

Building the Factory

I WANT MORE LOANS WITH EXISTING MEMBERS

Find out how to
**CONTACT MEMBERS
WITH CHECKING
BUT NO LOANS!**

**DON'T HAVE THE TIME
OR MANPOWER?**

Xtend can do it
for you!

*Simple DIY
Instructions
Inside!*

Building the Factory

Vol. 14: Members with Checking Account and No Loan Relationship

This document and the following volumes are intended to give a credit union a complete road map to execute a marketing campaign. This road map will take the user from the very beginning point all the way through to the end of the process and the evaluation of the campaign. This design will contain all the steps necessary to create the campaign, the steps to follow through to the end using the referenced CU*BASE options to mine the data and track the sales success.

What is the Campaign?

A member with a checking account and no loan offers huge potential for any credit union. The member already has a relationship with you but it could likely be more. The majority of people are not debt free. Members need loans—it's time to go after them! You can partner this edition with any loan specials you may have or it can be done independently as well. We will walk through the process to identify the correct members and contact them! Use this as an exercise in establishing or building upon a sales culture.

1. You can take it upon yourself and follow the step by step instructions in the subsequent pages.
- OR-
2. You can contact Xtend at 800-327-3478 or info@xtendcu.com and they will handle everything for you.

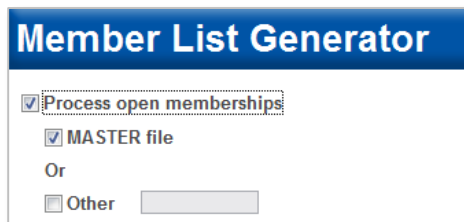
How Do I Find the Target Group?

This campaign can be started by using the **List Generator (Database/Labels)** tool in the Member Communication (MNPRTC) menu.

This tool will allow you to quickly identify all members who do not have a loan account, with the ability to export the information to a file to use with Member Connect.

Entering the Selection Criteria

1. Navigate to the **List Generator (Database/Labels)** option on the Member Communication (MNPRTC) menu.
2. On the first screen of the Member List Generator, choose to work with open memberships and then press Enter.



Member List Generator

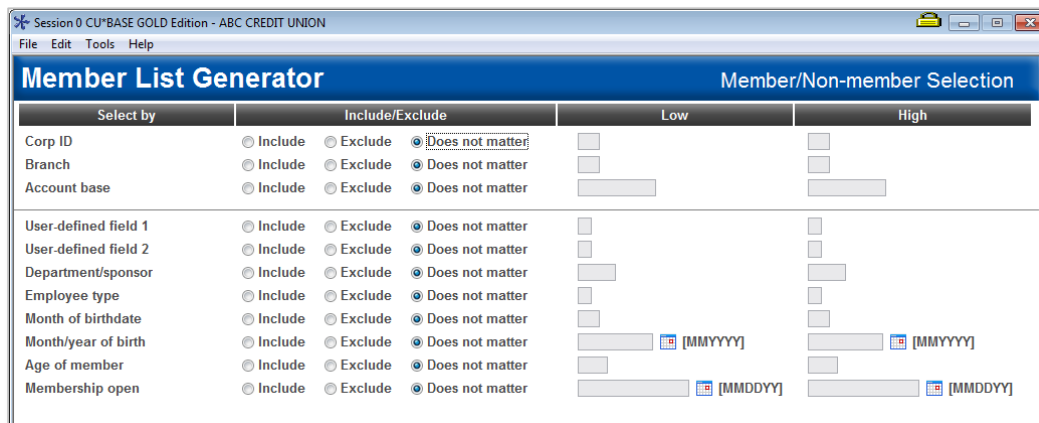
☒ Process open memberships

☒ MASTER file

Or

☐ Other

3. On the next screen ensure that “Does Not Matter” is selected for all options and then press Enter.




Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Member List Generator Member/Non-member Selection

Select by	Include/Exclude			Low	High
Corp ID	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	<input type="text"/>	<input type="text"/>
Branch	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	<input type="text"/>	<input type="text"/>
Account base	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	<input type="text"/>	<input type="text"/>
User-defined field 1	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	<input type="text"/>	<input type="text"/>
User-defined field 2	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	<input type="text"/>	<input type="text"/>
Department/sponsor	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	<input type="text"/>	<input type="text"/>
Employee type	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	<input type="text"/>	<input type="text"/>
Month of birthdate	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	<input type="text"/>	<input type="text"/>
Month/year of birth	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	<input type="text"/> [MMYYYY]	<input type="text"/> [MMYYYY]
Age of member	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	<input type="text"/>	<input type="text"/>
Membership open	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	<input type="text"/> [MMDDYY]	<input type="text"/> [MMDDYY]

4. On the next screen, ensure that “Does Not Matter” is selected for all options and then press Enter. Exclusions could be added for members with written off loans, and opt out flags if you so desire.



Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Member List Generator Member/Non-member Selection

Select by	Include Only		
Membership type	<input type="radio"/> Individual	<input type="radio"/> Organization	<input checked="" type="radio"/> Does not matter
State	<input type="text"/>		
ZIP code	<input type="text"/> to <input type="text"/>		

Select by	Include/Exclude		
Wrong addresses	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter
Foreign addresses	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter
Members with write-offs	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter
3rd-party opt out flag	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter
CU contact opt out flag	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter

Select by	Criteria
Marketing club types	<input type="button" value="Select"/>
Membership designation	<input type="button" value="Select"/>

- Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION
File Edit Tools Help

Member List Generator

Select Accounts WITH

Select Accounts With Application Types

☐ SH
☐ IR
☒ SD
☐ CD
☐ TX
☐ LN
☐ OC
☐ OTB

Select Accounts With Products

Dividend application(s)

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☒ Any

Certificate type(s)

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ Any

Loan/LOC category(ies)

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ Any

OTB product code(s)

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ Any

Select By

Low

High

Aggregate balance (all selected accounts)

0.00

0.00

- Member List Generator**

Select Accounts WITHOUT

Products

Dividend application(s) ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

Certificate type(s) ☐ ☐ ☐ ☐ ☐ ☐ ☒ Any

Loan/LOC Category(ies) ☒ Any

OTB product code(s) ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

Select Accounts Without Services

☐ ATM card record ☐ Payroll (any payroll distribution record)

☐ Debit card record ☐ Safe deposit box currently rented

☐ Online banking (indemnification accepted) ☐ Overdraft protection for checking account(s)

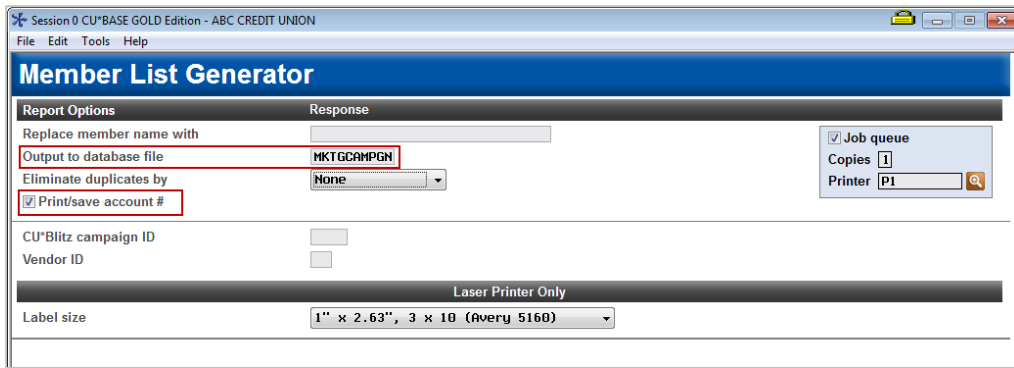
☐ AET/CFT record (transfers from or to) ☐ E-Statements (active enrollment)

☐ Marketing clubs (active enrollment) ☐ Bill payment (active enrollment)

☐ ACH (any master distribution record)

- CU*Answers Management Services

8. On the final screen, you will input a database file name and also check the box for **print/save account#**. This is necessary for the database file to be used with Member Connect.



9. Now, the database file has been created and can be used to communicate with members. This file can be given any name you desire, but it can be helpful to give the file a timestamp. For example, naming the file NOLN1014 to indicate the file was created October 2014.

Other Considerations

You may wish to exclude certain members from the promotion, or exclude certain checking products from the promotion as well. Review the product offerings prior to completing the campaign.

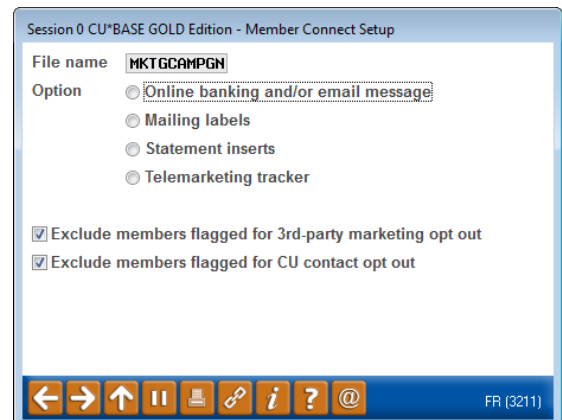
Generating the List for Member Connect

The list of members to communicate with is created based upon the name that is provided within the *output to database file* field.

Note: Selecting to Export the record for Query will create a database file with the information seen on the screen and all records will be included. Selecting to Export to Member Connect will create a file that includes only Account Base and will eliminate any duplicate records (preventing you from calling the same member twice for a single campaign).

What Do I Do with the List?


Once you've created your database file, select the **Member Connect** button on the screen. From here, you will have a variety of options depending on the resources available to you, and the method you choose to use to market to these individuals. Start by entering your newly created file in the *File name* field.



Sending an Electronic Communication

1. Enter the name of the database file created in the previous step. (This must have been stored in your credit union's QUERYxx library.)
2. Click the "Online banking and/or email message" button and press enter to continue.
3. Here you have several creation/selection options:
 - If you have performed this campaign before and have already saved a message for this campaign, select the message and select the *Send* button. Go to Step 8.

