



5121 Whiteford Road, Sylvania, Ohio 43560 - *Website:* www.directionscu.org

Overview

Directions Credit Union, founded in 1953, is a community based credit union, which means membership is open to nearly everyone in the Toledo Area & Central Ohio. Directions Credit Union has been serving members with the highest quality financial services since its founding, providing a complete line of cost effective, efficient financial services to all members. With more than \$500 million in assets, Directions Credit Union's membership stands at 70,000. In addition, Directions has 15,000 online banking account holders.

Objectives

Directions uses various means of reaching out to its members. This includes a quarterly newsletter and a website with rich, updated content. In addition, Directions Credit Union had two primary objectives for its marketing initiatives:

- To reach online members with targeted messages.
- To increase member relationships and product sales.

The Solution

Prior to implementing DeepTarget OLB into their Ultra Data online banking platform, Directions Credit Union was using targeted direct mail to reach its members. However, that was quite an expensive proposition. DeepTarget allows them to target a particular marketing message to the members who are most likely to take advantage of it. Therefore, it offered a way to market at a much lower cost. In addition, it was not only easier to target, it was also easier to track the results of various offers and campaigns.

**“DeepTarget allows us to reach our members with information on products and promotions that is relevant and timely - in a cost effective manner.” --
Brenda Covrett, AVP of Marketing Directions Credit**

Results and Benefits

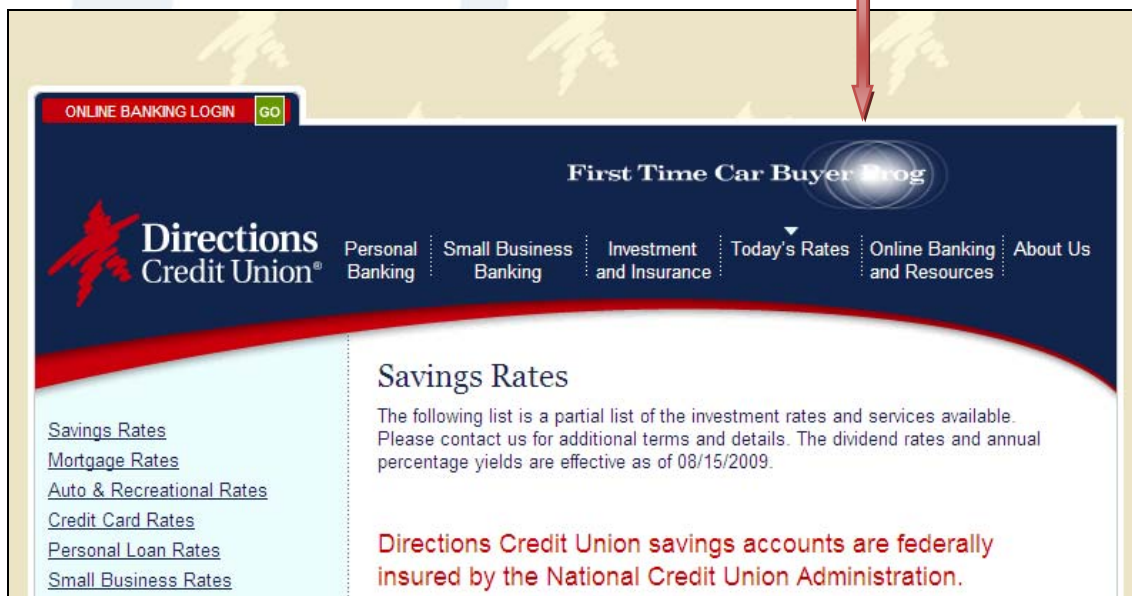
In fact, the primary factors that Directions lists as benefits of the DeepTarget OLB solution are:

1. **DeepTarget is a low cost marketing method.**
2. **DeepTarget allows them to target members with relevant promotions and products.**
3. **The results provide an ROI that supports the program.**

As a non-profit cooperative, owned and operated by the members, Directions' earnings are returned to members in the form of higher interest and dividends on deposits, lower interest rates on loans, and modest fees on other financial services. So, getting higher ROI from DeepTarget only means that the Credit Union is strengthened for its members, who are also its owners.

During its most recent quarter, Directions achieved an ROI on DeepTarget OLB of over 1000%. In addition, the 2-year projected profitability for accounts opened and attributed to DeepTarget was more than \$40,000 during the year.

Directions Credit Union's Website displaying DeepTarget's Animated General Banner:



While all of this is very important, DeepTarget is also utilized as a relevant communication platform to individual online banking members. *"DeepTarget provides a super easy way to keep our banners fresh and current with various targeted messages."* said Janice Kazmierski, E-Marketing Specialist at Directions whose job it is to create new banners and to update others using DeepTarget Offer Manager.

Direction's Online Banking displaying DeepTarget's Targeted Offer Banners:



The screenshot displays the Directions Credit Union online banking interface. At the top, a navigation menu includes: E-STATEMENT, ACCOUNTS, DIRECT DEPOSIT, TRANSFER, CHECK WITHDRAWAL, E-MAIL ALERTS, PAY BILLS, ERIE SHORES BILL PAY, ACCOUNT HISTORY, LOANS, and FE. Two blue arrows point to targeted offer banners:

- Red Banner:** "Janice, how much RV can you afford? Find out now! Click here." with an image of a white RV.
- Yellow Banner:** "Janice, Everyone needs a car! We offer something for everyone." with an image of a yellow car.

Below the banners is a secondary navigation menu: E-STATEMENT, ACCOUNTS, DIRECT DEPOSIT, TRANSFER, CHECK WITHDRAWAL, E-MAIL ALERTS, PAY BILLS, ERIE SHORES BILL PAY, ACCOUNT HISTORY, LOANS, MORE FEATURES, and SIGN-OFF. A third navigation menu includes: TAX INFORMATION, STOP PAYMENT, REORDER CHECKS, CHANGE PASSWORD, MEMBER INFORMATION, CREDIT CARD MAINTENANCE, and SECURITY.

The "More Features" section contains the following links and descriptions:

- [Tax Information](#) - View previous year and current year interest/dividends earned and loan interest paid.
- [Stop Payment](#) - Stop payment on a check.
- [Reorder Checks](#) - Reorder checks for your checking account from Liberty.
- [Change Password](#) - Change your password for remote banking functions.
- [Member Information](#) - View or alter your address, e-mail address, and telephone number.
- [Credit Card Maintenance](#) - Activate cards or report cards lost/stolen.
- [Security](#) - Login Security Administration.

The Directions Credit Union logo is displayed on the right side of the "More Features" section. At the bottom of the page, there is a "PREVIOUS" link, a message "ails' to update your e-mail address: jkazmierski@directionscu.org", a "Details" button, and a "NEXT" link.

Customer Contact Information

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