



EMPOWERING YOUR MISSION

Credit Unions Tap TNB Card Services for its Card Marketing Expertise and Programs

One of the biggest challenges of marketing a card product is doing it cost-effectively while driving results. For credit unions with limited resources, this is often a difficult task. Even large credit unions often find that marketing a card program effectively can be challenging.

By partnering with TNB Card Services, now a Fifth Third Processing Solutions company, credit unions benefit from a wealth of knowledge, capabilities, and years of experience marketing card products to credit union members. Not only does the company offer professionally designed creative materials, it handles the entire process from start to finish, allowing credit unions to focus on what they do best, serving their members. TNB Card Services also works with credit unions to design and develop custom promotions, often incorporating other retail products, based on the credit union's brand image, needs, and specific requirements. In addition, in 2009 the company launched the Advanced Marketing PortalSM (AMP), the industry's first online card marketing tool, which streamlines the creative development process and simplifies the management of card promotions at no additional charge to its clients.

The \$165 million Palisades Federal Credit Union switched its card processing to TNB Card Services in August 2009. "One of the main reasons we converted our portfolio to TNB was because of its marketing capabilities," said Michelle Hopkins, marketing manager of the Pearl River, New York, credit union. "With our limited staff we needed someone to develop the creative aspects of the campaign and also manage the pre-screenings, data filtering, credit bureau reports, printing, fulfillment, and tracking, which TNB does flawlessly."



The creative elements of each card campaign are developed by experienced creative professionals. TNB Card Services offers more than 20 types of marketing campaigns designed around a highly effective annual planning calendar. Credit unions can customize campaigns using AMP, which gives them the ability to incorporate their individual brand elements into the collateral through the easy-to-use online design

screens. AMP also makes it easier for credit unions to plan, develop, and execute card promotions.

Hopkins noted, “Now I don’t have to worry about creative, mailing, or fulfillment issues. They have already thought of everything. All I do is go to AMP and enroll. It’s that easy.”

For credit unions interested in custom promotions, TNB either designs artwork to the credit unions’ specifications, or works with its clients’ marketing agencies to develop concepts and implement campaigns. Texas Dow Employees Credit Union (TDECU) of Lake Jackson, Texas, has had TNB manage the production end of its campaigns, while the credit union’s ad agency has developed the creative materials.



“We tend to do things differently from most credit unions,” said Ron Wright, vice president of payment systems for TDECU. He added that TNB is “very accommodating and flexible, which allows us to experiment and try things that we

might not be able to do with another processor.”

Wright added, “Our most recent card promotion that TNB managed was highly successful, bringing in more than \$10 million in new balances. They definitely have a proven formula for generating results.” As he explains, “We could do everything in-house, but it would be more costly and not as efficient. As an extension of our team, they deliver a strong return on investment that allows us to work smarter and create a stronger card portfolio.”

Another credit union with assets exceeding \$1 billion uses AMP to enroll in programs, tailors its creative materials online, and lets TNB handle everything else, including the processing of new card applications. The credit union most recently turned to TNB Card Services to develop promotional inserts for the new Design IT! Photocard™ offering. By leveraging TNB’s services, the credit union was able to cost-effectively produce 100,000 professionally designed inserts for a far lower cost than if they had handled it internally.

TNB Card Services is a trusted partner for credit unions nationwide. With its marketing expertise credit unions are able to create and deliver cost effective marketing promotions to grow their card programs and increase their return on assets. To enhance your credit union’s card marketing efforts, contact TNB Card Services, a Fifth Third Processing Solutions company, at 800-422-0733.

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