



LEMMONTREE
MARKETING GROUP

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FREE WEBINAR

Protect the Marketing Investment in Your Members

Want to learn more about how to focus your marketing effort to continue to drive results? Join us for a FREE Webinar, "Protect the Marketing Investment in Your Members."

Wednesday, March 26, 2008
9 a.m. PST/10 a.m. MST/
11 a.m. CST/12-noon EST

For more information
and to register visit
cuMarketingUniversity.com

Refreshing Marketing Solutions...Redefining Results

SPRING 2008

Beware Cutting in a Down Economy

Keep Marketing Consistent to Protect Your Investment!

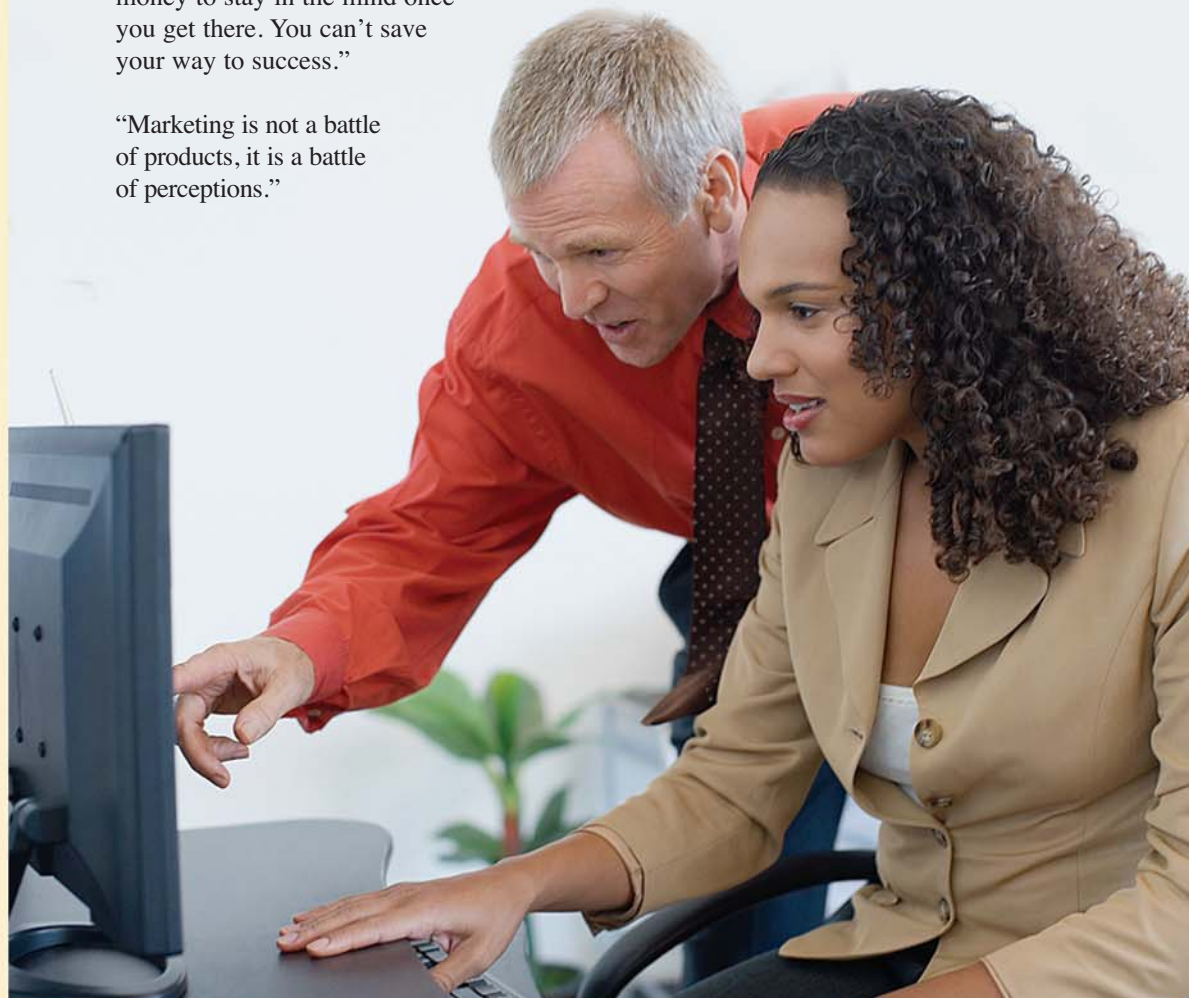
Today's volatile economy may mean a tighter market for consumer spending, but be careful not to think of cutting marketing. While you (or your senior management) may be compelled to pare down the marketing budget, the less you protect your position in the mind of your member or prospective member, the easier a competitor can wedge in!

