

Top Ten Marketing Trends Every Credit Union Should Know



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I. The Marketing & Technology Fields Are Merging

- E-commerce statistics are overwhelming

- _____ % of the U.S. population use the Internet and 72% use the Internet _____

- _____ of U.S. households use online banking and bill payment.

- Currently there are more than _____ e-mail addresses.

- 70% of consumers now use _____ messages to help research products and services before purchasing.



_____ and _____ live on the Internet.

Future marketers have to be _____ savvy.

Credit unions may need to adjust their _____
_____ to reflect the marketing and technology merge.

II. Break the Rules: Innovate

- What _____ can you break?
- Try _____ and not duplicating.
- When was the last time your credit union launched a _____ product?
- The Filene Group offers _____ ideas your credit union should consider.

III. Would You Like Fries With That? Sales Culture Will Become Mandatory, Not Optional

- If you don't have a _____ in place you are already behind the competition by a couple of years.
- Sales = _____.
- A sales culture takes _____.
- Sales culture means serious commitment to sales _____.



IV. Bye, Bye Business Development; Hello Community Marketing

- Business development efforts are becoming increasingly _____.
- Many credit unions are shifting their dollars away from business development and into _____.
- Community marketing means becoming _____ in local events (sponsorships, fairs, races, etc.).

V. Branding Rules

- Your credit union should have a _____ identity.
- Branding touches _____.
- Be _____ and _____ with your products.
- Distinguish your brand from the _____: what makes your credit union _____?
- Great brands take steady _____, a _____ view and uncompromising _____.

VI. Social Networks Change Member Communication

- _____ creates new dynamics for communicating with members.

- Your marketing budget may need to transfer money away from traditional mass marketing efforts into more web based advertising, such as _____ ads (PPC) and _____ (SEO) tools.

- New communication techniques include _____, _____ and _____.

VII. Why Y? The Dot Com Generation Will Change Everything

- The Dot Com Generation is defined as those born between _____ and _____.

- Conduct _____ efforts and get involved in events they're involved in.

- If you don't use _____ and _____ _____ you won't reach the Dot Com Generation.

- When defining your Dot Com strategy, it's important to remember _____ and _____.

VIII. Se Habla Espanol? A Bilingual Strategy Will Expand Your Options

- Statistics are overwhelming
 - _____ million people of Hispanic descent live in the U.S. (_____ % of population).
 - _____ growing population segment in U.S.
 - U.S. Hispanic consumer spending power tops _____.
 - _____ of U.S. Hispanics have no financial institution relationship.
 - _____ of Hispanics wish banks and credit unions would offer services with them in mind.
- In some markets, it may not be a Spanish strategy, but another _____ market (example = Oriental, Indian, etc.).
- A _____ approach and strategy is needed when conducting ethnic marketing.

IX. Future CEOs Will Come From Marketing (Or At Least Have A Heavy Understanding of Marketing)

- The world is changing at too rapid a pace to not have an _____ understanding of the marketing field.

- If you disregard marketing in the short run to save expenses, you will significantly _____ your CU's long range potential and plans.

- Marketing takes a _____ (budget, staff, etc).

- Avoid “_____ marketing.”



X. “Eve”-olution. Develop Tactics To Reach The Female Population

- Women control the _____ in many households.

- Women are the dominant _____ force in the country.

- Women still have obstacles to overcome in achieving their _____ goals and _____ security.

- Women are first and foremost _____. They don't so much buy brands as _____ them, a key maxim.

- Female realism = marketing without the _____.

Resources

—Books

Purple Cow, Godin

The Tipping Point, Gladewell

Sixty Trends in Sixty Minutes, Hill

The Experience Economy, Pine

Eve-olution: The Eight Truths of Marketing to Women, Popcorn

Credit Union Branding: Winning Strategies for Marketers, Richmond (published by CUNA)

—Magazines

Fast Company

Wired

—Web Sites

crmadvocate.com

ecommercetimes.com

femaledeomgraphics.com

futurefile.com

mediapost.com

pewinternet.org

thepoint.cuna.org

—CUNA & CUES

Planning & Implementing Electronic Marketing Campaigns, Arnold & Wells (CUNA Marketing Council white paper)

Have Your Cake and Eat it Too, Cormier (Texas Marketing Council white paper)

Why the New Marketing to Women? Donovan (CUNA Marketing Council white paper)

Outrunning the Competition: Relationship Management, co-authors John Zells, Donald Lee and Frank Schuurmans (published by CUES)

CUNA Environmental Scan, 2002-2003 & 2003-2004

Mark Arnold

Mark Arnold, CCUE, is an acclaimed speaker, brand expert and strategic planner. He helps organizations and credit unions achieve their goals with strategic marketing insights and energized training. Mark speaks regularly to audiences around the country on branding, marketing, strategy, leadership, personal growth and generational issues. He speaks to diverse audiences such as management, staff, executive leadership and boards of directors.

He is also president of On the Mark Strategies, a consulting firm specializing in branding and strategic planning. Mark is the author of multiple books, including *Think Huge: Elevating Your Life and Your Business*, *My Best Service Ever* and *Marketing Across the Generations: Gen. X*.

Mark is rich in credit union work experience. Prior to founding On The Mark Strategies, Mark served as senior vice president for Neighborhood Credit Union in Dallas. He oversaw and planned strategies for multiple departments, including marketing, business development, human resources, training and business services. He has also served as the communications manager for the Texas Credit Union League (TCUL). Mark also worked in several areas at Community Credit Union, including loans, collections and marketing.

Arnold has won numerous communication awards, including CUNA's national Marketing Professional of the Year and the Texas Credit Union Marketer of the Year.

Credit Union Consulting (markarnold.com)

Arnold can assist your credit union with the following areas:

Long-range planning sessions	Marketing reviews/audits
Branding	Marketing planning
Sales training	Management/supervisory training

Training Topics Include:

- Pearl Harbor or Pearl Jam? Marketing Across the Generations
- Got Brand? Successful Credit Union Branding Strategies
- Top 10 Marketing Trends Every Credit Union Should Know
- It Takes A Village: Community Charter Marketing
- Excelling with E-Commerce: Electronic Marketing
- From Grunge to Noserings: How to Market to Generation X
- Star Wars for Your Credit Union: Technology Strategy & Planning
- When Employees Act Their Age: Generational Workplace Differences

These are sample available topics. Presentations are customizable to meet your specific needs

To schedule, contact Mark Arnold at 214.538.4147 or mark@markarnold.com. Mark's web address is www.markarnold.com.



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Check out Mark's website:

➤ **www.markarnold.com**

Check out Mark's blogs:

➤ **blog.thinkhuge.info**

- *comments, posts, interviews, illustrations on key Think Huge concepts*

➤ **blog.markarnold.com**

- *information about marketing, branding, strategy, generations, and leadership*

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