OR

 - If this is the first time you are performing this particular campaign, select *Create* (F6).
4. Enter a two-digit *Message type*; this must be a letter and a number or two numbers—two letters are reserved for messages from the Master Message Library.
5. Enter the *Message subject* "**Apply for a Loan Today**" This text will appear in the subject line when the message is sent as an email message. Enter to continue.
6. Now you are on Member Connect Message Maintenance screen. Here you can enter or edit the text of the message. Enter your text as follows:

Applying for a loan at your credit union is simple and easy. Simply login to It's Me 247 to submit an application or contact us for further information.
7. Select Save Changes.
8. Now you are ready to send the email or **It's Me 247** online banking message. Select the message and click the Send option.
 - **IMPORTANT:** All email messages will have the Signature Line message (SL message) text automatically appended to them. Editing the Signature Line or (SL message) is similar to editing a message. *SEE ALSO:* [Editing the Signature Line \(or SL Message\)](#).
 - **TIP:** In your Signature Line, you may want to include text explaining how a member can "opt out" of receiving future marketing email messages. This can be done by having them "opt out" using the two options on the Info Center|Contact Preferences page in **It's Me 247**.
9. Select to send the message via *Priority*. This will send the message to members with email addresses first, and then to members with online banking accounts without email addresses. Set a comment purge date one month out from the current date.
10. Click *Send* (F5).
 - **NOTE:** Online banking messages will only be sent to members who have already logged into online banking.
11. Press Enter to confirm your sending.

Creating a Call Campaign

1. Enter the name of the database file created in the previous step. (This must have been stored in your credit union's QUERYxx library.)
2. Click the "Telemarketing Tracker" button and press enter to continue.
3. Ensure that Create as Tracker Type is set to ST (Sales Tracker)

4. Choose a memo type of IN for Initiated
5. Choose a tracker key word of "Sales Tracker"

Warning! If you enter a Tracker Key word that is different from an existing Tracker Type, you will create a new Tracker. This will not, for example, be appended to the member's Sales Tracker. It is recommended that you enter Sales Tracker here.

6. Choose a follow-up date of today.
7. Check the box for "Append to Existing Tracker"
8. Enter the tracker text as follows...
 - **Chat with member about Loan Promotion**
9. Choose a telemarketer ID of the employee who is generating the leads
 - A pseudo-employee id could be created if you want the effort to be established without a physical employee id.
10. Choose a need group of ____
11. Choose a task of ____
12. Check the boxes for excluding members that are opted out.
13. Coach your team on reviewing the "Follow-Ups" badge within the member inquiry screens.

Sending a Selective Statement Insert

1. Enter the name of the database file created in the previous step. (This must have been stored in your credit union's QUERYxx library.)
2. Click the "Statement Inserts" button and press enter to continue
3. Enter the Statement File ID number you wish to use
 - a. Depending on how many selective statement inserts are used in the month desired, you may need to change the ID number listed.
4. Check the boxes for excluding members that are opted out.
5. Click on "Process"
6. Choose the Statement Format ID that the insert will be used for
7. Hit ENTER through the statement messages
8. Based on the number chosen in step 3, reference the file name of STMTxx (where xx = the file id number chosen) and enter a description of the insert and make selections for "Leftover Pieces" and choose "Selective"
9. Press Enter to save and follow standard procedures for getting insert to your statement provider

How Do I Follow Up and See My Results?

There are a couple of options for you to track the success of your checking account campaign. The following are two of our favorites;

1. Review the **Tiered Services Monthly Comparison** from the Management Analysis Dashboard (MNMGMMD) menu and review the past few months and look for an increased number of loans.
2. If a Telemarketing Tracker was utilized, use the **Cross Sales Analysis Report** available from the Member Tracker Tools (MNTRAK) menu to review how many of the initial tracker conversations generated ended with a sale.
 - Choose to sort by Ending Point Employee to provide your team with an analysis of who closed the most deals.

Campaign Form



Don't have time to complete this or another campaign yourself? Let Xtend do the work for you. Assuring we meet and exceed your expectations is very important to us. The information below will be utilized for quality assurance purposes. This form serves as your formal written consent for Xtend to deliver messages using the CU*BASE Member Connect Program on your behalf. Once completed please return to the Business Support Representative Team via email to info@xtendcu.com

☐ I agree to all of the terms & conditions of this Member Connect message request, as specified above.

Credit Union Name		Date Submitted	
CU #		Employee Name	
CU ID		Email Address	

Campaign Topic	_____ (Example: Auto Loans)
Campaign Date (Preferred Option week - 1)	Week of _____
Campaign Date (Preferred Option week - 2)	Week of _____

Form of Outbound Communication

Outbound Calls	<input type="checkbox"/> Yes <input type="checkbox"/> No	It's Me 247 Online Banking Secure Message	<input type="checkbox"/> Yes <input type="checkbox"/> No
Email Message	<input type="checkbox"/> Yes <input type="checkbox"/> No	Lobby Banners	<input type="checkbox"/> Yes <input type="checkbox"/> No
OBC Post (only available for Member Reach clients)	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mailer	<input type="checkbox"/> Yes <input type="checkbox"/> No

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