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FREE Webinar – July 16th
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In Tough Times, the Tough Get Marketing!

A tough economy requires more marketing savvy. Don't let the hard times stop your credit union from building member business. Enhance your marketing skills and learn strategies to build the bottom line, with the Credit Union Marketing University.

The next session of CUMU, Track One will be held **September 22-26** in Scottsdale, AZ!

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Refreshing Marketing Solutions...Redefining Results

SUMMER 2008

When Was Your Last Check Up?

Experts recommend that you get several check ups on an annual basis – financial audits, IT security audits, and more to make sure everything is running smoothly. But, when is the last time you examined marketing efforts at your credit union to improve marketing performance?

For over fifteen years, clients have benefited from the Strategic Marketing Audit model that LemmonTree consultants use to uncover opportunities to enhance their marketing strategy and make the most of budget dollars. The model is based on one developed by business guru Philip Kotler, listed recently by the Wall Street Journal as one of the 6 most important people in business thinking. The starting point is four individual areas of assessment – Competitive Situation, Strategy, Brand Image, and Marketing Organization – each one analyzing a specific area critical to the credit union's marketing efforts. The Audit also includes a review of all retail branches/offices, the organization's web presence, and interviews with as many players as possible—from senior management to frontline staff—to best understand the organization as it presents itself to customers/members.

To see how one of our clients built their business with our Marketing Audit, flip to page 3!





Get Marketing

Continued from page 1

What are you waiting for?

"The most valuable thing about CUMU for me was learning how to effectively link the Marketing Plan to the overall Strategic Plan and Initiatives of the credit union. I would recommend the Credit Union Marketing University because of the networking and the overall learning experience. It was fantastic!"

Carol Fastrich
AmeriChoice Federal Credit Union

"Their passion for the Credit Union industry shows and that's what kept me 'zoned in!'"

Kristen DiBona
Boston Firefighters Credit Union

For more information or to register today visit www.cuMarketingUniversity.com or call us at **888.536.6243**. Plus, **save \$150** when you register by **August 8, 2008!**



Engage the Boomers

With a growing focus on marketing to Gen Y, one thing to remember is, don't write off the Boomers! The biggest generation to impact the American landscape is aging with millions turning either 50 or 60 every year.

Discover key marketing strategies that appeal to Boomers in our FREE Webinar, "Don't Write Off the Boomers: Strategies to Keep Them Engaged at Your CU". Please join us on **July 16, 2008 at 9 a.m. PST/10 a.m. MST/11 a.m. CST/ 12-noon EST**, where we'll have a guest speaker who will talk about choices that Boomers are facing which impacts their financial well-being. For more information and to register, visit www.cuMarketingUniversity.com.

Need a Web Site Make-Over?

Update – Engage – Inform

Your web site needs to be more than the click-through to your home banking login. Today, there are more ways to engage visitors on your site as well as ways to keep them there longer.

If your web site is not the branded, powerful tool you want it to be, consider visiting our E-Marketing Department at www.LemmonTree.com for more information about web site development, e-marketing solutions, web graphics and more!

See examples of designed flash ads that we have created for clients in our portfolio, like the one for our client, Security Federal at www.LemmonTree.com/portfolio_secfcu.html.

If you haven't been to our web site at www.LemmonTree.com lately, you will find we practice what we preach! Take a look and let us know what you think!



"Great web site!
I see that you guys made some changes and WOW!"

Sabrina Rossi
Western Connecticut Federal Credit Union

Do You Use MCIF?

Helpful Tip from Robert Finnegan, Senior Database Analyst

Append Demographic Data! An MCIF system is even more powerful when you append demographic data to it. With the core data available in the MCIF system, you can identify your most profitable Households, and then with the appended demographic data, you can identify "Look-a-Like" Households that are not profitable.

These "Look-a-Like" Households have a great potential to be profitable, but are often lacking a single product their profitable twin has. Once you identify the missing product, make the effort to market the product to them, by mail, email, or front-line staff.

You can also use your MCIF to identify those Households that already have the product you will market, and then use the demographic data to identify the "Look-a-Like" Households that do not have the

product. This gives you a target market that is highly likely to be in need of that product.

