent the time figuring out what does and does not, we're delighted to be sharing the analysis of these digital resources with you.

If you've been hearing about new marketing technology and are wondering if there's something out there your credit union is missing out on, this is your chance to find out.

We've analyzed 12 different marketing resources—apps and tech tools— that can take your credit union from, "Because this is the way we've always done it" to "Wow!" And yes, we've taken the liberty of including CUcontent as a low-cost money- and time-saving tool, too.

We hope you find this guide helpful, and welcome your feedback. Please address any questions/comments to laura@cucontent.com.

To your marketing success!

--Laura.

Laura M Enock, Publisher
CUcontent.com

ABOUT CUCONTENT

CUcontent gives credit unions just like yours licensing rights to up-to-date, relevant content you can share with members as if you wrote it yourself. In addition to daily articles you can share with members and fun features such as videos, infographics, and cartoons, we produce custom content for credit unions such as Navy Federal.

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CONSTANT CONTACT

WEBSITE: [CONSTANTCONTACT.COM](http://constantcontact.com)

WHAT IT DOES, IN A NUTSHELL

Create marketing campaigns for your targeted goals. Best known for sending mass email campaigns, Constant Contact also offers surveys, event management and social media campaigns.

DETAILS

- ▶ One of the best-known email marketing firms with 600,000 clients worldwide.
- ▶ If you're still printing a newsletter, your credit union can save thousands of dollars by switching to lower-cost, more modern email newsletters.
- ▶ Tremendous variety of templates already built in Constant Contact, making designing and sending an email to your members easy for anyone. (No special skills required!)
- ▶ Intuitive. No training required.
- ▶ Through a partnership with CUcontent.com, you can get customized newsletters (you can customize them further, but the content is already built in) for 4 ages and stages, weekly financial challenges and more. All are loaded to your credit union's Constant Contact account on an ongoing basis.
- ▶ Reporting gives you instant insights into who opened your emails, when, click through rate, etc.

PROS

- ▶ Easy to use.
- ▶ Inexpensive.
- ▶ Excellent reporting.
- ▶ Can be set up in minutes.
- ▶ Includes a spam check tool.
- ▶ Can use your own HTML code.
- ▶ Includes an easy opt-out, so you'll be in compliance with CAN-SPAM.
- ▶ Social campaigns, events, and surveys integrate with your email list, so everything is in one place.
- ▶ Save money and time by switching from print to digital member communications.

CONS

- ▶ Well-known tool, so if you're using one of their templates without changing it much, others can be using it at the same time.
- ▶ No auto-responders in the basic package. If you're looking to set up an email course or a series of emails to send members, you will have to buy a package beyond the basic Constant Contact account.
- ▶ Can't set up your own HTML template and make changes to it in Constant Contact.

COST

Starting at \$20/month for up to 500 email addresses and \$85 for up to 10,000. Social campaigns and events start at \$20/month. Surveys are \$15 per month. Current users of Constant Contact can add products a la carte. Any new users will be on toolkit pricing. ANY PLUS campaign (events and registration, offers and promotions, feedback and surveys) will all be billed \$50/use.

CUS USING IT SAY:

"Constant Contact is easy to use and saves my credit union money every month!"

OUR TAKE

Constant Contact is a great way to embrace digital marketing. It's inexpensive, easy to use, and includes much more than email marketing. Surveys, landing pages, social campaigns, and more.

POST PLANNER

WEBSITE: POSTPLANNER.COM

WHAT IT DOES, IN A NUTSHELL

Use viral photo cultivation to attract attention to your Facebook page, then use automatic post scheduling to generate content for your Facebook presence. Includes a few tools designed to get you trending content that gets views, clicks, likes, shares and comments.

