



Outsourcing for Better Results

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LEMMONTREE
MARKETING GROUP

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▲ Brochures

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December 2008

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Info Central
eNotices are here!

Unlock the Equity in Your Home

Summer is the best time to make those additions, renovations and changes to your home. Your home equity is the best way to make those dreams a reality! With a Home Equity Loan or Line of Credit you can make updates to your home, consolidate debt, purchase a car, pay for a wedding, take that dream vacation, or pay for your child's college education.

The choice between a Home Equity Loan or a Line of Credit is seldom a clear cut decision. Here are a couple of guidelines:

A Home Equity Loan might be the best if you plan to use the money in a lump sum for a one-time occasion such as consolidating your credit card debt, replacing the roof, or paying for your daughter's wedding. The interest rate is fixed, and so are the monthly payments, and you can budget accordingly.

A HELOC - Home Equity Line of Credit - might be a better fit if you will need money periodically and not all at once. This is the case in lengthy home remodeling projects when you pay the contractor in two or more draws. A HELOC gives you the flexibility to borrow what you need, when you need it.

Visit www.oaktrust.com, a branch location, or call (800) 232-6728 to apply and make your dreams come true!

Great Road Trips...
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*APR = Annual Percentage Rate, rates effective 6/15/07, based on credit and a 25% APR reduction for automatic loan repayment; subject to change without notice. See us to start your adventure today!

Other services available include:

- eStatements - View your monthly account statement online for free! To sign up for eStatements, log on to Online Banking and select the eStatement option from the menu item at the left.
- Online Banking - Use our today's banking, Internet technologies to bring account accessibility to you; access your account information at your convenience anytime, anywhere. To sign up for Online Banking, stop by an Oak Trust branch.
- Free Bill Pay - Bill Pay is an online bill payment service accessed via our website. Bill Pay allows you to pay bills directly from your checking account without the hassle of writing a check, stamp, and mailing a payment. To sign up for Bill Pay, log on to Online Banking and select the option from the menu item at the left or stop by an Oak Trust branch.
- Online Application Center - Our online application center is located on our home page under "Application List." You can apply online for any of the following: loans, membership, credit cards, Home Equity, mortgage, Visa Check Card, Checking/Savings, Direct Deposit, Switch Mail, Oak One, email sign up and Oak Trust Employment.

Oak Trust Credit Union News • www.oaktrust.com • Volume 10, Issue 3 • July 2007

▲ Newsletter

The Concern

Jim Dean, President/CEO, Oak Trust CU, had noticed that while increasing the marketing budget each year was not translating into getting the results expected in terms of increase in assets, deposits and membership. Dean turned to LemmonTree since we had implemented a successful name change from MPCU to Oak Trust Credit Union several years before.

“While our marketing costs were in line with our peer group, personnel costs had made our overhead much higher. Our results had been disappointing and outsourcing seemed to be a direction worth considering,” commented Dean.

There had been little or no tracking of marketing and business development expenditures to really understand what benefits had come directly from those dollars. Dean wanted better results, proven marketing effectiveness, and strategy focused around their corporate goals.

The Solution

After several discussions with Jim, LemmonTree suggested a Strategic Marketing Audit for an in-depth and objective review of their marketing and operations to uncover opportunities to move them into the future. This was to be followed with the development of a Strategic Marketing Plan based on the recommendations uncovered in the audit.

He continued, “We’d never done a marketing audit prior to this and I would describe the experience as a good one. Surely there were disparities in the way individuals assessed our strengths and weaknesses, but overall, the findings were accurate. We were confident that the recommendations were going to help give Oak Trust a major boost!”

The Process

The Strategic Marketing Audit concentrated on analyzing the environments Oak Trust operated within, the strategy driving the credit union, the marketing organization and delivery systems, and their corporate marketing efforts and brand image.

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▲ Statement Stuffer

“They took the time to visit our branches and ride in the car for hours talking about our marketing needs. You don’t get that kind of service everywhere in this business. The discussions provided an opportunity for Jenna and Nicolette to understand our unique challenges,” said Dean.

The Result

Once Dean and his team were briefed on the recommendations of the Strategic Marketing Audit, LemmonTree produced a Strategic Marketing Plan that included the annual plan for the next year. It focused on building more profitable relationships with their current members with a more consistent brand identity and positioning.

With a new Strategic Marketing Plan, Dean made the decision to partner further with LemmonTree for ongoing marketing implementation. By adding the LemmonTree team to theirs, Oak Trust is now on the road to cost-efficiently achieving their corporate goals and building a more effective presence with their current members and split communities they serve.

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◀ Rotating Web Banners

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Make the Switch to Oak Trust

Applications List | Calculator List

Welcome to Oak Trust Credit Union.

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◀ New Website Design

“We are in a tough economy and I was pleased when LemmonTree was quick to respond to my concerns. They’ve been even faster with the implementation. The audit was very thorough and I believe is an accurate assessment of our situation. The recommendations are common sense with statistical evidence to support them. We have elected to stretch as much as possible to fully implement their plan based on the Audit finding. Thank you and the LemmonTree team for all of your support and assistance in these past few months! We’re feeling GREAT about the path taken on marketing and looking forward to getting that flywheel up and running.”

Jim Dean, CEO/President
Oak Trust Credit Union

EASY-TO-USE
Account Management Tools

Today, you've got a busy life, so we've made it easy for you to handle routine transactions at a time and place that's convenient for you!

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- ATM - access cash at thousands of locations
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- FREE Online Banking and Bill any computer with our FREE www.oaktrust.com
- Automated Phone Banking - 24 hours a day by calling 800-645-6622

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It's All About CONVENIENCE!
Access Your Accounts Anytime, Anywhere.

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You're More than an Account Number,
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Today, now that you've been a member of Oak Trust Credit Union for some time, enjoying the credit union difference, you may be wondering how to get the most out of your membership. Oak Trust has everything you need to make the most of your membership.

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◀ Direct Mail



As one of the most highly valued marketing consulting firms in the financial services industry, LemmonTree has been providing refreshing marketing solutions for over 25 years.

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