

SPRING 2018

# Creative Times

An LKCS Quarterly Publication for Credit Union Marketing Professionals

LKCS Financial



Wild Growth Seeds

Packaged by:



We do that.

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Marketing Manager, let us help you grow!

# Credit-Based Marketing

## PICKED FRESH FROM THE CREAM OF THE CROP

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**Do you want new members to seek you out?** Plant the seed to let them know you're out there! Pre-screen credit prospecting allows you to target consumers with your best loan products to meet their current needs.

**Run multiple offers at the same time to promote any of your loan products.** Determine what credit requirements, (FICO scores, equity, LTV, etc.) the prospects need to meet the lending goals of your institution. Use LKCS Credit Prospecting to send out pre-screened offers of credit to prospective borrowers. Targeted data is available for refinance offers and new loan acquisitions.



**Approved by:**

**LKCS Financial**

**Pre-Screen Prospecting** is much less expensive than you would think. **Purchase pre-screen data for your whole market area to increase your account base.** By running multiple offers, you are able to find many more prospects who meet your loan requirements. This will allow you to attract more new loans!

### **Credit-Based Marketing**

leverages data from the three major credit bureaus to identify qualified leads. Realize up to a 70% increase in qualified leads by employing data from all three bureaus, when compared to using only one bureau. **Find the right individuals and their specific needs so that you can send the right offer.**

Working with LKCS helps you to make credit-based marketing easier. **Learn more by signing up for our webinar.** Or, contact us online at [www.lk-cs.com](http://www.lk-cs.com) or call **866.552.7866** to speak with a sales representative today.



**Credit Prospecting**

**FREE LIST COUNTS & ESTIMATES**

LKCS will run counts at no charge to determine feasibility and cost of your next pre-screen marketing campaign.

**Utilize credit pre-screen marketing campaigns for:**

- Auto Loans
- Mortgage Loans
- Home Equity & HELOC Loans
- Auto & Mortgage Refinancing
- Credit Cards & Balance Transfers



Free Webinar: \_\_\_\_\_

**Credit-Based Marketing**  
**Wednesday, April 11, 2018 | 1 pm CST**



Scan the QR Code with your mobile reader to register at [www.lk-cs.com/webinar](http://www.lk-cs.com/webinar).

# Website Tool Suite

## DIY DRAG-AND-DROP CONTENT MANAGEMENT

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Your website content needs to be current to keep your members interested and make a good impression with prospects. But updating a website can be difficult if you're not familiar with programming or web design.

### What you need is LKCS' Website Tool Suite.

It's a platform of website management tools that allows you to make everyday changes quickly and easily. **Users can access the Tool Suite at the office, at home, or on the road from any computer, laptop, or mobile device using an internet browser.**



### Tool Suite Options

- Banner Manager
- Rates Manager
- Forms Manager
- Events Manager
- Marketplace Manager
- Announcement Manager
- Careers Manager
- Poll Manager
- Ads Manager
- External Link Manager
- User Manager
- Activity Feed



DIGITAL SERVICES

The Tool Suite can be integrated into an existing site whether or not it is designed or hosted by LKCS. *And these tools can be added without redesigning your site!* **Manage frequent and critical updates to your website; schedule ads and announcements in advance, and maintain a log of all changes for compliance review and reporting.**

Our Tool Suite is easy to use because it has intuitive features like point-and-click and drag-and-drop. With these features, you can easily manage banner ads, post important member service notifications, edit savings and loan rates, and much more.

**Additionally, the Tool Suite also meets financial compliance needs – all data is securely stored for future reference and can be easily shared during compliance reviews and audits.** Not to mention that all editing occurs from within a secured and easy-to-use web-based setting.

**It's safe, it's simple, and it's affordable.**

Want more information on how to easily manage your website? Contact us online **at [www.lk-cs.com](http://www.lk-cs.com)** or call **866-552-7866** to speak with a sales representative.



