

2015

CUSO Financial Full Service Marketing

Powered by Xtend

Xtend encourages every credit union to invest in the future of their members by offering an investment program. To help our clients achieve this service offering, Xtend has partnered with CUSO Financial Services ("CFS") to provide high quality, marketing options which will promote your credit union's financial services. Within this document, are the details regarding the marketing tools included in this action inspiring marketing program.





Your Partner For Success

CUSO FINANCIAL MARKETING | FULL SERVICE REPRESENTATIVE

Throughout the calendar year, Xtend focuses on the target audiences listed below. Your marketing team should coordinate any additional marketing material in correspondences with the centralized messages listed below. With each quarter and throughout the year there are 7 targeted HTML email messages, 4 Online Banking Community posts, and 4 surveys to inspire action from the audience. All of which have been approved through CFS ADreview in advance. Once you have chosen the start date of your CFS program, you should begin creating the web page content immediately. It can be as easy as using the representatives bio card. This is imperative as we are going to be driving traffic to this page when we begin emarketing.

1st Quarter

Topic: Retirement Planning/Tax Season

Target Demographic: 45 to 75 Years of Age

Life Events: Retirees, Suddenly Single, Inheritances, Sudden Increase in Dollars

3rd Quarter

Topic: Income Options/College Planning

Target Demographic: 35 to 75 Years of Age

Life Events: Retirees, Suddenly Single, Inheritances

2nd Quarter

Topic: Rollovers/Consolidating Accounts

Target Demographic: 45 to 80 Years of Age

Life Events: Retirees, Suddenly Single, Inheritances, Direct Deposits Stopped

4th Quarter

Topic: Life Insurance

Target Demographic: 25 to 85 Years of Age

Life Events: Starting a Family, Suddenly



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Grand Rapids, MI 49546
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1-866-981-4XTD

Questions? Contact Xtend Today ▶▶▶

Topic: Retirement Planning/Tax Season

Target Demographic: 45 to 75 Years of Age

Below are the channels used to market the credit union's CFS program. In addition to your HTML message, a plain-text message will be sent to the members It'sMe247 Message Center.

Targeted Audience Files

Data is available within just a few clicks in CU*BASE. Xtend encourages you to utilize the database file created for your HTML marketing. The information can be used in many ways to create a mailing campaign, call campaign, and more! For instructions on how to use query (CU*BASE Report Builder), contact a Client Service Representative for support.

Query Name	Target Audience	Download File Name
CFSQ1A	MASTER search for active memberships between the ages of 45 - 65	CFSQ1A
CFSQ1B	Join CFSQ1 to PCMBRCFG to export valid email address and members first name	CFSQ1B
CFSCERTXX	CD reaching maturity in next month	CFSCERTXX
CFSIRAXX	IRA balance > \$5000 & members 35 - 79	CFSIRAXX

XX indicates that you must place your CU ID at the end of the query/file name. You can find these 2 characters at the bottom right of any screen in GOLD.

Online Banking Community Post

Consolidating Retirement Accounts

Are you nearing retirement? Already there? Start looking closely at your retirement funds. If you have IRA's, 401(k)'s and pension plans scattered in various places, you may want to consider consolidating your accounts. At <<Credit Union Name>> our CUSO Financial Services, LP Investment Representative can help you with your rollover questions.

To learn more about consolidating accounts, click here. ([Link to Credit Union Investment Services Page](#))

Scheduled Emails

- Consolidating Retirement Accounts (includes a survey)
- Younger Generation Financial Options

Additionally, Xtend can provide outbound call campaign support and in branch posters.

Contact Us
1-866-981-4XTD



Click Here to take a brief survey!

Consolidating Retirement Accounts

Whether you are in retirement or nearing retirement, you should begin to look closely at your funds. If you have IRA's, 401(k)'s and pension plans scattered all over, you may want consider consolidating your accounts. At Success Credit Union our CFS* Investment Representative can help you with answers to your rollover questions and find ways to:

- Potentially save money on annual fees
- Create opportunities to allocate, diversify, and rebalance in one portfolio
- Offer valuable estate planning features
- Simplify required minimum distributions
- Provide access to one easy consolidated statement

To learn more about consolidating accounts, visit or call your local Success Credit Union branch and ask to speak with our CFS* Investment Representative. Schedule a free, no-obligation appointment today.

