

# 4 INSPIRING Credit Union Rebrands



Case studies that will shake your belief of what's possible for small- and mid-sized financial institutions.



your marketing.   
relationships • ideas • results

## 4 INSPIRING CREDIT UNION REBRANDS

Case studies that will shake your belief of what's possible for small- and mid-sized financial institutions.

### Contents

Executive Summary.....	3
HopeSouth Federal Credit Union, <i>Abbeville, SC</i> .....	4
Crosspoint Federal Credit Union, <i>Hamden, CT</i> .....	6
Central Valley Firefighters Credit Union, <i>Fresno, CA</i> .....	8
SkyPoint Federal Credit Union, <i>Germantown, MD</i> .....	10
About Your Marketing Co.....	12

### Learn More

Founded in 2008, Your Marketing Co. offers credit unions, community banks and other financial service firms strategic planning, brand development, digital marketing, social media management and graphic design services. For more information, visit [yourmarketing.co](http://yourmarketing.co).

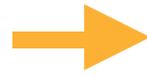
## Executive Summary

Trust is at the heart of every healthy relationship—from people to products to companies. Nothing carries more weight than the truth. We're naturally drawn to what is authentically real and true. And when it comes to rebranding a credit union, you can't think outside the box unless you know what's in it.

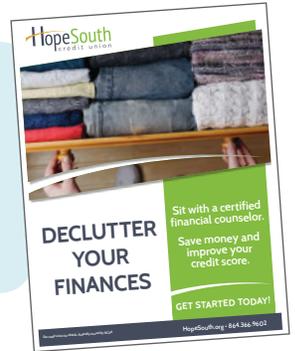
The reality is you are not in the banking business, but rather, the consumer experience business. Generosity and empathy are underrated. Facts rarely make an impression. People make decisions on your brand based on their senses. It's important to know that something that is beautifully designed and packaged can attract consumers to your financial institution, but the reason your consumers keep coming back is more than skin deep.

When someone encounters your financial institution, consider how they might feel about your intentions. Likewise, how might consumers perceive your ability to carry out or keep those intentions?

This paper outlines four dynamic credit union rebrands orchestrated by Your Marketing Co. Each one captures the essence, the humanness and the ingenuity of each credit union. It's more than distinctive designs, logos and brand guidelines. You'll find in each case study an authentic brand story.



**Location:** Abbeville, SC      **Asset Size:** \$21.9 Million (2019)  
**Charter Year:** 1972              **No. of Members:** 3,540 (2019)  
**Rebrand Year:** 2017



## The Opportunity

What began in 1972 as single-sponsor Flexible Tubing Employees Federal Credit Union, the credit union changed its name to Greater Abbeville Federal Credit Union in 1985 to reflect the addition of other select employer groups. It would eventually become a community-chartered credit union serving all of Abbeville County, S.C.

Over time, the credit union simply became known as GAFCU—an acronym much in the same way as BMW, CVS or Geico. We know they once stood for something, but we can't quite put our finger on it (Bavarian Motor Works, Consumer Value Stores, Government Employees Insurance Company).

Unlike those companies, GAFCU is a hyperlocal brand competing against many well-known national banks and other local lenders baring the name of Abbeville. Secure in their mission, GAFCU did not have the same confidence in their creative vision.

## The Solution

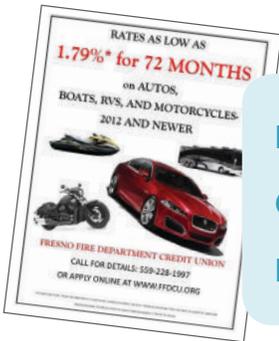
The rural county of Abbeville South Carolina is dotted with small closely-knit towns that are working hard to buck the trend of lost jobs, bare storefronts and dwindling population. It's a persistent but an all too necessary endeavor to capture new opportunities in Abbeville County. It is a community of hardworking, kind and loving people—many of whom place their trust in the grace and purpose of a higher power.

