A close-up photograph of a hand flipping a silver metal switch. The switch is mounted on a white metal plate with a yellow background for the 'ON' position and a blue background for the 'OFF' position. The word 'ON' is printed in white on the yellow background, and 'OFF' is printed in white on the blue background. The switch is currently in the 'OFF' position, and a finger is shown flipping it towards the 'ON' position.

# Flip the Switch

Develop a Brand  
Attitude for Your  
Financial Institution

your marketing.  
relationships • ideas • results

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## Learn More

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

## Executive Summary

For the moment, I want you to consider why you are reading this teal (white) paper. Chances are you are seeking a breakthrough year. The question then becomes, “What constitutes a breakthrough year?” The definition can be quite different.

For many credit unions and community banks, branding has been put on the backburner. Loans may even be up, but market share is down, and you are just now mustering up the courage to admit you’re stuck. Now is finally the right time to set a clear and direct path to take action with your brand.

Perhaps you recognize a need for greater confidence and stronger communication within your teams. Internally, there’s a disconnect that needs attention. Every challenge is seen as an

obstacle. There are some deep-seated beliefs that nothing changes within your organization. You see a new brand as something that could inspire and motivate not just consumers, but your employees.

And this takes us to the third and final assumption: your brand is quite strong and you are motivated to reaffirm your beliefs or take additional action. Even great brands can lose their stickiness. You must constantly work on your brand to keep it fresh. Failure to do so can harm your reputation and lead to resistance, both externally and internally.

Your beliefs shape your reality, and the good news is you can change, enhance and refine those beliefs.

But it takes work. ●

*“Now is finally the right time to set a clear and direct path to take action with your brand.”*

## Identifying a Brand Attitude

Great brands create an expectation, deliver a meaningful experience and build an emotional connection with consumers.

### Can you answer:

- Who do we serve?
- What makes us different?

Let's take a look at two outdoor retailers: Cabela's Inc. and Recreational Equipment Inc. (REI). Both sell sporting goods, camping gear and clothing, but they do so in distinctively different ways.

Cabela's mission is to be the "world's foremost outfitter" by providing "safe products of exceptional quality." REI identifies its core purpose to "inspire, educate and outfit for a lifetime of outdoor adventure and stewardship."

To put it in simple terms: Cabela's is all about outdoor comfort. REI is about conquering the

outdoors. While both serve the same market, they have identified an ideal customer. Cabela's will highlight a padded zero-gravity lounger for your campsite. REI will showcase the compact camp chair that packs down to the size of a water bottle and weighs less than a single pound.

Both Cabela's and REI are incredibly successful brands and have honed in on an audience that believes what they believe.

What does your community bank or credit union believe? Do your consumers believe as you believe?

Let's take a look at your brand attitude. Circle two words that you think best describe your organization. Then, pick another two words that describe what your brand attitude could be. It is OK to choose the same words. You may also write down your own words outside of what is listed below.

Active  
Ambitious  
Assertive  
Caring  
Confident

Creative  
Exciting  
Honorable  
Fun / Funny  
Inventive

Outgoing  
Romantic  
Serious  
Trustworthy  
Zany

Now that you've got your answer, look at the words and ask yourself, "Why is this brand important to me personally?" Start with yourself. For far too many financial institutions, there is a frailty in belief of what they do. It's true. While we talk a good relationship game, few master the motivation to go further than the ideas of great rates and service. If your organization's brand attitude doesn't excite you, it won't resonate with the consumer either.

For essentially the same product and service, what separates Verizon, Sprint, AT&T and T-Mobile? What about Apple and Android users? Trader Joe's compared to Whole Foods, Costco

or Aldi? Service isn't the differentiator. You have your favorite based on how they make you feel.

**NERD  
ALERT!**

Let's go back to your word list. Did you select "caring" and "trustworthy?" Not real game changers, are they? It's what is expected at every credit union and community bank. Your brand attitude should delight, inspire and transform the way people feel.

Once you have developed a way of thinking, then look at how it can apply to your culture. Take some time with your team to answer the following questions with your brand attitude in mind:

## Questions:

- Why do we exist?

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- What are the core principles guiding our organization?

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- What do we seek to create, change, achieve?

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**Questions:**

- How does our organization define success?

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- How are we perceived within the community?

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- Why should a person engage with us?

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- What is this organization's "only"?

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- What is the appropriate tone (visual and verbal) that will differentiate and correctly position our institution?

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## Six Examples of Brand Attitudes

Authentic brands are built on warmth and competence. Let's face it: Prejudice is hardwired into human nature. How we interact with brands is much the same way we form relationships with people. The brands we really love make us feel like we belong.

When someone encounters your organization, how do they feel about your intentions? Likewise, how do they perceive your ability to carry out or keep those intentions? Maintaining this balance is key to connecting with consumers both intellectually and emotionally.

