

MARKETING

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Stick figures

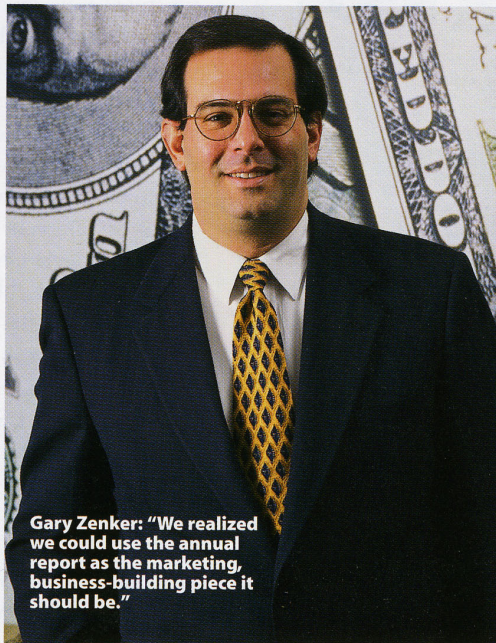
A playful approach to the annual report helps Atlantic Credit Union get more bang for its lending buck.

ONCE UPON A TIME, IN A MAGICAL state called Pennsylvania, a credit union sought to tell its story more colorfully. Through some wizardry of the pen and press, this visionary organization transformed its plain annual report into a document so delightful that people didn't just read it but actually played with it. Soon the CU was showered with new business and prizes from its peers.

A fairy tale? Not quite. Atlantic Credit Union's 1999 *Member Report* — published in 2000 and the winner of the 2001 CUNA Diamond and CUES Golden Mirror Awards — does qualify as a plaything. It contains a sheet of 19 removable vinyl clings that recall a child's set of Colorforms; they picture such dreams as a home, a sports car, and infant triplets. Readers "complete" the report by placing the stickers throughout.

But creativity for creativity's sake was not the point. Conceived from the ground up as a loan marketing tool, this interactive piece exemplifies Atlantic's aggressive quest "not just to meet members' borrowing needs but to exceed their expectations," says Carol Humenick, chief operating officer of the Newtown Square, Pennsylvania-based CU. With 29,100 members and \$216 million in assets, Atlantic primarily

Atlantic CU's award-winning report becomes hands-on when members place "dream" stickers on appropriate spots of financial service information.



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serves the employees of more than 200 select employer groups.

The report was masterminded by Gary Zenker, president of Zenker Marketing in West Chester, Pennsylvania, which handles special projects for Atlantic. (Zenker was Atlantic's staff vice president of marketing from 1998 to 2001.) Atlantic's previous annuals had been aimed at 1,000 SEG ambassadors and high-balance members.

Zenker sought wider distribution and more bang for the buck.

"We started from scratch," he recalls. "We questioned the basic purpose of an annual report and our basic benefit to members. We had been doing very heavy loan promotions. In a blinding flash of the obvious, we realized we could use the annual report in the campaign, as the market-

ing, business-building piece it should be."

With that expanded focus in mind, Zenker's team chose the theme "Making Dreams Reality" to reflect the reasons people borrow money. They "gently convinced" CEO Robert Edmondson to relinquish his traditional president's letter for a more emotional message from the vice president of lending. "We told strong, compelling stories about lending solutions we provided," Zenker says. The financial essentials appeared, but less prominently.

To engage readers visually, Zenker and his designer placed the key messages in "thought balloons" against a photo backdrop of open sky. Some graphics in the six-panel, four-color piece were specified to print in shades of gray. That's where the stickers go.

"Direct marketers know that interactivity increases response," Zenker notes. "The movable stickers are fun and cool, but more importantly, they involved our members and helped to competitively brand Atlantic as modern and progressive."

Although Atlantic didn't track response rates, Zenker and Humenick regard the interactive *Member Report* as a benchmark effort in the CU's decade-long focus on "being the best resource for our members who need to borrow." Humenick adds: "We're proud that more and more members are choosing us for loans and mortgages." On September 30, 2000, Atlantic had \$45.5 million of loans on its books; one year later, the figure reached \$68.9 million. Annualized growth (reflecting repayments) through the third quarter of 2001 showed an impressive 22% increase, indicating that this creative CU isn't just toying with success. •