As HopeSouth, the credit union is a source of financial empowerment. It is a statement of faith. It is a creed. This is an organization that believes in forgiveness and encourages its members to develop frugal habits and live a modest lifestyle.

The name, logo and colors capture how the credit union is distinctly Southern, a disruptor in the marketplace, and altering the perception of what's next for Abbeville County. Within the mark, we see the impression of a horizon, representing the transcendence of financial empowerment that can be found at HopeSouth.



FFDCU



**Location:** Fresno, CA

**Asset Size:** \$36.5 Million (2019)

**Charter Year:** 1935

**No. of Members:** 2,225 (2019)

**Rebrand Year:** 2018



## The Opportunity

Founded by Captain Richard “Pappy” Hicks and 107 other Fresno City firefighters, each member paid a fifty-cent membership fee in order to establish a state charter. And for more than 80 years, Fresno Fire Department Credit Union (FFDCU) gave firefighters courage and confidence to take control of their financial lives.

Over the past several decades, membership expanded to include firefighters and their families in Fresno, Madera, Merced, Mariposa, Kings and Tulare counties. Despite these additions, the credit union did very little with these markets. Its identity was limited to the FFDCU acronym with no particular typeface or logo, except for a classical sketch of steam-powered firetruck and an awkward website with jumbled flames.

In September 2017, the credit union hired a new CEO. Under new leadership, the credit union sought to create a unified voice for all of Central Valley firefighters. Likewise, they wanted to move beyond its heritage image to one that has a cutting-edge vision for modern lives. As FFDCU, the credit union was stagnant with very little in terms of a unified brand. While there were loyalty among loyalist, the brand didn’t stand for much—nor did it stand out—outside of a sense of traditionalism.

## The Solution

The fire service is full of traditions and rituals. The work of firefighters is dangerous and unexpected, and the protection of lives and property comes with great responsibility. The uniforms mean a great deal. Every patch tells a story. For the credit union, it was time for a new “patch,” one that captures the unique characteristics unmatched by their rivals in the Central Valley.

Separation is in the preparation. For people working some of the most demanding jobs, Central Valley Firefighters Credit Union (CVFCU) helps prepare these people and their families for a brighter financial future. They live by the rule of “leave no one behind.” Albeit a small credit union, the staff has high standards to mentor and work with active and retired firefighters. Response isn’t about having multiple branches (CVFCU has just one). They view responsiveness as being accessible and adaptive, and rigorously listening to its members.

As Central Valley Firefighters Credit Union, it is positioned to be more modern and chic without losing its hardnose legacy. The name, logo and colors navigate being both trendy and nostalgic—giving distinctive meaning to its members.



# Central Valley Firefighters CREDIT UNION

## SMOKE SIGNALS NEWSLETTER

### Member Appreciation Celebration Delivers Remarkable Participation and Big News

More than 170 credit union members came out to our Member Appreciation Event on May 12. We went through 220 beers, hot dogs, sausages and barbecue plates. Our face painter, bounce house and corn hole were a big hit with the kids. We even gave away a 42 inch HDTV! Ted Mesterlian was the big winner. Thank you to all who participated!

Of course, that's not all. It was a dynamic event to unveil our new name and brand identity as **Central Valley Firefighters Credit Union**. Giveaways with our new logo were featured on t-shirts, bags, travel mugs, key chains and pens. We were even featured on KFSN-TV (ABC 30).

For more than 20 years we have been serving active and retired employees of the fire service living or working within six counties. Fresno will always be home and we continue to celebrate our heritage. As Central Valley Firefighters Credit Union, it is an effective and efficient response to support the needs and quality of life in our region.

We encourage you to visit our new website, [cvfirecu.org](http://cvfirecu.org), and to stop by the office. We are only as strong as our members' support. Thank you for being a member, and we hope you will encourage other firefighters and their families in the Central Valley region to join.

