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CEO Urges Marketers to Learn the Numbers

Look inside for an exclusive interview with Michigan First CEO and CU Marketing University faculty member, Michael Poulos, on the importance of marketing professionals understanding the financial numbers to drive better bottom line results for the credit union.

Learn the numbers at the next session of CUMU, **February 9-13, 2009**. Two tracks are offered, each with days that are dedicated to learning the numbers, financial ratios and financial impact of marketing.

For more details, see page 2

How Does Your CU Stack Up?

In this “interesting” economy, don’t let the media news limit your marketing efforts. Stay **consistent with your marketing** and you’ll find results that show your members react, trust and above all, **do more loan business with you**.



Mid-year data released by NCUA showed the first half of the year, shares increased at 7.0%, while loans were up 7.3%. Overall assets grew to 6.5%.*

Here are just a few tips on how to keep your ‘marketing flywheel’ going to achieve the best results in your loan portfolio and continue growing your membership:

- Stay in front of them through more than one marketing channel.
- Develop a matrix-style touch program for your new members including direct mail and e-mail communication.
- Reevaluate your products and services to offer the best possible solutions and rates for your members.
- Update your web site consistently to be a resource, engaging and interactive.
- Get your brand out into the community by sponsoring, volunteering and partnering.
- Utilize MCIF to target the best groups for growth and awareness using both mailed, e-mailed and front-line efforts.

A tough economy requires tough decisions. Staying in front of members is vital to your success!

*The data is drawn from 5300 reports filed by 7,972 federally insured credit unions

Read about how we helped our client, Dover Federal, stay visible in the down economy and stay above the average in loan growth on page 3.

Strategic Planning Tip

“Leverage trust,” Nicolette Lemmon told a reporter from the *CU Journal* when being interviewed for an August Special Report on Strategic Planning for 2009. “There is a core of members and people who assume credit unions are trustworthy, and trust needs to be part of credit union messaging. It will help with retention and

attract those looking for an honest financial institution that understands their needs.”

To read more of what Lemmon and the other four credit union experts recommend, visit **www.LemmonTree.com** or *Credit Union Journal*, for the August 11, 2008 publication.



CU MARKETING UNIVERSITYSM

Great Marketers... One Student at a Time

Build ROA with Better Marketing Strategy...

Join us in February in Scottsdale, AZ!

Credit Union marketing professionals from across the country will gather in February for another great Credit Union Marketing University experience.

Track One – Strategic Marketing Planning for Increasing Credit Union ROA

Track Two (for Alums of Track One) – Managing Marketing Performance and ROI to Enhance Credit Union Performance

Visit www.cuMarketingUniversity.com to register or call us at 888.536.6243.



"The most valuable thing about the Credit Union Marketing University for me was the relationship of my job to the numbers! Financials are no longer the mystery they once were – I can now use them and impact them. I would recommend the CUMU because of the multi-faceted program, intensive study, and the chance to work with a team to develop a 'winning presentation' is the icing on the cake!"

Lenny F., Class of '06

Exclusive Interview with CEO, Michael Poulos



CUMU: In today's interesting economic times, what are major concerns that you have overall as a CEO trying to manage the "numbers" in your Credit Union?

MP: The challenge for any credit union CEO today is trying to maintain balance and aggressiveness, while watching out for potential land mines. Any business can make money in good times but only good ones make money in bad times. Being reticent and overcautious are some of the concerns I have.

CUMU: Why do you feel it is important for a marketing professional to understand the financial ratios and "the numbers"?

MP: Without any question, any marketing professional should understand the financial condition of the credit union and all the numbers that go along with it. They need to understand that these "numbers" tell them whether their marketing efforts have been successful or not. Understanding the financial condition of your credit union and being in sync with the financial goals is the foundation for being successful with the senior management team.

To see the full interview, visit www.cuMarketingUniversity.com.

Reaching Teens

'Getting Started', A Financial Resource Booklet and Microsite for Young Adults –

This booklet and microsite provide financial and life tips to help your teen members 'Get Started'. Young adults will find it fun to read and jam packed with the information they need! As a great handout during the account opening process, parents will also find it a useful tool to talk about money with their kids. From money management, to understanding how to build credit, to identity theft, there are several topics for getting a teen better informed about their money. Customize it with your logo or take it a step further and brand it, too! Available as a booklet or web landing page/microsite. For more, visit www.LemmonTree.com.



