



For Immediate Release

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**In-Branch Marketing Delivers New Cardholders
for TNB Card Services Clients**

Dallas, January 4, 2010 – With recent trends in consumer sentiment favoring credit unions and their consumer friendly credit card product offerings, TNB Card Services said today that there is a clear trend among its credit union clients to turn to their branches to generate new cardholders. The reason: Using the branch as a sales channel for card acquisition costs just \$20 to \$50 per new cardholder, compared with pre-approved credit card offers issued via direct mail, at a cost of \$90 to \$110 each.

As an example, electronic payments processor TNB points to the \$230 million United San Antonio Community Federal Credit Union (United SA), which has been strategically using its six branches to market and grow its card portfolio since 2007. TNB worked with United SA to develop an in-branch marketing strategy that has been successful in attracting new cardholders and growing the United SA card portfolio.

That strategy has resulted in a 58 percent increase in the number of cardholders on file and a near doubling of outstanding balances, from \$6.5 million to \$12.3 million. TNB provides United SA with consulting expertise and marketing kits containing themed promotional materials, making programs simple to implement. There are posters, lapel buttons, tent cards, and member giveaways, all designed to promote the United SA card during specific campaigns.

“We make the card promotions fun, giving employees a reason to participate by offering prizes and incentives that are of interest to them,” said David Roque, vice president of operations of United SA. “In one promotion we offered prizes from San Antonio Spurs basketball tickets to various store gift cards, a GPS system, and a digital camera. Employees were highly motivated by these prizes, resulting in the addition of 108 new card accounts and \$1.2 million in new credit lines.”

TNB also led in-branch product training for all United SA employees, making sure they understood the benefits and features of their card products.

“Training is also a key component of the success of our in-branch promotions,” Roque said. “We work with TNB to provide ongoing training to ensure employees are comfortable selling our cards. We also instituted a scorecard, to track performance at the individual and branch level, and we reward employees accordingly.”

“Turning the branch into a sales channel requires commitment from the top, along with a strategic plan that includes training, incentives and promotions,” said Mark Fenner, senior vice president, TNB Card Services. “TNB delivers everything a credit union needs to turn the branch into an effective sales channel.”

MCT Credit Union in Port Neches, Texas, is another credit union where in-branch promotion efforts have paid off. It has lifted its credit card accounts by 11 percent in nine months, bringing in more than 306 new cardholders. After two years of averaging seven new cardholders a month, the \$185 million MCT is now bringing in an average of 38 new cardholders monthly.

TNB developed a customized, in-depth product and sales training and incentive program for MCT’s Member Service Representatives. The credit union leverages long-term incentives, tied to the credit union’s strategic goals, to motivate and reward representatives and branch managers to cross-sell its card products.

New card accounts immediately doubled each month after launching the incentive program, but the in-branch effort really took off after executing TNB’s One Hot Summer Promotion, gaining 113 card accounts in the seven-week promotional period. The campaign offered everything MCT needed, including promotional materials, member giveaways, and employee prizes, from beach towels to MasterCard and store gift cards.

Notes Sandra Duvall, MCT’s director of marketing, “The in-branch program TNB put together for us has been so successful that we are planning on duplicating the ideas to help us cross-sell all of our products within the branches.”

TNB delivers effective card product and sales related training, along with customized marketing programs and turnkey promotions proven to drive card program growth.

About United SA

Founded in 1955 to serve USAA employees and their family members, UNITED SA® Federal Credit Union serves anyone who lives, works, worships or attends school in Bexar County, Texas. UNITED SA is a member-owned, not-for-profit, full-service financial cooperative serving almost 30,000 members, with approximately \$230 million in assets. Visit us online at www.unitedsafcu.org

About MCT

MCT Credit Union was established in 1953 by a small group of employees from the Port Neches and Nederland school districts. Today the credit union has assets of \$185 million and serves the communities of Jefferson, Hardin, and Orange County Texas. Visit MCT online at www.mctcu.org.

About TNB Card Services

TNB Card Services, owned and directed by credit unions since 1976, provides electronic payments processing for credit unions nationwide. TNB delivers exceptional processing services for credit, debit, and ATM transactions and provides portfolio consulting and marketing programs that increase card usage and grow card programs. TNB enhances member loyalty through credit union-branded card products and services, including card personalization products and loyalty solutions. For more information about TNB, go to www.tnbcards.com or call Mark Fenner at 1-800-422-0733 ext. 6655.

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