### LOOK WHO'S BACK

We are pleased to announce the return of free checking that rewards account holders with dividends. Available on all our checking accounts at Central Valley Firefighters Credit Union, members can earn 30% APY on balances over \$500. That's right, a no-fee, interest-bearing checking account.

Even if requirements are not met to earn dividends, you can still enjoy checking services without monthly fee. Includes online and mobile banking, free VISA® card, overdraft protection and e-statements. A still just \$1,000 minimum deposit to enjoy free checking.

\*Monthly requirement to earn dividends is \$500 in the account open for 90 days. The rate will be 3.00% (APY) for the first 90 days. The rate will be 3.00% (APY) thereafter. Funds may be used for anything but cash on hand.

CVFIRECU.ORG • 559.228.1997 • 800 N. FRESNO ST. FRESNO

SUMMER 2016

Central Valley Firefighters CREDIT UNION

ACCOUNTS | LOANS | CREDIT CARDS | MORTGAGES | RATES | ABOUT | ONLINE BANKING

## It's Friendsgiving!

Refer a friend or family member to open a CVFCU checking account and you'll both receive \$50!

LEARN MORE

APPLY FOR LOAN | OPEN ACCOUNT | RATES | ATM LOCATOR | SHIFT CALENDARS

### Rich in History and Tradition

Our name may be new, but our roots run deep. Serving Fresno County since 1935, we are passionate about our local community. It's through this respected legacy we've learned what can be accomplished.

OUR NAME CHANGE

## EXPERIENCE THE THRILL

ATVs • Boats • Campers • Motorcycles  
Motor Homes • Personal Watercraft • Travel Trailers

# Get 1.00% OFF your Recreational Loan rate.

APR\*

**WE DARE YOU!**  
CVFIRECU.ORG • 559.228.1997

\*APR = Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness and qualifications. Offer ends May 31, 2016. 1.00% APR does not apply to current Central Valley Firefighters Credit Union auto loans or the refinancing of recreational vehicle loans. Restrictions apply. All loans are subject to credit approval. See credit union for details. Federally insured by NCUA.

### Separation is in the Preparation

Central Valley Firefighters - with a legacy of honor, service and touching the lives of many - deserve a hands-on financial team that's always ready. There's peace through strength. We help you build a solid financial foundation.

GET TO KNOW US





**Location:** Hamden, CT

**Asset Size:** \$117.6 Million (2019)

**Charter Year:** 1936

**No. of Members:** 11,988 (2019)

**Rebrand Year:** 2019



## The Opportunity

Founded in 1936 by Wayne Flagg as Wepawaug Teachers Federal Credit Union, the credit union became known as Wepawaug-Flagg Federal Credit Union after his death in 1966. What began as a credit union to serve the teachers, employees and operating staff of Ansonia Public Schools, Wepawaug-Flagg transformed to serve almost anyone who lives, works, worships or attends school in New Haven County, Connecticut.

The name Wepawaug comes from the nearby Wepawaug River. However, few locals even know about the river. The most common response...“Wepa-what?”

The credit union went through two mergers in 2010 and 2015, and the culture at Wepawaug-Flagg had noticeably changed. Reflecting on its brand and culture, the credit union wanted to develop a brand that was in line with their success in an advisory role—finding the right products for their members, and not by finding members for their products.

## The Solution

The people of New Haven County need to respond to financial changes in their lives with promptness and care without falling into a debt trap. Connecticut ranks No. 7 on the list of the most expensive states to live in the United States. To help people find their true path, the credit union wants the people they serve to not just belong, but to believe. After all, the best way to predict the future is to create it, and sustainable financial growth comes from the inside out.

Crosspoint Federal Credit Union helps prepare everyday people to make smarter financial decisions through each transition point in life. The name harkens back to its roots as Wepawaug, named by the Paugussett Tribe, which means “the crossing place.” By definition, Crosspoint is the point at which two things cross, such as those critical intersections where the credit union helps members save, build or renew their financial lives.

