

# FREE!

## Call Program 2013

**BACK BY POPULAR DEMAND!**

Last year, 77 credit unions participated in the Free Call offering sponsored by CU\*Answers. And the 2013 Free Call program promises to be the best yet.

**Sponsored by:**

**CU\*ANSWERS**  
A CREDIT UNION SERVICE ORGANIZATION



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**Xtend**



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**WHAT'S THE CATCH?** In short, there isn't one. Just two of your network partners – CU\*Answers and Xtend – combining resources to help demonstrate that targeted outreach to members WORKS. In fact, last year it worked to the tune of 24% leads when the Xtension Call Center agent talked to a member. 24%! So no gimmicks and no strings attached. If this isn't the easiest decision you ever made, then you need to call us.

**THIS YEAR'S CALL TOPICS TO CHOOSE FROM:**

**1 WHERE YOUR MEMBERS BORROW**

The goal of a Where Your Members Borrow campaign is to encourage your members to refinance an existing loan from a different financial institution. Xtend will leverage the Where Your Members Borrow functionality within CU\*BASE to collect information and identify targeted members based on credit report data. Armed with this information, Xtend agents have the intelligence they need to perform an effective sales call, and **we can even deliver a loan lead to your MNLOAN #8 pipeline** (additional fee applies).

Choose one of the following campaigns for your free calls:

- Auto refinance
- Credit card balance transfers



**Where Your Members Borrow**

Loan request from: Aug 01, 2012 (MMDDYYYY)    Display top: 100  
 Member type: All Member    Credit scores: 0000  
 Loan type: All    Order by: Present balance

Creditor	Type	Count	Original Balance	Present Balance
FARMERBETH CREDIT UNIT/UP	M	46	3,744,839	3,404,938
FARMERBETH CREDIT UNIT	I	322	4,078,695	2,917,511
WELLS FARGO WR MORTGAG	M	15	1,581,139	1,492,378
BANK OF AMERICA, N.A.	M	18	1,561,273	1,435,808
CITIMORTGAGE, INC	M	15	1,506,748	1,281,766
FARMERBETH CREDIT UNIT/UP	R	208	1,462,103	1,136,124

  

**Where Your Members Borrow**

Creditor: CITIMORTGAGE, INC    Member type: All Member  
 Order by: Score

Member Name	Type	Original Balance	Present Balance	Score	Phone
TEST THOMAS E	M	115,000	51,409	0808	989-852-8709
TEST SUGAN E	M	23,600	3,373	0763	588-295-2887
TEST BRETT M	M	66,000	56,935	0779	989-777-1372
TEST JOSEPH M	M	24,530	23,075	0752	989-225-9682
TEST JOSEPH M	M	92,432	91,546	0752	989-225-9682
TEST PHARA E	M	99,120	81,962	0741	989-295-6613
TEST LISA M	M	114,000	109,171	0709	888-327-0877
TEST TIMOTHY M	M	208,500	163,754	0702	810-783-2182
TEST DONALD B	M	104,100	101,576	0695	989-871-3819
TEST ERIC J	M	185,297	180,413	0669	989-799-6615
TEST MICHAEL J	M	118,500	102,734	0656	989-748-0849
TEST EDWARD O	M	98,100	83,187	0643	989-782-3286
TEST DONALD E	M	56,000	53,791	0615	989-999-9999
TEST KARY D	M	86,189	70,583	0593	989-302-0050
TEST JIM LEE M	M	118,000	108,377	0591	989-328-2285





## 2 POST-SOFT SCORE ENGAGEMENT

CU\*Answers and CBC Innovis have partnered to offer significantly reduced pricing for soft credit scoring for credit unions in the cuasterisk.com network. These scores provide valuable information for you to utilize in your outbound marketing programs like this year's Free Calls. Once the Soft Scores are populated in CU\*BASE, our data analysts will work with you to identify members who fit the profile of your offering.

Based on soft score parameters, Lender\*VP suggests one of the following campaigns to utilize your free calls:

- Promo rates for new installment loans
- Credit card balance transfer
- Promo rate for credit card usage (plastics that are online to CU\*BASE)
- Contingent liability

And just like the Where Members Borrow campaigns, **we can even deliver a loan lead to your MNLOAN #8 pipeline** (additional fee applies).

## 3 MORTGAGE AWARENESS

Mortgage campaigns turned out some of our highest lead rates in 2012. Let us tell your members **you are in the mortgage business!** Data from Where Your Members Borrow, soft scores or mining CU\*BASE loan categories will help our analysts identify members that could benefit from your mortgage offerings regardless of whether you keep them in-house or work with a mortgage CUSO partner. Although the FACT ACT precludes us from starting the loan application process, we can deliver real time leads right to your lending team or partner.





