

Apple FCU Uses Online Branch/ATM Locator Tool as Integral Part of its Member Retention Efforts

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Apple Federal Credit Union (\$1.2 billion; 98,376 members; Fairfax, VA)

AppleFCU.org

With 34 high school branches across six local school divisions, we recognize that a majority of our student members may not remain in Northern Virginia for collegiate schooling or a career, and thus not have access to our extensive branch network. Our goal is to ensure our students and parents realize that the products and services they've come to expect at Apple FCU are accessible to them no matter where they may go - and that they can stay connected not only to Apple, but to each other.

We have used Code Green's online BranchMap™ ATM/Branch locator tool's location data for member retention since the spring 2008, as high school students/members move on to college or careers in other areas of the country. As a result, these graduating students never have to leave Apple as members because they can locate convenient shared branches and surcharge-free ATMs wherever they are moving - therefore, using BranchMap as a practical member retention tool.

We conducted traditional marketing practices by sending out postcard mailings noting how many locations were available at select state universities and then highlighted BranchMap for further use. To piggyback on the mailings, we included a similar story in our corresponding month's newsletter (*The Educator*). We also push that feature like crazy in our new member packets and in any "convenience" mentions we put out there - nothing like a detailed zip code search to get you on your way. And we've added it to our new Mobile Banking offering that launched last month. It's everywhere, just like we are!

Our online member retention springboard is our [Stay Connected](#) page on its website, focusing on the importance of making smart money choices while in college and providing information on a recent seminar (June 5, 2008) for interested students and parents. The page highlights Apple's BranchMap and BranchLocator products for use in identifying Apple FCU access points nationwide. Up to the seminar date, this page experienced 67 page views, 30 of which were unique.

From the 1,100 members who received our postcard mailers, Apple welcomed 43 attendees - equaling a return rate of 3.9%. Compared to our standard 1% rate of return (averaging 10-15 financial seminar attendees), we are now aware of measurable interest in

such seminar subjects. An industry expert from our Apple-affiliate, BALANCE Financial Fitness, provided parents and students with information on understanding credit and credit cards, how to build a budget, and money management at the June 5 event.

Students also received a special business card-sized reference for the major Virginia colleges or university of their choice that detailed the number of shared branches and surcharge-free ATMs in the area, and included addresses for the top five closest-to-campus locations. To ensure no one was left out, students attending smaller in-state schools or out-of-state institutions were asked to indicate their school on their evaluation form so that they may receive a similar, personalized card following the seminar. Each was also reminded of Apple's Stay Connected website page so that they may conduct their own searches at any given time.

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