PROS

- ▶ Strong support program includes tutorials and dedicated customer support.
- ▶ Status idea generator saves you from those, "What do I say today?" frustrations.
- ▶ Fairly strong analytics tools to see who sees and shares what content.
- ▶ Company claims to get 40k+ shares on its content.
- ▶ All-in-one management for multiple Facebook fan pages.
- ▶ Automatic posting keeps Facebook management from being an all day, every day task.
- ▶ Fairly inexpensive.

CONS

- ▶ Support limited to just Facebook - no email, Twitter, Instagram, or other network support.
- ▶ Very possible to exceed daily limitations on number and frequency of posts, thus violating terms of service.
- ▶ No support for "group" management - need to use "fan" or "organization" pages.
- ▶ Some users find the interface unintuitive and the documentation difficult to navigate.
- ▶ Doesn't have conversion tools to go from clicks to sales - needs careful strategizing.

COST

Basic features are \$19 per month. More powerful suite, including viral image library and trending content, starts at \$29 per month. Large entities will want the \$79 per month Agency option that includes multiple simultaneous users.

CUS USING IT SAY:

"Post planner helps us streamline our Facebook page with our other content."

"This tool cut our Facebook marketing time in half."

OUR TAKE:

We LOVE Post Planner. It's a great way to simplify your social media, and comes with great content you can customize or simply use as is. We're looking at ways to integrate CUcontent with Post Planner, but meanwhile, you can try it free for a month or get a full year of Guru level for just \$250. Simply use coupon code CUcontent or call us at 877-288-2669.

IFTTT

WEBSITE: IFTTT.COM

WHAT IT DOES, IN A NUTSHELL

An acronym for "If this then that." This simple tool automates social media operations based upon a set of protocols that you design. Create "if" statements; like "If I post a new picture to my CU's Facebook wall" and couple them with actions like "Send a tweet using my CU's account."

PROS

- ▶ Extraordinary flexibility - works with most social media sites.
- ▶ Actively under development - new app support is added regularly.
- ▶ Free to use.
- ▶ Active user base and developer (modding) community means there's surprisingly good support.
- ▶ Very powerful engine that accepts inputs from a wide variety of apps, sensors and user inputs.
- ▶ Fairly straightforward interface.
- ▶ Can automate the follow-up process based on customer interest and feedback.
- ▶ Works well with most other Internet-enabled tools.

CONS

- ▶ Steep learning curve that can take a while to figure out the best uses.
- ▶ No original content creation - requires your credit union to use other marketing software.
- ▶ Designed for individual users - may lack credit union-specific features.
- ▶ No official support - no phone number or email address for immediate tech solutions.
- ▶ Requires high-level access to social media accounts, representing a possible security weakness.

COST

Free.

CUS USING IT SAY:

"IFTTT helps us manage multiple social media channels without a ton of staff involvement."

"We use IFTTT to automatically thank people who mention or share our content."

OUR TAKE:

If you have someone on staff to manage it, there's no reason not to give this free resource a try. See how others are using it, start with something simple, and see where it takes you.

PARDOT

WEBSITE: PARDOT.COM

WHAT IT DOES, IN A NUTSHELL

A Salesforce-powered CRM application, Pardot uses intuitive form design to capture your members' information, sort it into segments, and automate customizable email and social marketing.

PROS

- ▶ Fully integrated with the Salesforce framework for ease of use.
- ▶ Easy-to-operate design software requires no programming or other specialized knowledge.
- ▶ Smooth connection to Google Analytics generates easy-to-use reports.
- ▶ Point and click design interface offers a great combination of customization and template design.
- ▶ ROI tracking tools help ensure your marketing dollars are going where they're needed.
- ▶ Live tech support to resolve any issues.
- ▶ Inexpensive compared to comparable software suites.

CONS

- ▶ B2B focus may not offer all credit unions the appropriate tools.
- ▶ Recently added social media support has not been extensively tested.
- ▶ Educational materials seem more sales-oriented than other companies.
- ▶ Editor suffers from occasional bugs in most recent iteration.
- ▶ Advanced features require mastery of a steep learning curve.