In their book, *The 22 Immutable Laws of Marketing*, authors Al Ries and Jack Trout state, "Marketing is a game fought in the mind of the prospect. You need money to get into a mind. And you need money to stay in the mind once you get there. You can't save your way to success."

"Marketing is not a battle of products, it is a battle of perceptions."

In order to enhance members' perceptions, you must continue to focus your marketing efforts on your value and competitive difference. So being "out of sight" with less marketing will mean you are "out of mind," making it all the harder to capture the business from members who have needs for loans or want to make deposits.

Keep your Credit Union top-of-mind by focusing on members' perception of your value with a consistent marketing plan that has the available budget supporting marketing activities that support your corporate goals.





Dover Federal CREDIT UNION

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



New Brand Image Sets the Stage for Success

In 2007, Dover Federal Credit Union, \$222 million in assets, turned to LemmonTree Marketing Group for a Marketing Audit and Strategic Marketing Plan. The audit uncovered the need to create a consistent image in the minds of their members to stand out from the competition. With plans to further grow the credit union in 2008, an updated brand image was a key step to set the stage for success.

With a solid logo already in place, LemmonTree created a brand image design as the basis for brand graphics to be carried across all marketing, e-marketing and lobby retailing. Shown to the left are examples of the retail brochures, newsletter, and website.

New Corporate Headquarters Grand Opening

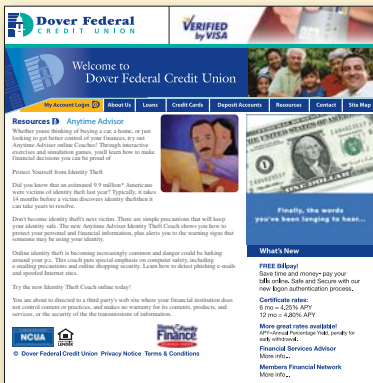
In November 2007, a grand opening celebration was planned to introduce Dover Federal's new Corporate Headquarters. The Credit Union had always had its headquarters on Dover Air Force Base, so this was a move for administrative offices into the city of Dover.

Working with David Clendaniel, CEO, and Carole Langiu, Marketing Director, LemmonTree assisted with the planning of the event. Press kits and releases were sent to local media. A campaign was designed for the month of November with special deals for members to generate interest. And, the highlight of the grand opening festivities for the morning and evening receptions was a historical video to highlight Dover Federal's success for the past 50 years, also created by LemmonTree.

Dover Federal was able to use event marketing to drive brand awareness with members, key community leaders, and credit union staff/volunteers.



Pictured here (left to right) are Philip Lynch, Dover Federal VP of Finance; Nicolette Lemmon, LemmonTree President/CEO; David Clendaniel, Dover Federal President/CEO; Anne Swirec, Dover Federal VP of Operations; Bobby Naftzinger, Dover Federal VP of Member Services; Kristin Leszczynski, LemmonTree Sr. Client Service Coordinator; and Dennis Koepke, LemmonTree VP, celebrating the great success of their grand event!



"The Grand Opening of our new Corporate Center gave us an opportunity to share our history with our members, the local business community and, of course, the press! Everyone enjoyed seeing our history and growth on the DVD that LemmonTree put together from piles of pictures! They were able to capture the spirit of our staff and our credit union perfectly...I find all the folks at LemmonTree very professional to work with, but also a lot of fun!"

Carole Langiu, Marketing Director
Dover Federal Credit Union, Dover, DE

Are you ready to take your marketing to the next level? Do you have an upcoming event that you need help highlighting? If you want results, call to speak with a LemmonTree Client Service Coordinator toll-free at **888.536.6243** today!