Traditionally, a calm blue promotes trust, wisdom and confidence, with the interlocking C-P evoking a symbol of commitment. And much like FedEx® has a hidden arrow in its logo, many see Crosspoint’s mark resembling the symbol for infinity.

# CP CROSSPOINT Federal Credit Union



## Holiday Spending Hangover?

Have no regrets when you transfer your balances to a new **Crosspoint Visa® Credit Card!**

**0% APR\***  
for 12 months

**Apply Today!** [crosspointfcu.org](http://crosspointfcu.org)  
203-288-1695

\*APR = Annual Percentage Rate. 0.00% introductory APR for a period of 12 billing cycles on new purchases made in the first 30 days. After that, the APR will be 7.00% to 18.00%, based on credit program and creditworthiness. This APR will vary with the market based on the Prime Rate. Rates, terms and conditions are subject to change without notice. Credit card approval depends on creditworthiness and other qualifications. Offer valid from January 1, 2019 - February 28, 2019. Federally insured by NCUA.



**CP CROSSPOINT**  
Federal Credit Union

Date \_\_\_\_\_

Pay to the order of \_\_\_\_\_ \$ \_\_\_\_\_

For \_\_\_\_\_

## Look forward to every transition, change or milestone.

[crosspointfcu.org](http://crosspointfcu.org) **CP CROSSPOINT**  
Federal Credit Union

Federally insured by NCUA.



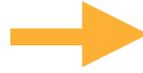
### Start on a New Path

Make a real change in 2019 and get back in charge.

- No more stress.
- No more fear about your balance.
- Get control.

**Start Now!**  
**CP CROSSPOINT**  
Federal Credit Union  
[crosspointfcu.org](http://crosspointfcu.org) • 203-288-1695

Federally insured by NCUA.



Small Ad

**Location:** Germantown, MD    **Asset Size:** \$153.6 Million (2019)  
**Charter Year:** 1968                      **No. of Members:** 14,318 (2019)  
**Rebrand Year:** 2019



## The Opportunity

In 1968, Montgomery County Employees Federal Credit Union (MC EFCU) was established to serve government employees of Montgomery County. At more than 1 million people, Montgomery County is the most populous county in Maryland. The role of serving county employees began shifting from “sole” to “primary” in the early 2000s. By 2012, the credit union had more than 40 select employer groups.

The past informs the future, but it doesn’t define the credit union. Under new leadership since 2010, the culture is one in which the staff is willing to work hard for member loyalty, and they are attracted by a positive atmosphere. Most of their employees have been with the credit union for five years or less. The staff shows initiative because they feel they can. The executive team is approachable, which makes personal ownership and accountability easier.

In 2015, MC EFCU made it its mission to “make banking simple,” and not just for employees of Montgomery County. Headquartered in Germantown with a branch in Rockville, the credit union opened its third branch in Silver Spring, MD, in 2018.

The credit union would often be confused for other organizations sharing the Montgomery County name. With a solid, unified team in place, MC EFCU sought to grow beyond Montgomery County under a new designation. With this in mind, a rebrand began to make the most sense.

## The Solution

The credit union aims to change the way people feel about life and finances. They seek to change its members’ sense of what’s possible by tearing down limiting beliefs and replacing them with liberating truths. Each associate serves each member with open arms—never fixated on the problems but focused on delivering simple solutions. Dedicated to “making banking simple,” the credit union invests heavily on continuous development and disruptive innovations in the marketplace.

Unconventional and innovative, SkyPoint Federal Credit Union is a very vibrant organization. The name serves as a daily reminder of its commitment to not only members, but to one another. Whatever your personal journey, SkyPoint is here to empower you. As the sky is inspiring and infinite, SkyPoint wants to help its members live life fully—to “fly high” with goals and ambitions.

Today, SkyPoint has a community charter serving Montgomery and Frederick counties in Maryland, the District of Columbia, and Alexandria, Falls Church and Arlington County in Virginia. In addition, they now have a Community Development Financial Institution (CDFI) designation.