# Website Accessibility

## DIGITAL BRANCH ACCESS FOR ALL

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Remember the proverbial saying “The Road to Hell is Paved with Good Intentions?” One meaning of this is that good intentions may have unintended consequences. That is very much the case currently when it comes to ADA Web Accessibility.

The fact of the matter is that the intent of ensuring that your website is fully accessible to the disabled (and everyone for that matter) is a very GOOD THING.

Unfortunately, law firms with bad intentions have turned web accessibility into a BAD THING. Through their threat tactics and bullying they have caused significant stress, risk, and expenses for your financial institution.

### Relieve the Stress

LKCS has successfully helped scores of financial institutions abate their websites’ accessibility issues. **Our team has the experience to diagnose and correct the elements of your website that don’t adhere to the Web Content Accessibility Guidelines.**



Free Webinar: \_\_\_\_\_

**Website Accessibility**  
**Wednesday, May 9, 2018 | 1 pm CST**



Scan the QR Code with your mobile reader to register at [www.lk-cs.com/webinar](http://www.lk-cs.com/webinar).

## Manage the Risk

**LKCS aims to be a trusted partner for each of our clients, not just a distant vendor.** From helping you publish a web accessibility policy statement on your website to providing reports documenting your efforts to make and keep your website fully accessible and aligned to the latest accessibility standards, we've got your back. Our work has been reviewed as part of legal proceedings and has led to positive outcomes for our clients.

## Reduce the Expenses

We know what we're doing. We do it well. And we do it efficiently. Which means, we charge a fair price. **We often hear that our web accessibility pricing is much, much lower than other competitors'.** That's because you don't have to pay to train us to learn how to make a website accessible. We aren't here to make a quick buck – we want to work with you on other web development and marketing projects now and in the future. And, we fix the accessibility issues rather than covering them up with overlay software. We even have a solution to give you the technical guidance to identify and fix the accessibility issues on your website all by yourself.

Sign up to attend our webinar, or visit us online at [www.lk-cs.com/ada-web-accessibility](http://www.lk-cs.com/ada-web-accessibility) to learn how to weed out and fix potential ADA problems. You can also call **866.552.7866** to speak with a sales representative today.



# Color Statements

## DRESS UP YOUR MESSAGE & WATCH IT BLOOM

Color attracts attention and communicates your message better than black and white alone. Allow your offer to stand out and make your brand shine. Until now, the increased cost for full color has made this option too expensive to be used for most statements. But, the cost of color has dropped significantly in recent years.

**ABC FINANCIAL**  
 4133 Frank Road • 800-555-1000  
 Reno, Nevada 81304 • www.abc.com

Member No. X000000087  
 Statement Period  
 X000000 - X000000  
 YTD Taxable Dividends  
 8.25  
 YTD Interest  
 0.00  
 Page No. 1 of 1

JOSEPH A MEMBER  
 123 STREET ADDRESS  
 ADDRESS LINE 2  
 SOMEWHERE IL 12345-1234

**Streamline your bottom line.**  
 Ask about our cash management tools.

**SAVINGS**

DATE	AMOUNT	BALANCE	TRANSACTION DESCRIPTION
PREVIOUS BALANCE		7,034.53	
NEW BALANCE		7,034.53	

**CHECKING**

DATE	AMOUNT	BALANCE	TRANSACTION DESCRIPTION
PREVIOUS BALANCE		22,434.49	
Jan02	-87.99	22,346.51	PRINCIPLE / LIFE-INSL PREM
Jan05	-77.58	22,268.93	ACH/BLLPAY
Jan06	-153.31	22,115.62	AUTO-DIRECTPAY
Jan10	-775.54	21,340.07	Bank 2008
Jan10	-7,394.63	14,345.47	BY CHECK WITHDRAWAL - 10122
Jan10	-86.14	14,259.33	MEDIA-SPY PAYMENT
Jan16	-667.76	13,591.57	CARD ONLINE-PAYMENT
Jan17	-476.25	13,115.32	ALL - SVC. BILL
Jan24	-191.00	12,924.32	BANK - ONLINE PNT
Jan25	-77.21	12,847.11	ACH/BLLPAY
NEW BALANCE		12,847.11	