[Read More](#)



[CFS Rep Name]
[Contact Number]
[Email]

**Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member [FINRA/SIPC](#)) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.*

JANUARY

15

Xtend will process this message on January 15th (or the following business day) to members 45 to 75 years of age. Members with active online banking will also receive a plain-text copy in their ItsMe247 Message Center. Your credit union will receive a detailed report 1 week after the message has been sent



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Financial independence is not achieved by chance, but by design.

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- Tax Efficient Investments*
- Retirement Income Strategies
- Saving for College
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FEBRUARY

15

Xtend will process this message on February 15th (or the following business day) to members 21 and older. Members with active online banking will also receive a plain-text copy in their ItsMe247 Message Center. Your credit union will receive a detailed report 1 week after the message has been sent

Topic: Rollovers/Consolidating Accounts

Target Demographic: 45 to 80 Years of Age

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Targeted Audience Files

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Query Name	Target Audience	Download File Name
CFSQ2A	MASTER search for active memberships between the ages of 45 - 65	CFSQ2A
CFSQ2B	Join CFSQ1 to PCMBRCFG to export valid email address and members first name	CFSQ2B
CFSCERTXX	CD reaching maturity in next month	CFSCERTXX
CFSIRAXX	IRA balance > \$5000 & members 35 - 79	CFSIRAXX

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Online Banking Community Post

Income Strategies in Retirement

Millions of Americans in retirement may be scrambling to find ways to make ends meet without the income from a full-time job. Or possibly trying to recover from market volatility.

Fortunately, there are several possible solutions available for those looking to increase their income during their non-working years. To learn more about generating income in retirement, [click here](#). Set up an appointment with our CUSO Financial Services Investment Representative. (***Link to Credit Union Investment Services Page***)

Scheduled Emails

- Income Strategies in Retirement (includes a survey)
- Retirement Roll-Over Options

Additionally, Xtend can provide outbound call campaign support and in branch posters.

Contact Us
1-866-981-4XTD

Income Strategies in Retirement

Millions of Americans in retirement may be scrambling to find ways to make ends meet without the income from a full-time job or trying to recover from market volatility.



We would love our members feedback.

[Click Here](#) to take a brief survey!

Fortunately, there are several possible solutions available for those looking to increase their income during their non-working years. At Success Credit Union, our CFS* Investment Representatives can help you overcome several retirement income challenges and create a predictable income stream by:

- Designing a retirement plan
- Uncovering your basic expenses and discretionary expenses
- Evaluating current sources of retirement income
- Identifying potential gaps between income and expenses
- Anticipating fixed and discretionary expenses in retirement
- Positioning assets to generate income
- Uncovering new sources of income

To learn more about generating income in retirement, visit or call your local Success Credit Union branch and ask to speak with our CFS* Investment Representative to schedule a free, no-obligation appointment.

[Read More](#)



[CFS Rep Name]
[Contact Number]
[Email]

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APRIL

15

Xtend will process this message on April 15th (or the following business day) to members 55 to 80 Years of Age. Members with active online banking will also receive a plain-text copy in their ItsMe247 Message Center. Your credit union will receive a detailed report 1 week after the message has been sent



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WE MAKE IT EASY TO ROLL OVER YOUR 401(k)

If you are retiring or changing jobs,
we can help - every step of the way.

Schedule your complimentary consultation today.

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MAY

15

Xtend will process this message on May 15th (or the following business day) to members 45 to 75 Years of Age. Members with active online banking will also receive a plain-text copy in their ItsMe247 Message Center. Your credit union will receive a detailed report 1 week after the message has been sent

Topic: Income Options/College Planning
Target Demographic: 35 to 75 Years of Age

Below are the channels used to market the credit union's CFS program. In addition to your HTML message, a plain-text message will be sent to the members It'sMe247 Message Center.

Targeted Audience Files

Data is available within just a few clicks in CU*BASE. Xtend encourages you to utilize the database file created for your HTML marketing. The information can be used in many ways to create a mailing campaign, call campaign, and more! For instructions on how to use query (CU*BASE Report Builder), contact a Client Service Representative for support.

