



MARKETING | DIGITAL | PRINT & MAIL | STATEMENTS

Creative Times

› WINTER 2019 MARKETING NEWSLETTER

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Social Media Compliance for Financial Institutions

The Federal Financial Institutions Examination Council (FFIEC) has guidelines to help identify compliance and legal risks financial institutions should follow. Out of the guidelines presented by the FFIEC, a few important ones to take note of for social media are:

- » Truth in Savings Act
- » Regulation DD and Part 707
- » Fair Lending Laws
- » Truth in Lending Act

Every financial institution should put together a compliance risk management plan that should include:

- » A social media policy
- » Training and guidelines for staff
- » A process for selecting third party vendors or assistance
- » A way for social media posts, comments and messages to be recorded and saved

Join us on January 15th for our webinar.

We will discuss the guidelines set out by the FFIEC, new rules set in by Facebook, policy and training best practices, and the tools to help you keep a record of your activity.

Free Webinar

Social Media Compliance for Financial Institutions

» **January 15, 2020 | 1 pm CST**

REGISTER ONLINE AT: lk-cs.com/webinar



SOCIAL MEDIA COMPLIANCE





Targeted Statement Marketing Explained

Like most of LKCS' statement clients, Credit Union 1 typically included a graphical ad, or onsert, on their statements each month. But since LKCS first started meeting with them, the credit union's marketing department has always wanted to do more than just include one static onsert.

“They wanted to personalize their member statements and send unique messages and offers relevant to different groups of members. We showed them how LKCS can enable that.”

CREDIT UNION 1's OBJECTIVE

- » Combinations of at least 34 different full color graphical onserts
- » Personalized onserts ranging in size from 3"x2" to full page letters
- » Targeted onserts offering cross-selling opportunities

“There aren't many statement vendors willing to do all this. While many have the capability, most are focused on reducing costs and getting their clients to produce their statements the exact same way. When it comes to statements and e-statements, LKCS is renowned for our flexibility, creative ideas, and willingness to satisfy all of our clients' requests.”

- Sid Haas, LKCS Vice President of Business Development

FUN FACTS: Targeted advertisements are, on average, almost twice as effective as non-targeted ads.

Attend our webinar on March 11th.

See firsthand how you can target market on your statements. Learn how you too can get marketing value from your statements each month. Call **866.552.7866** to speak with a sales representative today.

Free Webinar

Targeted Statement Marketing Explained

» **March 11, 2020** | **1 pm CST**

REGISTER ONLINE AT: lk-cs.com/webinar



***“We lead the industry with
our capabilities to incorporate
targeted marketing...”***

- Sid Haas, LKCS Vice President of Business Development

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 Go to lk-cs.com/targeted-marketing to read an expanded version of this article.



❏ Does Your Website Need to be Accessible?

Federal Court attention to web accessibility has actually heated up in the last few months. The Eleventh Circuit and even the U.S. Supreme Court may soon weigh in on whether Title III of the ADA categorically applies to all websites and apps.

YOU HAVE FLEXIBILITY IN HOW YOU MAKE YOUR WEBSITE ACCESSIBLE.

Assistant Attorney General Stephen E. Boyd, Section508.gov, and the Ninth Circuit Court of Appeals have all stated that you have flexibility in how you make your website accessible. If you don't meet every last bullet point of the standard, your website is not suddenly inaccessible. Rather, the point of emphasis remains that your website provides for "full and equal" use and enjoyment of your content and functions.

Can overlays solve the problem?

Toolbar overlays inherently can't achieve the ADA's "full and equal" use standard, but, when your website is properly remediated, it can meet the ADA standard.

HERE'S WHY OVERLAYS AREN'T A SIMPLE SOLUTION:

- » They can't be used if not activated
- » They don't account for all disabilities
- » They don't fundamentally make your website accessible





To make your website accessible, you need to have a developer remediate (fix) your website to make it accessible according to the WCAG 2.1 AA standards. This will require manual reviewing and the use of software to find accessibility problems.

If you do get hit with a demand letter and end up settling, you still have to make your website accessible! And, just because you're sued once doesn't mean you can't get sued again by someone else.

WEBSITE ACCESSIBILITY IS A FAST-MOVING AREA OF LAW THAT IS PRIMED FOR REFORM.

