

Give Credit where Credit is Due

When the Atlantic Credit Union wanted to grow its auto loan business, direct mail was the obvious answer. The question was how to put together a striking piece of direct mail to reach its 10,000 members without breaking the bank. That's where David McBride's Havertown, PA, Sir Speedy shop came into the picture.

The idea was to personalize each piece of mail with the member's name, address, and an eye-catching, four-color "credit card" showing the pre-approved loan amount and a control ID number. That was a pretty tall order, but McBride and his staff came up with a striking and affordable way to do just that.

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The first step was finding a source for the thin plastic "credit cards." For that, McBride turned to The Forms Store in St. Louis, MO. Not only could they supply the four-color card, but they also could provide it already attached to a letter-sized sheet with an automotive themed shadow-print background.

Next came a question of strategy. To personalize each and every letter with an exact dollar amount of the pre-approved loan would have been a logistical nightmare for Atlantic Credit Union. Instead, it was decided to produce three levels of pre-approved loans: \$15,000, \$25,000 and \$35,000.

With that established, Atlantic Credit compiled a computer file of its members, which included a credit rating number for each. That rating number determined which of the three credit levels would be imprinted on the four-color card.

When Sir Speedy received that digital file, the staff first ran it through a mailing software program for address correction and bar coding for each member. This qualified the

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The key to Atlantic Credit Union's successful and cost-effective auto loan direct mail campaign was the striking, innovative cover letter:

- 1 A thin, plastic, four-color "credit card" was attached to the cover letter, to be imprinted with one of three different dollar amounts, as determined by a computer file of member credit ratings.**
- 2 All the variable data (name, address, postal bar code, loan amount and serial number) was printed on laser printers, along with the body of the letter. For a press run of 10,000, the cost of a high-speed digital press would have been prohibitive. Instead, the job was designed to be printed by Sir Speedy on a "cluster printing" system—a series of laser printers connected to the same computer database system, producing the same results at a fraction of the cost.**
- 3 The rest of the letter (car details, credit union logo, and shadow printing of the background vehicle) was preprinted on an offset press.**



Valued Member
1234 Main Street
Anytown PA 19999-9999

Your Financing Is Pre-Approved At Atlantic!

Your good credit earns you *pre-approved auto financing* at Atlantic. Detach the wallet card above and carry it with you. Don't take the financing the dealer pushes you into...you know that financing at Atlantic gives you the potential for a *lower rate* and a *lower payment*. Take their rebate and finance through Atlantic to get the best overall deal.

Your pre-approved financing applies to a loan or leasing.

You can choose to finance your car through an auto loan or to lease with the MAPS® SuperLease. If you choose a loan, you can finance *up to 100%* of the price of the new or used car, including taxes, tags and insurance. If you prefer to lease, MAPS allows you greater mileage allowance and avoids the back-end fees so common in dealer leases. MAPS gives you the ability to get "more auto" for a lower payment. At the end of the MAPS lease, you can keep the car, return it, sell it or refinance it: the choice is yours.

You may qualify for an even larger loan!

Looking at a more expensive car? You may qualify for an even larger financing limit. Call us and ask.

Atlantic offers special auto buying services!

Buy your next new car at a discount! Atlantic provides members with the ability to buy autos at prices at a small markup over dealer invoice; ask about our MVCP discount buying service. If you're buying a used car, try our CARFAX service. You can check the history of any used car by submitting the VIN (Vehicle Identification Number) and protect yourself by finding out whether the car has been in a flood, odometer rollback or declared as salvage. To find out more about MVCP or CARFAX, call us at 610-325-3600 (local) or 800-428-4636 (non-local) and press 5.

It's fast and easy

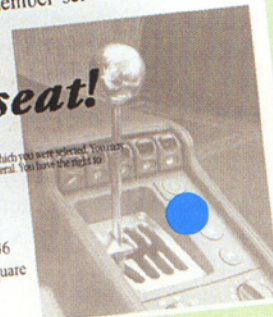
Getting the money to buy your car is as simple as dialing the phone. Call **610-325-3600** (local) or 800-428-4636 (non-local) and *press 5*, any time day or night. You'll be connected to a member service specialist who will help you complete the transaction.

