



Outsourcing for Better Results

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OAK TRUST

CREDIT UNION



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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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“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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Welcome to Oak Trust Credit Union.

◀ 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

Summary: 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!

- **Direct Deposit** - Have your pay or benefits check automatically deposited into your account.
- **ATMs** - Access cash at thousands of ATMs nationwide. For assistance in locating an ATM, visit www.oaktrust.com.
- **VISA® Check Card** - Use it for purchases instead of cash or checks.
- **FREE Online Banking and Bill Pay** - Any computer with our FREE www.oaktrust.com.
- **Automated Phone Banking** - 24 hours a day by calling 800-845-4622 or toll-free 800-845-4622.

WE APPRECIATE YOUR BUSINESS!

Bring in this poster to any Oak Trust branch and receive a \$25 VISA® Gift Card when you open a CD of \$2,500 or more or a CD of \$5,000 or more.

It's All About CONVENIENCE!

Access Your Accounts Anytime, Anywhere.

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You're More than an Account Number, You're an OWNER!

Summary: Now that you've been a member of Oak Trust Credit Union for some time, enjoying the credit union's many benefits and services, you may be wondering how to take advantage of all the benefits of membership.

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- Vehicle & RV Loans
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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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