Below are six examples of financial institutions that have identified their ideal member. They have realized that whoever gets closest to their customer/member... wins. What you'll find is they don't overcomplicate things. They have a clear understanding of conveying why they matter and have developed a solid brand attitude.

*Do you see your organization in one of these brand stories?*



### The Missionary

Serving a closely-knit community of hardworking, kind and loving people, we are a source of financial empowerment. It is a statement of faith. It is a creed. The work done here is in communion for the betterment of the community. This is an organization that believes in forgiveness and encourages its members to develop frugal habits and live a modest lifestyle. The staff also practices what they preach.



### The Rocker

We take on the establishment. While big banks disregard public concern over fees by increasing or imposing new charges, we have maintained free checking and fewer fees. No façade here. Our members respect us for being transparent, seeing them for who they are, for making things happen, and for being a little weird.

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## The Teammate

We make better living possible through the core principle that “separation is in the preparation.” We are prepared to ask questions, prepared to listen and prepared to serve. Our members – whose line of work is a legacy of honor, service and touching the lives of many – deserve a hands-on financial team that’s always ready. Our organization is like a brotherhood.



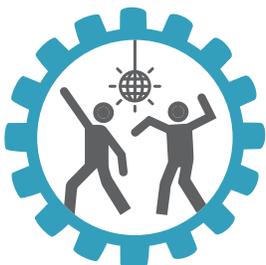
## The Advisor

At each transition point in the lives of everyday people, we help our customers achieve a higher standard of living. The best way to predict the future is to create it, and sustainable financial growth comes from the inside out. To help people find their true path, we want the people we serve to not just belong, but to believe. There is something big in store for them, and we are here to help them find it.



## The Innovator

A team of abundant thinkers, we are committed to innovation and being a learning organization. Never fixated on the problems, we are focused on simple solutions. Building on what’s right and getting members to see what’s possible, the organization is changing the way people feel about life and finances. Nothing is more important than the assurance that comes with high quality, innovative solutions through trustworthy, dedicated relationships.



## The Party Planner

We are dedicated to celebrate all life’s special moments. Whatever you have in your life at this very moment, be grateful for it. Our financial products and services are aimed at making people feel good about themselves and improving their quality of life. We share advice, feelings and memories on social media. We are storytellers for our community.

These are just six examples of brand attitudes. There are certainly more, and your institution has its own story to tell. What is important to remember is your story needs to change how people feel.

# Conversations to have with your team.



*Here's three more conversations worth having with your team:*

## Questions:

- How do our products and services make our customers/members be better versions of themselves?

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- What makes our financial institution a great place to work?

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- How do we want to be described as by our best customers/members?

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## Next Level Messaging

Search Google for “Oreo Social Media.” What you will find is Nabisco’s chocolate sandwich cookie is consistently touted as one of the top 10 brands doing an amazing job on social media. Yes, the sweet crème is oh so delicious, but let’s face it: there’s only so many ways you can put a new twist on it. Right?

What Oreo has realized is they are not selling a cookie, but a story. What people want to buy isn’t nutrition (or lack thereof) but the result of their purchase – how it makes them feel. And Oreo has found a way to be fun, whimsical, timely and topical.

**When it comes to marketing your financial products, think about how you want people to feel:**

- Give consumers hope in consolidating debt with a personal loan.
- Deepen the understanding of how a recreational loan can enhance a person’s love of the outdoors.
- Reinforce to credit card users how your rewards card represents their values.
- Demonstrate how your free checking accounts connect people to their purpose and vision for their careers, business or personal lives.
- Encourage others to create the kitchen or bathroom of their dreams with a Home Equity Line of Credit.

Take note that most personal financial management (PFM) tools are untapped and underused by credit unions and community banks. Marketed correctly, a PFM could position your financial institution as a thought leader. After all, there are more than 150 million registered users of the calorie counter MyFitnessPal. Your PFM can provide a holistic approach to financial fitness from goal setting to budgeting tools to spending overviews.

The essential lesson here is to create a sense of belonging – to tell the story of our members/customers. How we serve the consumer is boring and mundane. How we help them live their lives and act upon their dreams, now that’s exciting.

Take some time to review your web, social, email, digital, print, broadcast and other marketing materials. Discuss with your team how it can be more relevant, targeted and unified. A third party marketing audit may even be a good step to help you climb out of a rut.

**NERD  
ALERT!**

**Here's one final tip:** Sometimes we wait to move until we have all the information. What tends to happen? Things never get off the ground. Do it now. Don't defer having a more meaningful relationship with your audience.

*When reviewing your marketing materials, examine the following with your team:*

## Questions:

- What are our current marketing strategies, and what channels should we start and stop using?

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- Is our message a holistic one? How can we unify our message?

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What is our current in-branch and online procedures? How can we enhance the member experience?

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- Who is our ideal consumer? What are their interests that could be presented in our marketing materials?

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## 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. 🍯