Query Name	Target Audience	Download File Name
CFSQ3A	MASTER search for active memberships with the age criteria for the message	CFSQ3A
CFSQ3B	Join CFSQ1 to PCMBRCFG to export valid email address and members first name	CFSQ3B
CFSCERTXX	CD reaching maturity in next month	CFSCERTXX
CFSIRAXX	IRA balance > \$5000 & members 35 - 79	CFSIRAXX

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Online Banking Community Post

Saving for College

Whether they want to grow up to be a farmer or a firefighter, as parents and grandparents we want to support them and their dreams as best we can. [Click here](#) for more information on how our CUSO Financial Services, LP Investment Representative can help you open an account to save for higher education. (***Link to Credit Union Investment Services Page***)

Scheduled Emails

- Saving for College (includes a survey)
- Retirement Planning

Additionally, Xtend can provide outbound call campaign support and in branch posters.

Contact Us
1-866-981-4XTD

Saving for College



We would love to hear from our members
Click Here to take a brief survey!

Whether they want to grow up to be farmers or firefighters, as parents and grandparents we want to support them and their dreams as best we can.

Success Credit Union and our CFS* Investment Representative can help you help your children and grandchildren by:

Discussing the different plans available and uncovering what's best for your family:

- 529 Plans**
- Coverdell Education Savings Accounts
- UGMA & UTMA Custodial Accounts for Minors

Answer frequently asked questions by grandparents

- Will Medicaid count my grandchild's 529 plans as a part of my assets?
- Can I access the money in the event of an emergency?
- Can a 529 plan affect my grandchild's chance of receiving financial aid?

To learn more about saving for college, call or visit your local Success Credit Union branch and ask to speak with our CFS* Investment Representative. Schedule a free, no-obligation appointment with our representative.

[Read More](#)



[CFS Rep Name]
[Contact Number]
[Email]

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JULY

15

Xtend will process this message on July 15th (or the following business day) to members between 35 to 75 Years of Age. Members with active online banking will also receive a plain-text copy in their ItsMe247 Message Center. Your credit union will receive a detailed report 1 week after the message has been sent



- Are you concerned your retirement benefits won't be enough to maintain the life style you want?
- Do you think you need to save more to prepare for retirement?

Can you answer **YES** to either of these questions?
Schedule a free, no obligation appointment with our
CFS* Investment Representative.
He's here to help you find solutions to your needs...

[Read More](#)

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AUGUST

15

Xtend will process this message on August 15th (or the following business day) to members between 25 – 85 years of age. Members with active online banking will also receive a plain-text copy in their ItsMe247 Message Center. Your credit union will receive a detailed report 1 week after the message has been sent

Topic: Life Insurance

Target Demographic: 25 to 85 Years of Age

Below are the channels used to market the credit union's CFS program. In addition to your HTML message, a plain-text message will be sent to the members It'sMe247 Message Center.

Targeted Audience Files

Data is available within just a few clicks in CU*BASE. Xtend encourages you to utilize the database file created for your HTML marketing. For instructions on how to use query (CU*BASE Report Builder), contact a Client Service Representative for support. The information can be used in many ways to create a mailing campaign, call campaign, and more!

Query Name	Target Audience	Download File Name
CFSQ4A	MASTER search for active memberships between the ages of 25 - 85	CFSQ4A
CFSQ4B	Join CFSQ1 to PCMBRCFG to export valid email address and members first name	CFSQ4B
CFSCERTXX	CD reaching maturity in next month	CFSCERTXX
CFSIRAXX	IRA balance > \$5000 & members 35 - 79	CFSIRAXX

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Online Banking Community Post

Protecting Your Family

Has your insurance kept up with the changes in your life? If you're like most people you probably already own some life insurance. But is it still enough to cover all your needs? Have you thought about long term care insurance and disability insurance to cover you in case you're sick or hurt and can't work?

[Click here](#) to speak with our CUSO Financial Services Investment Representative to help you ensure your family is protected. ([Link to Credit Union Investment Services Page](#))

Scheduled Emails

- Protecting Your Family (includes a survey)

Additionally, Xtend can provide outbound call campaign support and in branch posters.