With an increasing number of conflicting decisions and the possibility of new legislation or Supreme Court guidance, we will be closely monitoring this topic in the coming years.

Lastly, the Americans with Disabilities Act is a strict liability law which means **THERE ARE NO EXCUSES** to non-compliance!



Americans with Disabilities Act

📌 How Your Marketing Can Benefit From Google, Amazon, and Facebook

These companies have changed the world. They've changed your prospects' expectations, behaviors, and perceptions. And you need to change accordingly.

TRAFFIC MEANS VISITORS. VISITORS MEAN BUSINESS.

If 88% of all traffic in your area drove on the same road, you'd purchase a billboard ad. This is the percentage of Internet users that searched on Google in 2019. Google advertising should be an important part of your marketing budget.

A key element to Amazon's success is online reviews. Google is #1 for online reviews. 63% of people now look to Google for reviews! 88% of consumers trust online business reviews.

What can you do?

Put the odds in your favor and beat the competition! Invite account holders with positive experiences to leave reviews via email and/or text message.

Google Search Advertising Options:

- Local Listings
- Organic Search Engine Optimization
- Paid Search Advertising
- Display Ads
- Retargeting of Website Visitors



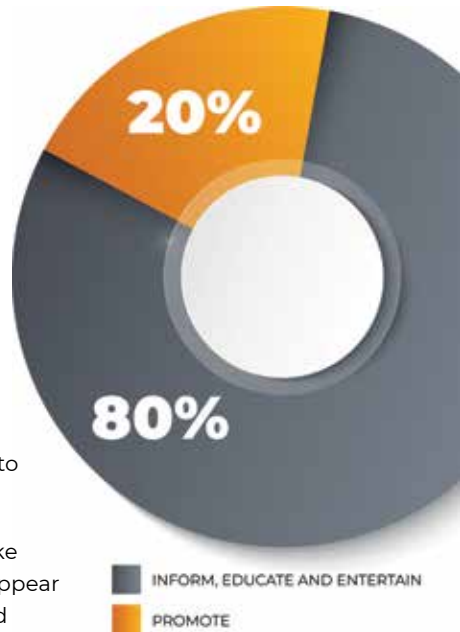
FACEBOOK IS AN ADVERTISING PLATFORM BUT IT IS NOT FREE.

Good content takes time (and money) to develop. Use the 80/20 Rule – 80% of your posts should inform, educate and entertain; 20% promote your brand. The key is to publish content that will generate Likes and Shares. ALWAYS including a photo and video is even better.

Facebook also offers retargeting. It's just like Google, only less expensive! Your ads will appear on Facebook, Instagram and Facebook's ad network – Apps, Apps, Apps!

Join us on February 12th for our webinar.

We will explain and demonstrate this information in more detail. Can't wait that long? Call **866.552.7866** to speak with a sales representative today.



Free Webinar

How Your Marketing Can Benefit From Google, Amazon, and Facebook

» **February 12, 2020 | 1 pm CST**

REGISTER ONLINE AT: lk-cs.com/webinar





'TIS THE SEASON...

to start thinking about getting organized!



Get Your Ducks in a Row

The new year is upon us! Everyone is going to be thinking about getting their ducks in a row for the new year. **Help them organize with an incentive to open a new savings, money market, certificate of deposit or IRA account.** LKCS has a large selection of products to choose from including items for members ready to retire and those that are just starting to save.

Featured Products (*not shown in actual size*):

- A)** Leather Portfolio - Product #PFUS62
- B)** USB Flash Drive - Product #USB12004
- C)** Paper Clip Dispenser - Product #OFC500
- D)** Stylus Ink Pen - 752BAA



VISIT OUR LOGOED PRODUCTS
STORE TODAY!

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 promotion you are marketing!



NEED SUGGESTIONS OR ADVICE?

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!

LKCS has thousands of products to choose from at any price range you need. Here are some other gift items to consider:

- > Calculators
- > Desk Caddy
- > Binder Flip Clip
- > Stress Relievers
- > Letter Openers
- > Magnifier with LED Light
- > File Bags/File Boxes
- > Calendars
- > Document Cases
- > Computer Accessories
- > And More...





We do that.

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