In all, you're targeting households that aren't utilizing all your services and through MCIF, you can pin point what products to sell to households that would specifically benefit from your marketing messages and offers.

Need help?

Our consultants are certified and extremely knowledgeable about the interrelationship of member behavior in MCIF data and how to implement solutions to build relationships that are more profitable!

For more information, contact Cheryl Johannes, Client Development Coordinator, at Cheryl.Johannes@lemmontree.com.





Marketing Audit + Marketing Plan = Success!

Client Success Story: Fort Campbell Federal

Having served the military since 1954, Fort Campbell Federal Credit Union adopted a community charter five years ago. The senior management team knew it created unique marketing challenges to expand and retain membership. After several years of little membership growth, the CEO called on LemmonTree Marketing Group to increase their lending portfolio and determine their next step in improving their membership numbers.

The solution? A Marketing Audit to uncover opportunities and a Marketing Plan to rev up their marketing engine and increase their loan numbers.

Uncover Opportunities with a Strategic Marketing Audit

The Marketing Audit at Fort Campbell Federal included reviewing member relationships, products and services offered, and demographics available as well as on-site branch visits and staff interviews to assess branch operations and internal departments. Added to this review was an in-depth discussion about marketing strategy and goals with senior management.

The value of this in-depth objective analysis? A fresh pair of eyes can go a long way in realizing opportunities to strategically grow credit union business. Plus, the Credit Union received an

actionable report with analysis and recommendations to move forward and make changes that would best sustain growth and drive their loan portfolio. Most importantly, LemmonTree experts uncovered the magnitude of keeping the “Fort Campbell” name at the credit union. The army post is such a major economic engine in Kentucky and Tennessee; it would be a mistake not to capitalize on that opportunity!

Set Opportunities into Motion with a Strategic Marketing Plan

After the Marketing Audit was presented to senior management, Fort Campbell Federal was ready to place the recommendations into a plan. From an updated brand image and logo to implementing marketing campaigns to promote their loan products, LemmonTree helped plan and execute marketing strategy every step of the way.

The results? More consistent marketing on target with the Credit Union’s corporate goals; asset growth from \$239 Million in December 2006 to \$253 Million in December 2007; and ROA jumped from 79.62 to 82.40 from 2006 to 2007. LemmonTree also helped Fort Campbell Federal double their overall loan portfolio and achieve a 46% increase in their loan dollars!

Year	Overall Loan Portfolio	% Increase (in Overall Portfolio)	YTD Loans (Same Time Period Each Year)	Dollar Value	% Increase
2005 - June	\$119,492,504		1495	\$24,208,642	
2006 - June	\$131,017,546	10%	1659	\$25,190,300	4%
2007 - June	\$157,082,634	20%	2336	\$36,698,634	46%

If you are ready to jumpstart your marketing with improved strategy and implementation to get the results you need, call us toll-free at **888.536.6243** today. It is never too early to start planning for 2009 and a Strategic Marketing Audit is the perfect starting point!

Shown here is Fort Campbell Federal’s new brand image:

FORT CAMPBELL FEDERAL

CREDIT ★ UNION

Building a Tradition of Financial Success





Meet Our New Summer Intern!

Always looking for new talent, LemmonTree decided to bring in Amanda Koepke, (new 5th grader) between sport and drama camps, to help with various projects this summer and boost team morale. So far she's interviewed the team and published a company newsletter. Now, she is assisting Cheryl Johannes, Client Development Coordinator, in our advertising efforts.



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

Amanda is helping LemmonTree have fun this summer and working to keep the marketing energy flowing!

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

Join Us for a FREE Webinar!

Don't Write Off the Boomers: Strategies to Keep Them Engaged at Your CU

Wednesday, July 16, 2008 at 9 a.m. PST/10 a.m. MST/11 a.m. CST/ 12-noon EST

For more information and to register, visit www.cuMarketingUniversity.com.



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

Check out our Resource Center online at www.lemmontree.com for helpful articles on how to market your mortgage products, written by Nicolette Lemmon!

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