Contact Us
1-866-981-4XTD

Protecting Your Family

Has your insurance kept up with the changes in your life? If you're like most people you probably already own some life insurance. But is it still enough to cover all your needs? Have you thought about long term care insurance and disability insurance to cover you in case you're sick or hurt and can't work?

This may sound like all gloom and doom, but it takes just a few minutes to uncover if you and those you love have enough coverage. Let our CFS* Investment Representative at Success Credit Union help you ensure your family is protected.

Personal Needs:

- Death before loan/debt repayment can be finished
- Spouse outliving a life only pension plan
- Death before reaching personal goals
- Retirement funding for spouse, child's education
- Disability Insurance
- Long-Term-Care Insurance

Family Needs:

- Death of a primary income earner
- Final expenses
- Dependent income
- Education
- Family goals
- Support of parents
- Wealth transfer/preservation

To learn more about protecting your family, call or visit your local Success Credit Union branch. Ask to speak with our CFS* Investment Representative to schedule a free, no-obligation appointment.

[Read More](#)



[CFS Rep Name]
[Contact Number]
[Email]

**Insurance products and services are offered through CUSO Financial Services, Inc. ("CFS"). Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make certain insurance products and services available to credit union members.*

OCTOBER

15

Xtend will process this message on October 15th (or the following business day) to members between 25 – 85 years of age. Members with active online banking will also receive a plain-text copy in their ItsMe247 Message Center. Your credit union will receive a detailed report 1 week after the message has been sent

Steps for Success

At this point you have mined the targeted data and created a report in your query library to communicate with all members in your criteria. Follow these easy steps to continue your communication efforts for CFS investment products.

Update Database File Dates

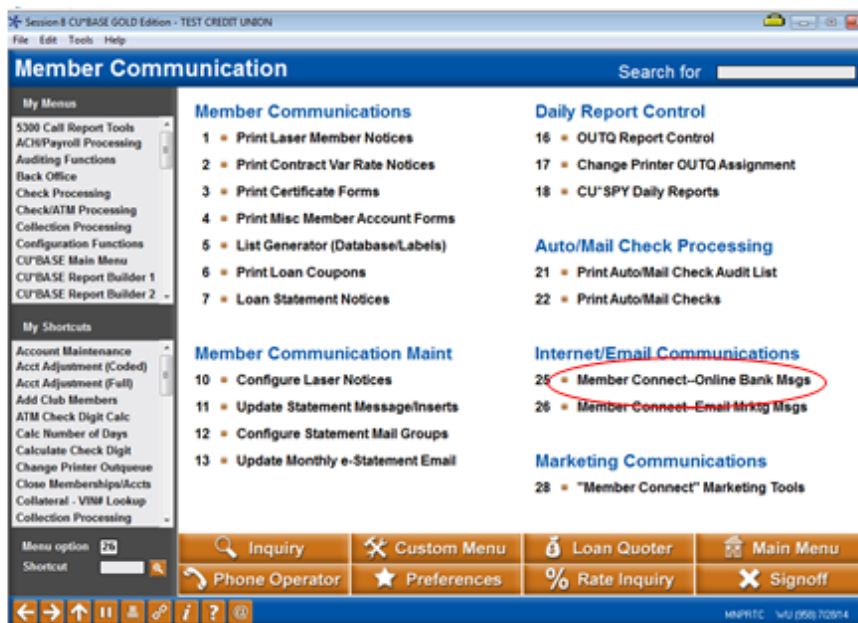
1. Navigate to MNQUERY
2. Select Option #1 – Build a Custom Report or Inquiry
3. Select the spy glass to the right of the “Name” field
4. Verify QUERYXX (XX indicates the CU ID located on the bottom right of GOLD)
5. Jump to “CFS”
6. Change the dropdown box for both CFSCERTXX and CFSIRAXX to “Change”
7. Hit Enter
8. Select the Choose Records (What data do you want?) button
9. Update the MATURITY date for the upcoming month (date format is ‘YYMMDD’)
 - a. Ex: ‘140901’ ‘140930’
10. Hit Enter
11. Hit F5 to preview report
12. Hit F3
13. Verify that your run option is set to “Run Interactively”
14. Hit Enter