Available to customize for your CU!



More Custom Youth Solutions

Visit our Lemmon-Aid Stand at www.LemmonTree.com for more ways to engage youth through our Custom Solutions:

- **The Credit Union Clown Club** – add your logo to a youth program that's already pre-created!
- **Youth Online Games** – we customize them for you and then you upload them to your site!



Dover Federal - A Valued Partnership in Reaching Success!

Success Story - Strategic Marketing Audit & Plan



“The recommendations from the LemmonTree team were on target and helped us understand how to get our ‘marketing flywheel’ working for us.”

David Clendaniel
President/CEO

As of **June 2008**,
Loan dollars increased

8% over
July 2007
(National average, 7.3%)

In May of 2007, Dover Federal’s senior management hired LemmonTree Marketing Group to conduct a Marketing Audit to help improve their strategy and implementation for better success in achieving corporate goals.

One area where they wanted to see better results was loan volume. Based on the recommendations from the Audit, LemmonTree created a Strategic Marketing Plan to focus on lending as well as building member relationships.

“One year later, the results were clear that they knew what they were doing,” said Clendaniel. “With the subprime lending fiasco hitting the media airwaves and the subsequent ‘down economy,’ we’ve posted better than average results.”

Below are the stats for Dover Federal over the year of implementing LemmonTree’s solutions:

- As of June 2008, **Loan dollars increased 8%** over June, 2007 (National average, 7.3%)
- As of June 2008, **Deposit dollars increased 7.5%** over June, 2007 (National average, 6.7%)
- As of June 2008, **Loan to Share was 60.1%, up from 59.7%** in June 2007

He continued, “One thing that was really important in working with LemmonTree is that they changed our mind set, our way of thinking about marketing.”

Shown to the right is the new brand image that resulted from the Strategic Marketing Audit as part of the updating and consistency of the Dover Federal branding. It was then applied through their print materials and web site.

To see the full success story on how we helped Dover Federal stay in front of their members, ahead of the national average in loan growth and bring in over 3,200 new accounts in their last new branch opening, visit our ‘Portfolio’ at www.LemmonTree.com.



Dover Federal
CREDIT UNION

Serving the military, Delaware families,
and you...since 1958





Back-To-School

Summer is over and classes are back in session! Amanda Koepke, a motivated 5th grader, is excited for all the new things she'll be learning this year. With ever changing market conditions, keep your marketing solutions on target with the trends impacting the wave of consumer behavior. Check out the **TrendSpotter** blog with our education division at www.cuMarketingUniversity.com.

Amanda Koepke is the daughter of Nicolette Lemmon, President, and Dennis Koepke, Vice President.

Need to jumpstart your marketing? Call us today at **888-LEMN-AID** (888-536-6243), visit www.lemmontree.com or email us at 7solutions@lemmontree.com.

Why is E-Marketing So Important?

Reaching online members has become more critical as 73% of American adults use the internet and 53% of them "do some banking online," according to The Pew Internet & American Life Project, May 2008 survey results.

In research by the Harris Interactive in 2006, the results were over 50% of checking account holders use online banking and about 45% of those will use bill pay, here is some data from one of our MCIF outsource clients:

- Members with Checking = 28,853 (47.08% of Members, 18 years and older)
- Members with Checking and Home Banking = 14,599 (50.6% of Checking Members)
- Members with Checking & Bill Pay = 7,241 (49.6% of Checking **and** Home Banking Members and 25.1% of Checking Members)

You not only have to reach out and touch them in their inbox, but consider more engaging ways to craft your messages! Consider the use of video, flash and other more entertaining graphics.

For more on how LemmonTree's E-Marketing Department can make the most of your online opportunities, contact us today!




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LemmonTree Marketing Group specializes in services marketing as a virtual marketing outsource, including datamining and e-marketing.

Did you see the interviews with our President, Nicolette Lemmon in *CU Journal* and *CU Magazine* in August? If not, visit our **Resource Center** at www.LemmonTree.com for the articles on Member Retention and Strategic Planning for 2009!



Address Correction Required

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