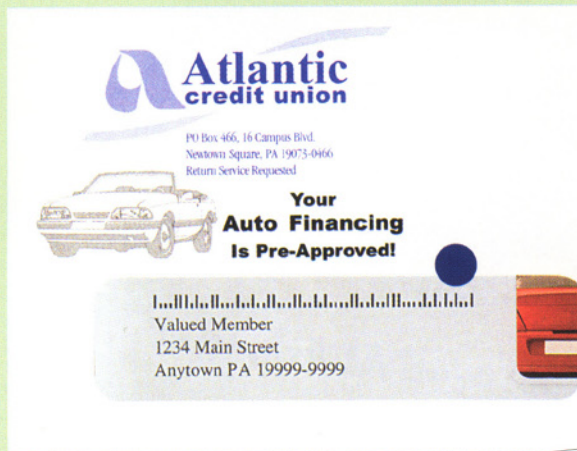
Let us put you in the driver's seat!

Information contained in your file at a credit reporting agency was used in connection with this offer. You received this offer because you satisfied the criteria bearing on your creditworthiness under which you were selected. You may not receive this offer if after you respond to this offer you do not meet the criteria used to select you or any applicable criteria bearing on your creditworthiness or you do not furnish any required collateral. You have the right to prohibit information contained in your file at a credit reporting agency from being used in connection with any credit transaction that you do not initiate.



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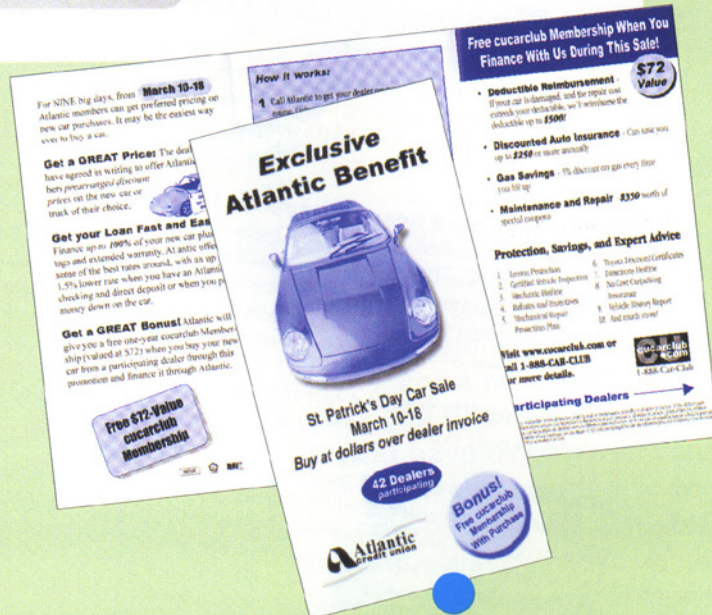




Four-color plastic card showing pre-approved loan amount drew recipient's attention.

Laser-printed postal bar code qualified the mailing for a Postal Service discount.

Two-color brochure told details of the car sale tied to the credit union's loan promotion.



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Next, the information was imported into a database program where each member was assigned a unique identification number that would be imprinted on the card along with the amount of the pre-approved loan.

Now all that remained was to print and fold the job, insert a flyer about participating auto dealers, and get the 10,000 pieces in the mail. For the printing, McBride relied on what

is known in the printing industry as a "cluster printing" system. It consists of two or more laser printers connected to the same computer. With enough printers attached, these systems can produce a variable data job as fast as a dedicated \$150,000 digital printing machine. Because the original letter-sized sheet with the card was specifically designed to run through laser printers, the 10,000 letters, complete with name, address, postal bar code, loan amount and serial number, ran

almost without a hitch.

When the job was printed, it was run through a folder so that the address and postal bar code would show through the window in the envelope. All that remained was to insert the flyers, seal the envelopes and head for the Post Office.

Has the campaign been a success? "They are running a 10,000-piece mailing every quarter," says McBride. "So they must be pleased with the results." **SS**