



For Immediate Release

Contact:

Jan Dailey, SVP, Marketing Manager
972.391.6191, jan.dailey@tnbcard.com

Kristine Tanzillo, Dux Public Relations
903.865.1078, Kristine@duxpr.com

Complex Community CU Achieves 13 Percent Growth in Card Accounts

*CU Leveraged TNB Card Services to Develop
Strategic In-Branch Marketing Program*

Dallas, February 16, 2010 – Complex Community Credit Union tapped its eight branches and 108 employees to grow its credit card portfolio significantly in 2009. Working with TNB Card Services, its card processor, the \$244 million credit union’s efforts culminated in a 13 percent increase in new card accounts.

Complex Community had been averaging 18 new cardholders per month before turning its focus to using its branches to cross-sell its card products. “We polled employees about our card to identify the barriers to cross-selling it,” said Lisa Wyman, vice president of marketing for Complex Community Credit Union. “We found our employees didn’t realize the value of our card compared to the competition.”

The credit union developed and implemented a company-wide card product training program. It created materials that compared the Complex Community card to national cards and other local issuers. The training materials also contained sales tips and hints on how to initiate conversations about the card with members.

The credit union initiated an incentive program designed to motivate and reward employees to sell the card. Incentives were offered for three months, with an overall goal of doubling the number of new cardholders from 18 to 36 each month. The credit union more than tripled the target of 120, adding more than 350 new card accounts in the three-month period.

Every employee was eligible for an individual award, in addition to group awards for each branch. A member service representative who sold 56 new card accounts won the top individual prize, an all-expenses paid trip, including tickets to a professional sporting event.

- more -

Branch employees were rewarded when their branch achieved or surpassed monthly goals, which encouraged all employees to work toward a common objective as well as toward individual prizes. “Each of our eight branches met their goals all three months of the promotion period,” said Wyman. “Even our newest branch, which was only open for the last 30 days of the promotion, exceeded its goal by doubling the number of new cardholders it added.”

As Wyman sees it, “The success of our in-branch card promotion efforts was threefold: our employees’ increased level of understanding of the value of our card, the incentives we offered, and the engagement of our senior management team. Our CEO was actively involved during the entire process, including training. By making the promotion fun and motivating the staff to participate, we made it easy for employees and the branches to achieve success.”

“The branch is the most cost-effective sales channel to acquire new cardholders,” said Mark Fenner, senior vice president, TNB Card Services. “The national issuers recent changes to their card programs have frustrated many of their card holders. Smart credit unions are encouraging branch employees to educate members about the value of their credit card offering.”

Complex Community Credit Union continues to add new accounts at twice the rate it saw before implementing an in-branch training and incentive program.

About Complex Community Credit Union

Founded in 1958, Complex Community Credit Union serves 11 counties in west Texas. With assets of more than \$240 million the credit union is the largest in the west Texas region, offering full service financial products and services serving more than 25,000 members. Visit us online at www.comcfcu.com.

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 800-422-0733 ext. 6655.

###