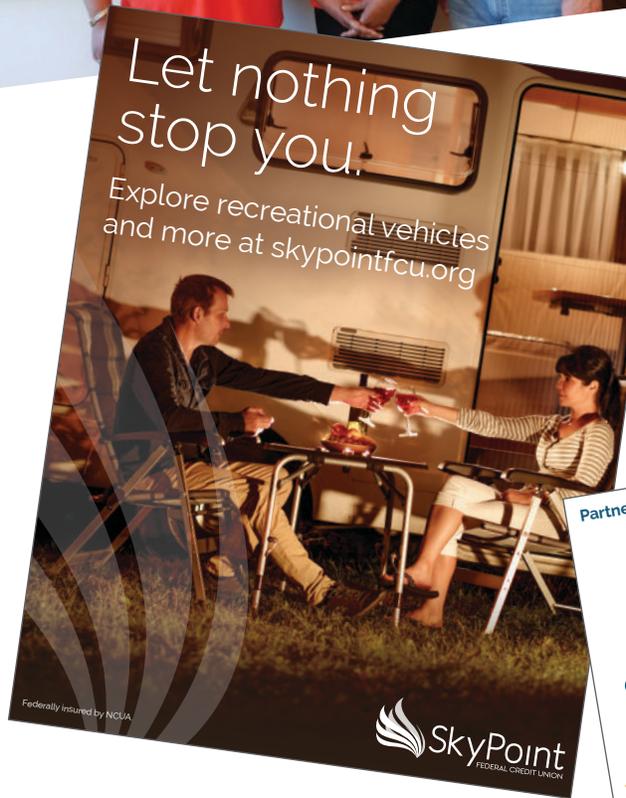
# SkyPoint

FEDERAL CREDIT UNION



Let nothing stop you.

Explore recreational vehicles and more at [skypointfcu.org](http://skypointfcu.org)



Federally insured by NCUA



MORTGAGES as colorful as you are.



Insert Your Card



Partner your business with



SkyPoint  
FEDERAL CREDIT UNION

Join **CU<sup>+</sup>work**

Learn more at:  
[WeMakeBankingSimple.com/CUATWork](http://WeMakeBankingSimple.com/CUATWork)



## About Your Marketing Co.

We choose to work only with credit unions and community banks who care about the people and communities they serve because they're the ones who will ultimately affect change for the betterment of those around them.

### Outsourced Marketing

This is the stand-out service that has made us one of the most sought-after marketing teams in the financial industry. Think of the functions you would entrust to an accomplished VP of Marketing.

#### That's us.

If you don't have a marketing department, we function as the equivalent of having an entire in-house marketing team without the overhead. We provide a one-stop shop for expertise and strategy. We truly integrate into your organization and become part of your leadership team.

For financial institutions with employees devoted to marketing and business development, our team complements yours. No more freelance contractors for copywriting, graphic design, social media or digital marketing. For brand consistency and target messaging, with YMC you have a strategic partner for execution and accountability.

We refuse to be labeled as another vendor. We build relationships and work with, not for, credit unions and local banks. It's what makes us successful, and more importantly what makes our clients successful.

### Strategic Planning

Forget the tired SWOT analysis. We will peel back the layers of your financial institution. You will see where you have been, where you would like to go and how to convert challenges into opportunities to grow through an actionable to-do list.

Our strategic planning sessions are designed to get you unstuck and moving forward with vigor. We pride ourselves on delivering productive plans that deliver results while improving your bottom line.

### Rebranding & Brand Development

You can't think outside the box unless you know what's in it. Our job is to integrate your voice into everything that connects to you. We promise to take the time and effort to get to know you, your fans, and your community to deliver a brand identity across all marketing channels that is altogether authentic, insightful and awesome.

The brands we really love make us feel like we belong. It goes beyond coining phrases and fun names. Our job is to help capture the warmth and competence of your organization. 🍯