Print Database File

1. Before the first of the month, clients will need to update date range in CFSCERTXX (date format is ‘YYMMDD’)
2. After the first of the month, go to the timeout menu in CU*BASE (‘Esc’ Key)
3. Select option #2 “Work with output queues”
4. Select HOLDXX out queue
5. Find appropriate file and display to confirm (file name will be QPQURPFIL)
6. Highlight the file and click option #2 – Change
7. Update device to the printer name where you want to send the file. Click “enter”
8. Highlight file again and click option #6 – Release
9. Find the document on your printer

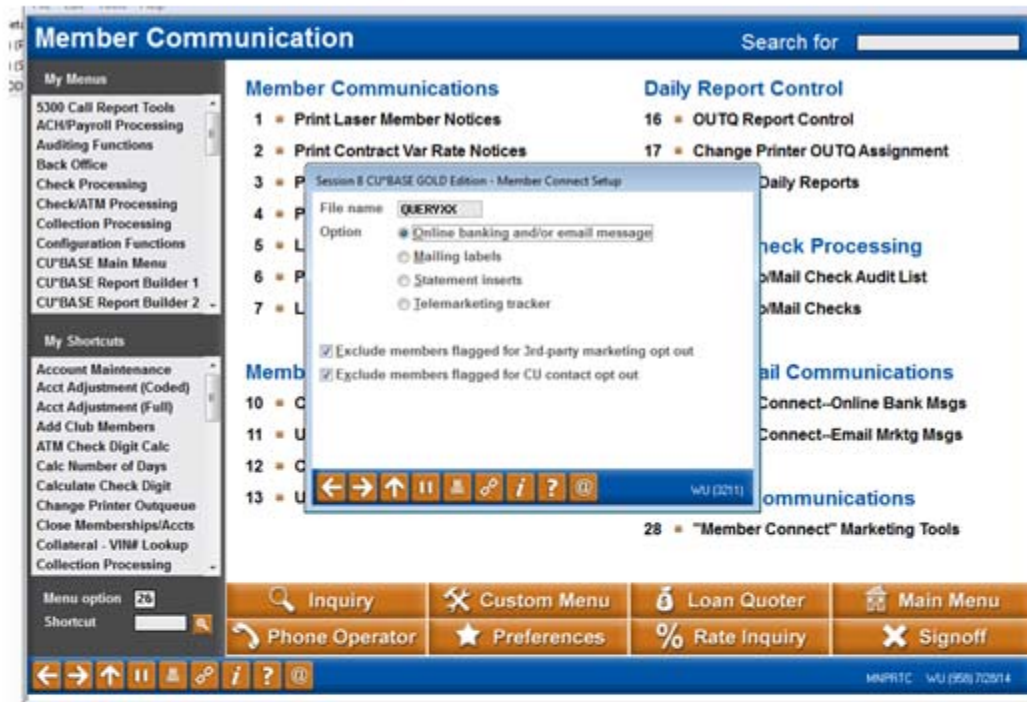
Sending the Message

1. Go to speed sequence MNPRTC # 26 “Member Connect – Email Marketing Messages”



2. Complete the Member Connect Setup Information:
 - a. File Name: [Enter TEST Database File Created by Query] Contact Xtend to add a TEST query in your library by calling the Business Support Team.
 - b. Option: Online Banking and/or Email Message
 - c. Do not uncheck the “Exclude” options

Sending the Message (cont.)



- d. Hit Enter
3. You have a few different options at this point:
 - a. If you have performed this campaign before you have already saved a message for this campaign, select the message and select the Send button._____
 - b. If this is a new message you are creating, select the "Create" button at the bottom left
4. Complete Add New Message Information:
 - a. Enter Message Type – Two Characters to Define the Message
 - b. Enter Message Subject. Note - This Message Subject can NOT be changed or edited.
 - i. Hit Enter
5. Enter body of message. – maximum of 4 pages allowed
 - a. Hit "Save Changes"

Sending the Message (cont.)