COST

Tiered services for up to 10,000 customers: \$1,000/month for basic; \$2,000/month for pro; \$3,000/month for advanced

CUS USING IT SAY:

"Getting Pardot is like giving my marketing team personal assistants."

"It's got a wide suite of features, some of which we just don't use."

OUR TAKE:

If you're looking for an easy-to-manage way to get your members into segmented marketing and have a desire to grow into a bigger, feature-rich software suite, give it a go.

WISTIA

WEBSITE: WISTIA.COM

WHAT IT DOES, IN A NUTSHELL

A fairly robust video marketing service, Wistia offers video hosting, SEO services and analytics to get your video message to your members.

PROS

- ▶ Low-cost video hosting makes sure your online messages get seen.
- ▶ Comprehensive analytics tools show you who has viewed your videos and what they do next.
- ▶ Professional video hosting domain prevents content from being blocked.
- ▶ Customizable player experience enables viewer interaction during and after the video experience.
- ▶ Integrates with existing email advertising to deliver a multimedia experience.
- ▶ Works with social media management software to show your video to your followers.

CONS

- ▶ Not full-service - you need to manage your social media and email independently.
- ▶ Limited monetization tools are built in.
- ▶ Service struggles with very long, very large video uploads.
- ▶ Picture quality suffers and is dependent on customer bandwidth.
- ▶ Analytics tools are less powerful than industry standard.

COST

Pricing scales based on number of videos that are hosted and bandwidth used. A free trial exists for 3 or fewer videos. The median option is \$100/month for unlimited videos and 200 gigabytes of bandwidth. The deluxe package is \$300/month for unlimited videos and 1 terabyte of bandwidth.

CUS USING IT SAY:

"Wistia helped us get our educational segments to our targeted younger audiences."

"Designing videos for our members is time-consuming, but helps us sell services."

OUR TAKE:

Consider how you intend to (or currently) use videos in your web, social media and other delivery channels. Wistia may be a great solution if you are very campaign focused with a goal to improve SEO and inbound marketing results.

MARKETO

WEBSITE: MARKETO.COM

WHAT IT DOES, IN A NUTSHELL

Marketo advertises itself as a full-service provider of marketing automation. It specializes in business to business (B2B) marketing and shades its services toward brand building and maintenance for vendors, suppliers, and raw materials. It also offers a suite of customer communication tools, including social media management, triggers, calendar interaction, and personalization.

PROS

- ▶ High degree of scalability – you pay for the size of your customer base, not the frequency of your contact.
- ▶ Slick web presence puts necessary features easily at your fingertips.
- ▶ Highly flexible tools enable marketing strategy to pivot with changes in customer behavior.
- ▶ Huge knowledge base that includes innovative marketing ideas and solutions.
- ▶ Significant tech support services with short wait time and high satisfaction rates.
- ▶ Interacts fairly well with other CRM software.
- ▶ Google analytics integration enables easy and powerful data-driven solutions.
- ▶ Cloud-based browser-usable system enables remote access and collaboration across the company.

CONS

- ▶ B2B focus may not meet credit union member interaction needs.
- ▶ Costly - starting at \$1,400/month and an upfront payment.
- ▶ May include many tools that smaller credit unions may not need.
- ▶ Advanced analytic tools require some expertise to manage.
- ▶ Support is limited to Marketo-created products.

COST

\$1,395/month for up to 10,000 customers with basic features; \$2,995/month for up to 10,000 customers with full range of features.

CUS USING IT SAY:

"Marketo cuts my marketing department's work in half, leaving them more time to grow the business."

"For my large customer base, Marketo's sophisticated features were must-have."

OUR TAKE:

If you've been searching for an automated way to manage and regularly reach out to your large member base, and you have the resources to administer the platform, Marketo is a useful tool that could significantly enhance your member interactions and relationships.