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#### 4 DEPOSIT/OFF TRIAL BALANCE/PLASTICS

Although many of our credit unions are not looking for an influx of capital, many are looking to increase member awareness of specific deposit opportunities or Off-Balance-Sheet strategies like member investment programs. Still others are looking to drive increases in plastics utilization and/or interchange income through programs like Debit Card Roundup or PIN vs. Signature awareness.



#### 5 INTRODUCTION TO BRANCH ST (a.k.a. "DASH FOR CASH")

Using the powerful new dashboard functionality within CU\*BASE, our teams will reach out to new members and members with new loans from both a quality assurance standpoint and to cross sell other credit union products pertinent to their relationship with you. Our goal is to perfect our dashboard template so that we can show YOU how YOUR TEAM can dial for dollars moving forward.



New Member Dashboard

Open-Closed Memberships										All Branches	
From Oct 15, 2011 to Oct 16, 2012 (MMDDYYYY) Status: Opened Gender: Both										Records analyzed: 122	
Employee ID: All Employees Branch: All Branches										Closed: 0.0%	
Account # Name starts with Name contains Member designations Select All selected											
Action	Account #	# Accts	Name	Opened	Closed	Gender	Emp	Branch	ZIP		
<input checked="" type="checkbox"/>	423	1	FURGENZE MELISSA	Oct 17, 2011		F	/V	1	49519		
<input checked="" type="checkbox"/>	424	1	FURGENZE MELISSA	Oct 18, 2011		F	/V	1	49519		
<input checked="" type="checkbox"/>	425	1	LEPEW PEPE	Oct 18, 2011		M	-N	1	48805		
<input checked="" type="checkbox"/>	426	1	TEST TEST L	Oct 21, 2011		F	/Q	1	45406		
<input checked="" type="checkbox"/>	427	1	BONBERSON BOB R	Dec 06, 2011		M	/Q	2	65545		
<input checked="" type="checkbox"/>	428	1	BONBERSON BOB E	Dec 06, 2011		M	/Q	2	40789		
<input checked="" type="checkbox"/>	429	1	JORDO JESCO D	Dec 06, 2011		M	/Q	2	56454		
<input checked="" type="checkbox"/>	431	3	GRUBER JACK L	Dec 07, 2011		M	/Q	1	53083		
<input checked="" type="checkbox"/>	432	1	HOMBER IHEASTREES	Dec 14, 2011			/V	2	89975		
<input checked="" type="checkbox"/>	433	4	ARNOZ PAMELA	Dec 16, 2011		F	/R	2	49444		
<input checked="" type="checkbox"/>	434	1	KETIV HELLO	Dec 19, 2011		F	/Q	2	49546		
<input checked="" type="checkbox"/>	435	1	PITRELL SALLY	Dec 19, 2011		F	/H	2	30630		
<input checked="" type="checkbox"/>	436	1	THOMAS MEGAN E	Dec 19, 2011		F	/Q	2	44241		
<input checked="" type="checkbox"/>	437	1	BALLOCK MELINDA T	Dec 19, 2011		M	/Q	2	49885		
<input checked="" type="checkbox"/>	438	9	MCDONALD RONALD	Dec 19, 2011		M	/R	2	49444		
<input checked="" type="checkbox"/>	439	1	SHELTS BRIDGET B	Dec 19, 2011		F	/Q	1	99999		
<input checked="" type="checkbox"/>	441	2	PLUMBER JOE T	Dec 20, 2011		M	/C	2	99999		



### **NEW THIS YEAR!**

During our execution of lending-centric campaigns, call center agents can generate a loan lead that feeds directly into CU\*BASE for your team to follow up on. We use a customized version of a tool that is available to you called Retailer Direct. Contact the Lender\*VP team at CU\*Answers for more information on the tool.

### **TESTIMONIALS**

*"I just wanted you to know that the free calls are going great! Our team is following up on the trackers and has already booked two loans. We are a small credit union and did not expect to get two new loans in the first week of calls."*

**Jenny Moroski,**  
VP Operations, ROME Credit Union

*"With all our members (over 18) having credit scores readily available in CU\*BASE GOLD, it is easy to increase cross selling and "loan steal" opportunities. All staff have ready access to the credit information about the member and can and share how our rates compare to what the member has now, and where FCU can save the member money!*

*FCU member service staff use the information to better understand the member cash flow. Having the information available makes it easier to understand if the member is running into challenges and credit score problems that we can help them avoid, or turn around quicker.*

