

# FEATURED HERO: LKCS FINANCIAL CREDIT UNION



We do that.

# CREATIVE TIMES

WINTER  
2018

EXTRA BONUS:  
MORE  
INSIDE!

- P2 **CREDIT-BASED MARKETING** Be a Loan Growth Superhero!
- P4 **ADA WEB GUIDES** Preventing Website ADA Lawsuits
- P6 **STATEMENT SUPER TEAM** Statement Processing Protection
- P8 **CAMPAIGN SUITE** Your Marketing Sequel!
- P10 **10% OFF SUPER SALE!** Show the Love with Logoed Products





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FEATURED HERO: LKCS FINANCIAL CREDIT UNION

# CREDIT-BASED MARKETING





# Credit-Based Marketing

**BE A LOAN GROWTH SUPERHERO!**

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Consumers are always looking for ways to defeat their monthly bills. They frequently search for options to lower their interest payments and/or consolidate debt. Credit based marketing allows you to acquire these Auto, Credit Card, Home Equity, and Mortgage loans. BAM!

Select the credit criteria for each loan type. Access attributes such as: FICO scores, LTV, equity, loan balances, etc. **Filter out derogatories and fine-tune your target market with demographic data and behavioral models.**

There are two different ways you can use credit based marketing:

## **PRE-SCREEN PROSPECTING**

- Proactive
- Send out pre-approval offers to those who match your criteria and seem likely to respond to your offer.
- Run multiple offers at the same time to promote many loan products

## **MONITORING ALERTS**

- Reactive
- Send out offers to those who meet your underwriting guidelines and are actively seeking a loan from another lender

Credit based marketing is much more cost effective due to the loan volume it generates. LKCS is on a mission to help you understand the best options for your budget. Attend our upcoming webinar to learn more. **Call 866.552.7866 to speak with a sales representative today or contact us online at [www.lk-cs.com](http://www.lk-cs.com).**

Free Webinar

Be A Loan Growth Superhero!

**Wednesday, January 10, 2018 • 1 pm CST**

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





We do that.





# ADA Web Guides

## PREVENTING WEBSITE ADA LAWSUITS

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An ounce of prevention can go a long way! The same can be said about your website. The threat of legislation surrounding ADA website guidelines has caught many credit unions by surprise.

Your Digital Branch may be the only branch that some of your members regularly visit. Your Digital Branch must interact properly with the different assistive technologies used by the disabled. Your failure to show concern for this can result in a lawsuit. **As the number of lawsuits has increased, the asset sizes of the institutions being targeted have decreased.**

Failure to have documented proof that you are addressing your website ADA issues is allowing lawsuits to proceed. Having reports that document you are reviewing your website to address and meet the guidelines is your best protection. **Regular, systematic reporting from a reputable and independent third-party reviewer is the best approach to prevent an epic battle. POW!**

Not sure where your website stands in relation to the guidelines? Test individual pages of your website at [wave.webaim.org](http://wave.webaim.org). Click the Details (flag) and Information (i) icons on the very far left edge of the page to understand any of the items reported.

**At LKCS, we offer different web accessibility solutions based on your specific institution's needs, internal (or external) web development expertise, and timeline.** We let you choose how often your website gets reviewed and documented.

**Visit us online at [www.lk-cs.com/ada](http://www.lk-cs.com/ada) or attend our upcoming webinar to learn more about meeting ADA Guidelines. You may also call 866.552.7866 to speak with a sales representative today.**

Free Webinar

Preventing Website ADA Lawsuits

**Wednesday, February 14, 2018 • 1 pm CST**

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





We do that.

# STATEMENTS!





# Statement Super Team

## STATEMENT PROCESSING PROTECTION

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You and they go around and round. Whenever there's a statement processing issue, the finger pointing starts. While they're worrying about who to blame, your members are wondering when their statements will arrive.

**Power up with LKCS to get the best possible customer service!** We understand that creating statement files isn't your only job. If an issue arises, our heroic staff of programmers will compare and analyze your data file to help determine what the problems and solutions are.

**Every month, we check our member's data files for these common issues:**

- **Proper date range on statements**
- **Proper transaction activity**
- **Verify statement quantities from month to month and quarter to quarter**
- **Check and notify you if you have embarrassing spelling errors or old or out of date messages**
- **And dozens of other quality control tests**

**Is your current statement provider watching out for you?**

If you're unhappy with your current statement provider, switch to LKCS! Our courageous and experienced programmers and testers will make the conversion process easy. Better yet, you will receive a statement that's designed specifically for you. ZAP!