CUMU Graduates 9th Class

Congratulations to the Winter 2008 Graduates of CU Marketing University!

LemmonTree Marketing Group's educational partner, CU Marketing University, had credit union professionals from Washington D.C. to Washington State attend the Winter Session in February. In Track One for new students and Track Two for Track One Alums, students learned marketing strategies and tools from faculty experts to maximize marketing efforts for a greater return on investment!

Take your marketing to the next level by joining us for Track One in September, 2008. Visit cuMarketingUniversity.com for more details.



February Track One and Track Two Graduates, shown above with our faculty. Offered twice a year, the next session will be held in September. For more information, visit cuMarketingUniversity.com.

Great Marketers... One Student at a Time

"I would recommend the Credit Union Marketing University because it's important for a marketer to step out of their immediate environment and stretch their mind with new challenges they have yet to face. CU Marketing University fosters this environment with real world marketing challenges for students by encouraging team collaboration."

*Ken Bloomfield, Marketing Manager
Harborstone Credit Union, Tacoma, WA*

"For me, the most valuable thing about the Credit Union Marketing University was learning how to tie promotions, cost and results to the credit union's strategic goals. I no longer view my promotions as being just attractive. I can now ensure that a promotion is also profitable."

*Fay McDonald, AVP, Business Development
Agriculture Federal Credit Union, Alexandria, VA*



Can't make it to the next session of CU Marketing University? You can purchase *Successful Marketing Strategies*, the student manual full of quality marketing strategies, available on our Lemmon-Aid stand at LemmonTree.com. Plus, included in your purchase is our special Virtual Marketing Professor CD with marketing cost recovery and return on investment tools!



Q & A with
Dennis Koepke,
VP & MCIF Guru

Using the Power of MCIF to Profile Membership

Q: In profiling, especially for promotions, what is important to use in the segmentation process?

A: The most important aspect is to have as much information as possible downloaded into the database. For example, in defining a profile for lending products, it is key to have codes for bankruptcies, delinquencies, original open dates, credit scores, and demographics. What I always try to do for clients is think through all the possible filters to get the best profile to touch the members most likely to respond with bringing more business to the credit union.

LemmonTree Marketing Group has provided outsource solutions for credit union clients for MCIF datamining and analysis for the last 15 years. Having the LemmonTree team devoted to the MCIF process allows our clients to save payroll and benefit costs as well as to turn their focus on the analysis rather than training a staff member on how to derive value from the system.

For more information, contact Dennis Koepke at dfkoepke@lemmontree.com.





Fine-Tune For Better Performances



Amanda Koepke, age 10, is the daughter of Nicolette Lemmon, President, and Dennis Koepke, Vice President.

As Amanda Koepke found in learning to downhill ski recently, the right technology with the tried and true techniques get the best results. And, while technology may change to enhance the delivery, like changing to helmets and parabolic skis for downhill, the same techniques are used to get results! You still have to prepare by assessing the weather, dressing appropriately, and planning what slope to fit your skiing level. Once committed, you use techniques and tools to ensure great results by making it safely to the end of the run.

Let LemmonTree Marketing Group help you fine-tune your marketing with the best technology and techniques to get results. Call us today at **888-LEMN-AID (888-536-6243)**, visit **LemmonTree.com** or email us at **7solutions@LemmonTree.com**.

Marketing Tips at Your Finger Tips

Consider this excerpt from the January Tips:

From an article in TM Tipline, the e-news of Target Marketing, Andrew J. Frawley, CEO of Waltham, Mass.-based Click Tactics, stated, 'Research from a variety of sources has confirmed what many marketers in the retail banking industry have known for many years. If a company fails to successfully bring a customer onboard through product cross-selling within the first 180 days, it's far more likely that it will lose him.'

Looking for valuable marketing advice that is just a click away? Sign up for FREE Monthly Marketing Tips at LemmonTree.com and you'll receive General Marketing, Personal Marketing, and E-Marketing tips from LemmonTree experts!

Sign Up Today!

It's easy! Simply visit **LemmonTree.com** and click on "Free Stuff."



3010 S. Priest Drive, Suite 103 • Tempe, AZ 85282
Phone: 480-967-1405 • Fax: 480-967-1407 • LemmonTree.com
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