ELOQUA

WEBSITE: ELOQUA.COM

WHAT IT DOES, IN A NUTSHELL

From the pioneers in cloud computing, Oracle's Eloqua is a cloud-based marketing solution that integrates web, social, and email marketing with a sophisticated analytics engine. Eloqua also includes a strong educational system to help your marketing staff become masters at the software.

PROS

- ▶ Oracle are masters of platform-independent software solutions - Eloqua just works.
- ▶ Established company means great access to tech support and resources.
- ▶ Educational materials are well-designed and focused on task-relevant skills.
- ▶ Incredibly secure cloud-based storage.
- ▶ Seamless integration of multiple platforms of customer engagement.
- ▶ B2C focus with an emphasis on financial sector makes credit union-specific tools readily available.

CONS

- ▶ Training assumes some technical savvy from users and may not be appropriate for tech challenged.
- ▶ Costly - service starts at \$2,000 monthly.
- ▶ Training required to utilize software effectively, places considerable demand on employee time.
- ▶ Improper use can create serious problems with marketing materials.
- ▶ Doesn't work well out of the box and requires considerable setup to automate.
- ▶ Does not work well with many CMS suites.

COST

\$2,000 monthly for 10 basic feature users. \$4,000 monthly for 50 robust feature users. Custom pricing available for larger firms.

CUS USING IT SAY:

"While set up and transition to Eloqua were challenging, the powerful tools have helped us manage communication with our large customer base."

"If we had devoted more resources to Eloqua training after implementation, we could have gotten much more out of the system."

OUR TAKE:

If you have the time and resources to get up to speed and train in all details of the system, Eloqua is a good idea. If you want something quick and easy to implement, this isn't it.

WUFOO

WEBSITE: WUFOO.COM

WHAT IT DOES, IN A NUTSHELL

Create easy-to-use and customizable forms to collect information from members. Use that data to build and analyze reports, activity and more. Make SurveyMonkey-powered forms to display on your website, responses are stored in an SSL-encrypted cloud, retrieve reports that break down customer response data numerically or graphically and allow any user to create new forms and generate reports.

PROS

- ▶ Highly customizable forms can be used to build mailing lists, get feedback or build leads.
- ▶ Seamless integration with your existing website infrastructure.
- ▶ Flexible survey logic changes forms based on customer response.
- ▶ Data security is handled off site, limiting responsibility for security.
- ▶ Payment integration enables easy, secure transactions.
- ▶ Basic features are user-friendly and intuitive.
- ▶ Inexpensive.

CONS

- ▶ Doesn't offer outreach tools.
- ▶ Limited tech support options due to small size.
- ▶ Won't work in instances of more than 2,500 responses and gets sluggish at 1,000-plus.
- ▶ Requires website visitors to be effective.
- ▶ Reports require some statistical knowledge to interpret.
- ▶ Advanced features can be difficult for inexperienced users.

COST

\$29.95-\$199.95 depending upon the number of responses and number of administrative users that are required.

CUS USING IT SAY:

"WuFoo helped us streamline our mortgage application process."

OUR TAKE:

This very inexpensive form creator can help automate various pieces of your marketing initiatives.

CANVA

WEBSITE: WWW.CANVA.COM

WHAT IT DOES, IN A NUTSHELL

Canva is graphic design for everyone. Using a simple click-and-drag interface, combine typeface and graphics to create stunning flyers, posters, Facebook cover photos, presentations and other visual elements.

PROS

- ▶ Really intuitive interface makes it easy to create graphics.
- ▶ Searchable free image gallery lets you start from stock photos or tweak your own.
- ▶ Cloud-based platform makes it easy to collaborate inside or outside the organization.
- ▶ Runs easily on low-powered computers and tablets, unlike InDesign or Photoshop*.
- ▶ 1000's of available typefaces and sets ensure you can get a unique design.
- ▶ Affordable- all features free, premium photos available for \$1 each.