**CLEARED CHECKS THIS PERIOD** (Bank Ac 1 contains a stop payment)

Bank #	Amount	Form	Amount	Form	Amount
2006	777.54				

**CHECK SUMMARY**

DESCRIPTION	COUNT	DEBITS	CREDITS	DESCRIPTION	COUNT	DEBITS	CREDITS
Cleared Checks	1	777.54	0.00	ATM Transactions	0	0.00	0.00
EFT Transactions	8	1,651.08	0.00	Other Deposits	0	0.00	0.00
Other Withdrawals	1	7,046.81	0.00				
<b>Balance Forward:</b>		<b>22,434.49</b>		<b>Net Change:</b>		<b>(9,358.13)</b>	

**Full Color Statement Sample**





Every month you mail out statements to your members. Wouldn't it be great to include targeted, full color ads on these statements? **Stretch your marketing budget by using the statement postage to get your marketing messages delivered.** Consider these transpromo statement marketing messages:

- **Personalized inserts**
- **Credit based marketing offers**
- **Use different mini newsletters to targeted groups**
- **Branch specific messaging**

## **Improve your marketing results without breaking your budget!**

**Adding full color to your statements will increase your statement processing cost by only around 15%.** You would spend more than this if you print a couple of generic inserts to include with your statements. Instead, print these messages directly on your statements and improve your marketing results.

Since no preprinted statement forms are required, you don't need to worry about forms becoming obsolete. **You can even make your statements more fun and change them with the seasons.**

Visit us online at [www.ik-cs.com/statements](http://www.ik-cs.com/statements) or attend our webinar to learn more about our statement processing services. You can also call **866.552.7866** to speak with a sales representative today.



Free Webinar: \_\_\_\_\_

**Color Statements**  
**Wednesday, June 13, 2018 | 1 pm CST**



Scan the QR Code with your mobile reader to register at [www.ik-cs.com/webinar](http://www.ik-cs.com/webinar).



**GET LOGOED**



Contact Us

[lk-cs.com/getlogoed](http://lk-cs.com/getlogoed)  
866.552.7866



# Logoed Products

## CULTIVATE BRAND RECOGNITION

**LKCS Financial** will spring to mind as this branded eco-friendly promotional item grows and blooms. Add your logo to the Bamboo Blossoming Kit and hand it out at conferences or as a special campaign incentive. The kit includes one seed packet, one peat pellet, bamboo pot and 4-color packaging with imprint on top.



LKCS offers thousands of promotional lawn and garden items to choose from at a price range to fit your budget:

- Seed Packets
- Gardening Gloves
- Tool Sets
- Knee Pads
- Stool & Utility Tote Bag
- Aprons
- Mini Garden Hose
- Shelter Tents
- Flags
- And more..

## Marketing Manager, want to search for items yourself?

We have made it easy for you to find logoed products based on the price range you need, the event you are planning or the promotion you are marketing! **Visit our logoed product store today at [www.lk-cs.com/getlogoed](http://www.lk-cs.com/getlogoed).** Our experts are also available to help you personally! We can search through hundreds of thousands of products to find what you need, within your budget. Our mission is to help you create long-lasting relationships through the power of promotional products.



# Social Media

## LET'S NOT BEAT AROUND THE BUSH

Does **LKCS Financial** fear social media compliance and risk? LKCS' Social Media Management platform has proven ways to manage social media compliance, and the risk that comes along with it.



### Social Media Management Benefits:

- Brand Reputation
- Member Service
- Content Publishing
- Reporting

These are just some of the features included in this tool.  
Call **866.552.7866** today or visit us online at

**lk-cs.com/social.**



4130 Plank Road  
Peru, IL 61354

Address Service Requested



PRSRT. STD.  
U.S. POSTAGE  
**PAID**  
Creative Services

[www.lk-cs.com](http://www.lk-cs.com) | 866.552.7866

MARKETING | DESIGN | PRINT | MAIL | WEB | STATEMENTS

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