Visit us online at [www.lk-cs.com/statements](http://www.lk-cs.com/statements). **Or attend our upcoming 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

Statement Processing Protection

**Wednesday, March 14, 2018 • 1 pm CST**

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





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# CAMPAIGN SUITE!

## WHAT OUR CLIENTS ARE SAYING:

*"What we enjoyed most using Campaign Suite, was the availability of data that was current. Following the campaign's success while it's in progress is key so adjustments can be made. The analytics were easy to understand and report. We will definitely use it again!"*

Jake Ward,  
VP Marketing,  
R.I.A. Federal Credit Union





# Campaign Suite

## YOUR MARKETING SEQUEL!

With the introduction of Campaign Suite, the old way of handling direct mailing services is ancient history. With Campaign Suite, here's what you get:

### HIGHER RETURN ON INVESTMENT

- You can keep tabs on your mailings with built in online mail tracking, so you know exactly when to ramp up for more traffic, saving you money and frustration.

### NO LEADS LEFT BEHIND

- Your campaign includes follow-up ads from Google and Facebook that display and follow your prospects all across the internet keeping leads warm until they are ready to buy.
- Be like the big retailers and have your ads follow prospects across the internet.

### A FLAWLESS SALES SYSTEM

- Included Call Tracking: Record and listen to sales calls, allowing you to monitor your sales and service process as the campaign leads are rolling in and use these calls for training purposes in the future.
- A complete online dashboard gives you access to the data and activity of all aspects of your campaign.

### HOW IT WORKS

Campaign Suite operates on a five-step process, where regular direct mail only operates on one. BOOM! It is a suite of services that seamlessly maximizes your marketing impact. Instead of just sending out postcards, Campaign Suite consists of Direct Mail, Mail Tracking, Online Follow-Up Ads, Social Media/Facebook, and Call Tracking.

Let us help you add Campaign Suite to your next mailing! **Learn more about this incredible marketing sequel by visiting us online at [www.lk-cs.com/campaignsuite](http://www.lk-cs.com/campaignsuite). You may also call 866.552.7866 to speak with a sales representative today.**





We do that.

# GET LOGOED!

RECEIVE  
**10% OFF**  
YOUR LOGOED  
PRODUCT  
ORDER NOW  
THROUGH  
VALENTINE'S  
DAY, 2018!





# 10% Off Super Sale!

**SHOW THE LOVE WITH LOGOED PRODUCTS**

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LKCS is showing you the love so you can show your members you love their business.

**All orders from our Logoed Product store will receive 10% OFF from now until Valentine's Day 2018! WOW!** Whether you are planning your Annual Meeting or an Auto Loan promotion, giving your members a thank you gift is a great idea. A logoed product gives members a useful product, creates brand loyalty, and promotes you and your services.

LKCS has thousands of products to choose from at any price range you need:

- **USB Flash Drive/Pen**
- **Tote Bags/Duffle Bags**
- **Microfiber Cloths**
- **Custom Event T-shirts**
- **Lanyards**
- **Books & Toys for children**
- **Golf Accessories**
- **One Song Download Card**
- **Water Bottles**
- **Mints/Candy/Cookies**
- **And More...**

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.

**Contact us today.**





We do that.

4130 Plank Road  
Peru, IL 61354

Address Service Requested



PRSR.T. STD.  
U.S. POSTAGE  
**PAID**  
Creative Services

LKCS has successfully completed its annual SOC2 Audit on Controls at a Service Organization Relevant to Security, Availability, Processing Integrity, Confidentiality, and Privacy. KAPOW!

The SOC2 report provides our clients with information and assurance about the data processing and information technology controls at LKCS, and the confidentiality of the data that we process.

**The successful completion of this comprehensive audit demonstrates LKCS' day and night commitment to implementing processes, and controls for delivery of secure, high quality services to its members.** An

independent auditing firm performed the audit. Key services included in the scope of the audit were LKCS' statement processing and e-statement operations, information technology policies and procedures, and website hosting services.



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

MARKETING | DESIGN | PRINT | MAIL | WEB | STATEMENTS

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