CONS

- ▶ Only makes graphics- no sharing or distribution support.
- ▶ Lacks fine granular control like more powerful graphic design products.
- ▶ Limited cloud storage requires other storage options.
- ▶ Requires an eye for design- no pre-made templates.
- ▶ No alignment guides makes getting things in straight lines a challenge.

COST

Free for all users. Premium photos available for \$1 each.

CUS USING IT SAY:

"Canva is like having a designer on call 24/7."

"Canva saves us a bundle over expensive graphic design tools."

OUR TAKE:

While this doesn't replace traditional graphics design, Canva is for those "need it quick, doesn't need to be perfect" jobs. Have a quote that's perfect for Facebook? Use Canva to put it in a graphic format, and you'll get more likes and shares than if you posted plain text.

ZENDESK

WEBSITE: ZENDESK.COM

WHAT IT DOES, IN A NUTSHELL

Zendesk is software that helps companies provide customer support. Used by Groupon, Disney, and 25,000+ (many very well-known) brands, Zendesk simplifies member service for your credit union to help track tickets and organize all member service functions.

PROS

- ▶ Easy integration with other apps you may be using. See the complete list of apps here.
- ▶ Optimized for mobile. Members can easily contact you for support by using an iPad, iPhone, Android, Blackberry, Windows mobile or Kindle Fire.
- ▶ Easy to use. The Zendesk dashboard can be customized to show the tabs you use most often. Your staff will have access to unified member information, with relevant data appearing in one place so that you can access all information while replying to a customer ticket or query.
- ▶ Reporting and analytics are provided by Zendesk, so you can see how each staff member using it is doing, and more.

CONS

- ▶ It would be nice if Zendesk could suggest answers from knowledgebase when a member submits a ticket about an issue that has already been answered. It doesn't.
- ▶ The company no longer provides official technical support.
- ▶ Requires users to log into a Zendesk account before submitting a ticket.

COST

Starting at \$1 per staff member at your credit union using it per month, you can try a premium option free. No credit card required.

CUS USING IT SAY:

"With Zendesk, we saw an improved handling of interactions with our members and an ability to categorize our most common types of service requests right away."

OUR TAKE:

If you're not yet using a product like Zendesk, try the free version for 30 days and see if it helps with member service at your credit union.

HUBSPOT

WEBSITE: HUBSPOT.COM

WHAT IT DOES, IN A NUTSHELL

A full-featured online marketing firm; Hubspot offers email, site design, search engine optimization, marketing automation, analytics, social media support and blog content curation. They aim to deliver delighted customers to your content, keep them there and provide you with the means to follow-up as necessary.

PROS

- ▶ 8 years in online marketing makes them one of the veterans of the field.
- ▶ Full-featured analytics suite provides real online marketing power.
- ▶ Huge staff provides ample tech support.
- ▶ Consistently rated #1 in the field of online marketing.
- ▶ Intuitively designed landing pages to translate clicks into sales.
- ▶ Full automation of all online marketing - truly set it and forget it.
- ▶ Unites mail, web presence, social media and customer analytics in one piece of software.
- ▶ Great documentation of features and helpful tutorials.
- ▶ Fairly user-friendly with great educational resources for new users.
- ▶ Includes contact with marketing consultants to personalize your experience.

CONS

- ▶ Very pricey -- up to \$2,400/month.
- ▶ Big system means that it implements new features slowly.
- ▶ Blog-writing tool is underpowered and doesn't allow for total customization.
- ▶ Limited spam protection makes it difficult to deter robot signups.

COST

\$200/month - up to 100 contacts

\$800/month - up to 1000 contacts

\$2,400/month - up to 10,000 contacts

Requires annual purchase up-front

CUS USING IT SAY:

"It took some time to learn, but it saved us time with marketing."

"Expensive, but worth it for our large client base."

OUR TAKE:

Hubspot is for credit unions that are serious about knowing how and why their members and prospective members interact with them.