*As members apply for loans, the historical information on the member credit score can help show if they have been working to rebuild credit. Knowing this can be helpful in the approval process. We can also offer further guidance and assistance to the member to help keep them moving in the right direction, where another institution may just want to "book the loan" at an excessive rate.*

*FCU is fortunate to get a lot of high quality credit scores for auto loans. To increase interest rate margin, we can utilize the information from the credit scores to find good people that may not have that A or B score today. We can help those people with better rates for them, and at the same time receive a higher return for the risk."*

**Vickie Schmitzer**  
CEO, Frankenmuth Credit Union Testimonial





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### WHAT WE DO

- Gather the data from CU\*BASE
- Determine campaign start date
- Execute professional calls to your members
- Generate leads for the credit union
- Track the results
- Gather testimonials

### WHAT YOU DO

- Enroll in the program
- Choose the campaign
- Approve the script
- Educate your staff
- Work the leads

### FAQ

**Q: How do I sign up?**

A: There are several ways to sign up. (1) Go to [www.xtendcu.com/enroll](http://www.xtendcu.com/enroll) and complete the enrollment form; (2) Call us at 866-981-4XTE; (3) Send an Email to [info@xtendcu.com](mailto:info@xtendcu.com).

**Q: How long do I have to sign up?**

A: This year's program has already been taking enrollments, but if you have not signed up, we will continue to take reservations until January 31st.

**Q: How many free calls does this offer include?**

A: Our partners at CU\*Answers are sponsoring up to 500 calls for the Free Call campaign you select, but you can certainly contract more calls from our team.

**Q: What if we want additional calls?**

A: Additional calls can be contracted directly with Xtend. Calls range between \$1.50 and \$2.50 per call based on the project complexity.

**Q: For lending-focused calls, can Xtend take a loan application from the member?**

A: The answer is a qualified 'yes'. Xtend can gather information from the member and deliver a loan lead directly to MNLOAN #8 for any non-real estate applications. Unfortunately, we cannot initiate a mortgage application, so those leads will be passed to the credit union via CU\*BASE Trackers.





**Q: My members are familiar with the credit union staff and would be suspicious if your call center contacts them. Should I participate with this program?**

**A:** Of course! Members love the personal experience that they receive at their credit union, so why not personalize their experience more by educating them on services that are meaningful to them? Member suspicion is a good thing – you want them to be cautious – and our teams have significant experience making sure your member feels comfortable with the call. Most members are just glad to hear from you, and many ask for follow up on other opportunities over and above our call topic.

**Q: When will my calls be made?**

**A:** If you decide to pair your calls with the CU\*Answers Soft Score program, your free calls will be coordinated with completion of that campaign. We have allocated staffing slots for up to two campaigns per week beginning January 2013 thru August 2013. Assignments are given on a first come, first served basis.

**Q: Will members call the credit union back?**

**A:** Your phone number and name of your credit union appears on the member's CALLERID when we execute calls. We include your number as the call-back phone number in our voice messages as well. And our experience validates that members will call back!

**Q: How should I handle those calls?**

**A:** Your campaign coordinator will e-mail you a copy of the talking points document. We advise that your member service representatives are aware of these phone calls and have a copy of the talking points document to reference for these calls. If a member were to be suspicious of the call, remain calm. We suggest that our call center is not kept a secret. Express your excitement to the member that the call center was able to reach them about products and services that may help them save money. Your members will be relieved that you knew about the call and shared that information with them. Our call center utilizes the tracker system in CU\*BASE. This will help your staff see the details from the 1st call so the conversation can be picked up where we left off. Xtend will be offering numerous tracker training web conferences to teach you and your staff how to maximize the functionality of the tracker system. Feel free to attend 1, or all of the events!

**Q: How do you create the member file list?**

**A:** Where you're using the features within the program our staff performs an analysis of the membership to understand the potential and opportunity within the information presented before placing the call. Please contact your campaign coordinator for your campaign's specific criteria.

**Q: Can I change the criteria qualifying the member for the call?**

**A:** These requests are rare and will be handled on a case by case basis. Some special requests may require an investment in the campaign.

**Q: Our campaign is complete, now what?**

**A:** Your campaign coordinator will create an end of campaign summary that outlines the work that was done on your behalf. Detailed reports are available directly from CU\*BASE. Instructions on how to obtain that report will be given to you in the summary. If you like what you see on your summary, contact Xtend to create a custom campaign for your credit union!

**Q: What happened in 2012 with this program?**

**A:** 84 campaigns were successfully completed with an average lead rate of 24%. The highest lead generating campaign produced interest in 76% of the members we reached.



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