Session 8 CU*BASE GOLD Edition - TEST CREDIT UNION

File Edit Tools Help

Member Connect Message Maintenance

Jump To

Corp ID (Blank - all, 99 - generic)

Message type Message subject

Message type

Msg Type	Corp ID	Message Subject	First Line of Text
AA	01	We Are Celebrating Your Success	Congratulations! We're excited with
AD	01	Welcome to Your Credit Union	Welcome to your Credit Union! When
AD	01	You made the perfect choice	Congratulations on opening a brand
AE	01	A Smarter Way to Pay	Thank you for selecting Your Credit
AL	01	Wishing you the best birthday ever!	Success Credit Union extends to you
AL	99	Wishing you the best birthday ever!	My Credit Union extends to you our
AS	01	Happy Anniversary	Congratulations! It has been one ye
AD	01	Check on query subject	File maintenance check
AD	01	Experience Matters	When you are considering a loan...
CH	01	Check Images This Weekend	Connecting with our members in info
OL	01	A Virtual Branch in Your Pocket	Why wait to make transactions and c
ES	01	Your E-Statement is ready	Your E-Statement from your credit u
HB	01	Happy Birthday to You	All of us at <<Credit Union Name>>
KH	01	Voluntary and Open Membership	We are a voluntary organization, av

Change Send Copy Delete View

Click here to create a new member connect message.

Create Copy from Master

WU (3162) 7/10/14

6. Locate your special message
7. Select the message and hit the VIEW button
8. Copy and paste the information in a Microsoft Word Document (or other program that contains spell check)
 - a. Verify there are no spelling or grammar errors
9. Return to CU*BASE Member Connect library
10. Search for the message type SL – Signature Line
11. Select message and hit the VIEW button
12. Verify that your signature line (attached to the bottom of your email) is compliant with the CAN SPAM ACT of 2003. If the message is not containing your physical address, legal name, and opt out language, exit the VIEW screen and access the CHANGE screen to update your message - maximum of 5 lines allowed
13. Go back to the Member Connect library
14. Locate your special message
15. Select the message
16. Select the SEND button
17. Complete the TEST message information:
 - a. Verify "message to be sent" – subject line
 - b. Verify CORP ID – 01

Sending the Message (cont.)

18. Select delivery option: EMAIL ONLY
 - a. Verify your TEST database file name
 - b. Verify # of records—should be 1 (unless you want multiple employees to receive a copy of the test message)
19. Do not enter a date in the comment purge date
20. Unselect both opt out options – We are doing this to ensure you receive a copy of the TEST message.
When sending member marketing messages, you should honor the members request by not sending the emails if they have opted out of CU/3rd party contact
21. Monitor inbox (email address on your member account with the CU) to verify the content of your message
22. Make any changes you would like applied before sending the message
23. Once you are satisfied with the message, go back to the MNPRTC menu and reselect option #26
24. Complete the Member Connect Setup Information:
25. File Name: [Enter database file that contains your target audience]
26. Option: Online Banking and/or Email Message
27. Do Not Uncheck the “Exclude” Options
 - a. Hit Enter
28. Locate your message
29. Select the message and hit the SEND button
30. Complete Send Message Information:
 - a. Verify “message to be sent” - subject line
 - b. Verify CORP ID – 01
 - c. Select delivery option:
 - i. Email – This option will only target valid email addresses
 - ii. Online Banking – This option will only send communication to members Its Me 247 inbox if they have an online banking record
 - iii. Flood All – This option will use both a valid email address and Its Me 247 if the option is available
 - iv. Priority (Recommended) – This option will first attempt to send communication to a valid email address. If there is not a valid email address, the message will be sent to the active online banking center.
 - d. Verify “File Name” – Target Audience
 - e. Verify # of records in file – Does this number match your query/list gen? If not, identify the reason why before sending to members.
 - f. Input “Comment Purge Date” - Only required when you are attempting to send to the It’s Me 247 center. If there is not an end date for a promotion, we recommend 30 days.
 - g. Verify that both opt out options are selected to avoid sending communication to members who have requested to NOT receive marketing messages.

Sending the Message (cont.)

31. Hit Send
32. Press enter to send message
33. Exit out of the member connect library to avoid sending additional messages to members with the same target audience