CUCONTENT

WEBSITE: CUCONTENT.COM

WHAT IT DOES, IN A NUTSHELL

CUcontent gives credit unions licensing rights to up-to-date, relevant content you can share with members as if you wrote it yourself. In addition to daily articles you can share with members and fun features such as videos, infographics and cartoons, CUcontent produces custom content for credit unions such as Navy Federal.

PROS

- ▶ Having been one of the pioneers and longest tenured providers of credit union-specific content, the library is vast, diverse and versatile.
- ▶ Credit unions have private label rights, giving them the ability to utilize the content across multiple mediums without having to acknowledge credit and/or source of information - it looks like it is coming from you!
- ▶ Content is posted daily, so it's fresh and relevant when you post on your blog, in your newsletters, etc.
- ▶ Partnership with Constant Contact integrates content into customizable newsletters that you can tweak and send to your subscribers with minimal labor.
- ▶ Brandable rich media content, such as infographics, videos, etc. that can be used on social media, websites, in-branch monitors, etc.
- ▶ Custom content capabilities - if you need something very specific and unique for your credit union, CUcontent can (and will) create it for you.
- ▶ Content is brainstormed, written, edited and managed by current credit union professionals and/or professionals with extensive credit union experience. You can have the confidence that the content is written using the appropriate language and tone (you won't have to train a freelancer to say "members" instead of "customers" or deal with any of the other lingo).

CONS

- ▶ It may take time for you to find content if you have a very precise topic of interest that you seek. The library is quite extensive, and what you need is probably there, but you may need to seek it out.
- ▶ If your content strategy is limited to a single newsletter, you are missing out and you certainly are not getting all the bang for your buck. When you leverage the cost of CUcontent across newsletters, web, social, on-hold messaging, in-branch screens/signs, local publications, etc. you are able to further justify the cost of the service because it's the same regardless of how frequent or infrequent you use the content.

COST

Packages range from FREE for one article per month to \$998 "Full Marketing Team." Customized content is produced and quoted a la carte upon request.

CUS USING IT SAY:

"I like CUcontent not only because of the great and timely information, but also because it frees up time for me."

"There's tons of great information here and I love that I can rewrite as much of it as I want in our own voice."

OUR TAKE:

Obviously, we're big fans of CUcontent, and we hope you are (or will be) too. Give us a call or email so we can discuss how to maximize your credit union marketing potential and start seeing more results for your smart efforts.

CUCONTENT FAQs

At CUcontent, we often get questions about how you can use the content, what's available, and how much of it you can use. Have questions? You'll probably find the answers here, but if not, don't hesitate to call us directly at 877-288-2669.

1. **HOW MANY ARTICLES ARE IN YOUR DATABASE?**

As of June 16, 2014, there are 1,784 articles and features (including infographics, cartoons, videos, etc.) in our database. Because we post 1-3 new articles daily, that number keeps growing.

2. **WHERE DO YOU GET YOUR CONTENT?**

With few rare exceptions, all content in CUcontent is created by our team of talented copywriters, artists, videographers, and other professionals. We custom-create all content and hold copyrights on it. Our team frequently brainstorms for new content ideas, often taking unique angles on timely topics.

3. **CAN I CHANGE THE CONTENT?**

Absolutely. Your subscription gives you licensing rights to not only use the content in its current format, but to customize it so it speaks to your members in your own voice to further reinforce your brand. While we take on the responsibility of making sure all articles are factually and grammatically correct, we can't possibly know your members likes, dislikes, interests and sensitivities. Before sharing an article, we strongly suggest you read it, and make any changes or modifications, whether large or small, so it's clear that the article is coming from your credit union. A few small tweaks can often make a significant difference.

When reviewing our content, you'll often find words [in red brackets, like this]. This is where we've built in content for you to customize with (for example) [your own credit union name] or for [your phone number and email address]. Additionally, many of our articles lend themselves to loan promotions, or for marketing other products and services. It's up to you to know and choose how much you want to add about your own related products and services within the articles.

4. **WHAT COPYRIGHT INFORMATION DO I NEED TO INCLUDE WITH THE ARTICLES?**

Your subscription to CUcontent gives you licensing rights to use the content in all your member communications, including print, email, website, blogs, social media and PR.

While you are not permitted to repackage and/or resell the content, you can use the content as if you wrote it yourself and publish it under your own name and likeness. In fact, some credit unions publish articles regularly from CUcontent under the title "A Note from Our President," and others send our articles to local community or industry publications, or by contributing a weekly or monthly financial column in a local newspaper or magazine, which is published under the credit union's name with no reference at all to CUcontent.

This is an excellent use of CUcontent, giving your credit union media coverage in the editorial section of the publications that are read within your field of membership without paying for ad space.

5. **ARE YOUR ARTICLES EDITED?**

Of course! But they're more than edited. Here's our process:

Once an article idea is approved, it's assigned to a writer. Our publisher personally reads each article, reviewing and revising it before it goes to our exceptional editor, Chad Gramling. As a long-time marketing professional at a credit union in Indiana, Chad not only edits for grammar and clarity, but also inspects with the mindset and eyes of a credit union that may be looking for member-appropriate content. Chad's edits are incorporated into the article, and then it's sent to a professional proofreader for final edits. Then, the article is sent to someone who could represent your members—a fresh set of eyes to read through the content.

Once all changes have been incorporated to the article, our publisher reviews the content again, approves it and sends it to our admin for posting.

While the process normally takes up to 48 hours to complete, we've rushed it when needed to accommodate a topic that needs to be covered quickly, such as was the case when Heartbleed was a hot topic that needed to be quickly yet concisely addressed by many credit unions nationwide.

6. **ARE OLD ARTICLES REVIEWED/UPDATED?**

Yes. We review all articles annually, updating or deleting those that are no longer relevant. Having said that, you'll find the articles are organized in reverse chronological order within the database, so the most recently released content appears first.

7. **HOW OFTEN DO YOU POST NEW CONTENT?**

New content is posted daily. We follow an editorial calendar to ensure each column is updated monthly with relevant and timely topics (for example, Points to Ponder, and Challenges), weekly (such as Definitions) or twice weekly. Twice a week, we run a full-length article that is posted under one of three columns: Articles, Q and A, or Financial Self Defense.

8. **CAN YOU SEND ME NEW CONTENT BY EMAIL WHEN IT'S POSTED?**

Yes. In fact, we'll send you new content by email on a regular basis. Every Tuesday, you'll get an email with Monday and Tuesday's content. On Friday, you'll receive the content from Wednesday, Thursday and Friday. This way, you'll always know what we've posted without having to log in at CUcontent.com.

9. **SOME OF OUR MEMBERS ARE MEMBERS OF OTHER CREDIT UNIONS TOO. WILL THEY GET THE SAME ARTICLES FROM OTHER CREDIT UNIONS AS THEY'LL GET FROM US?**

It's possible, though not likely. Remember, CUcontent is your source for articles—which you can customize and use in whatever way you like. Because each credit union typically will

customize articles differently, and use them in different ways, we haven't yet experienced any overlap concerns from any of our clientele.

10. IF WE NEED AN ARTICLE THAT IS SPECIFICALLY WRITTEN FOR OUR CREDIT UNION, SAY FOR A PROMOTION WE'RE DOING, CAN YOU PRODUCE THAT FOR US?

Absolutely. At CUcontent, we get custom content requests all the time. In fact, we work with Navy Federal Credit Union and other large credit unions, producing high-quality articles, videos, infographics and original artwork. We can help you on a per-project basis, or if you have an ongoing need for custom content, we can work with you on that, too.

More questions? Just call us at 877-288-2669. We look forward to learning more about your credit union and how we can provide a cost effective solution for your member communications in both print and digital formats.