

CreativeTimes

WINTER 2026 NEWSLETTER



AWARD-WINNING DESIGNERS WHO WORK FOR YOU!

We create custom websites that
elevate your brand, stand out from the
competition, AND convert prospects
with award-winning results.

» P2

IN THIS ISSUE:

- AI and SEO: What's Changing and How LKCS Is Already Ahead » P8
- Win Back the Loans You're Missing! » P10
- Your Borrowers Are Online: Are You Ready to Capture Them? » P12
- Seemed Complicated, Until You Had the Right Help » P14

815.223.0391



lk-cs.com



Design Awards

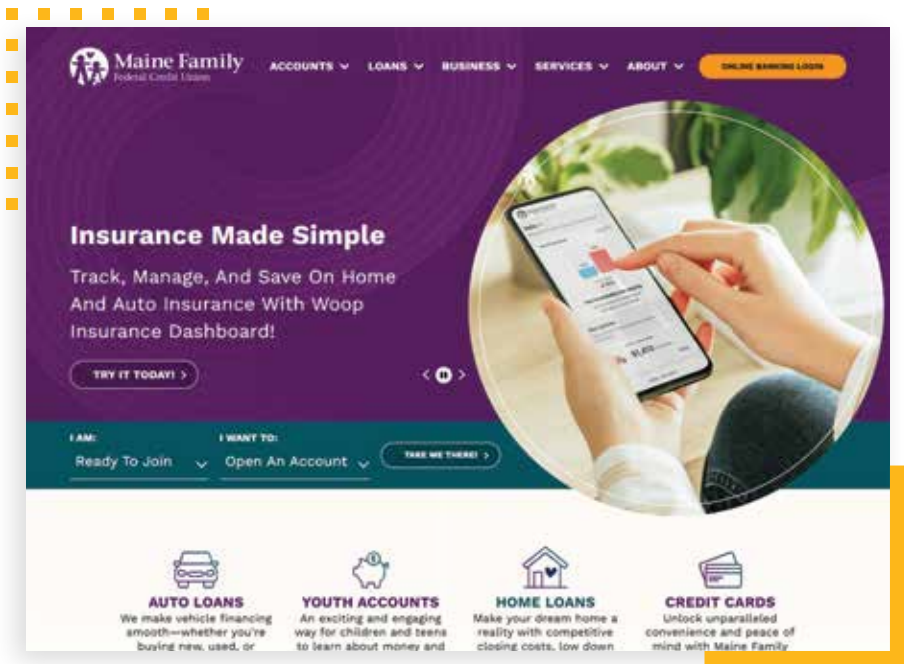
With LKCS, you won't get one-size fits all designs. We will work with you to create a design that fits your branding and personality. Big or small, LKCS will work within your budget to get you the most for your money.

We challenge our designers to always think creatively with their designs. **In 2025 the results showed. We received twelve design awards compared to eight in 2024!**

You need to stand out from the competition. Since your website is usually the first-place prospects look, a well-designed website is key. LKCS will provide you with the design and tools you need to convert more prospects.

Please review our customer testimonials to see what they have to say about their award-winning project experience.





MARCOM AWARDS | GOLD

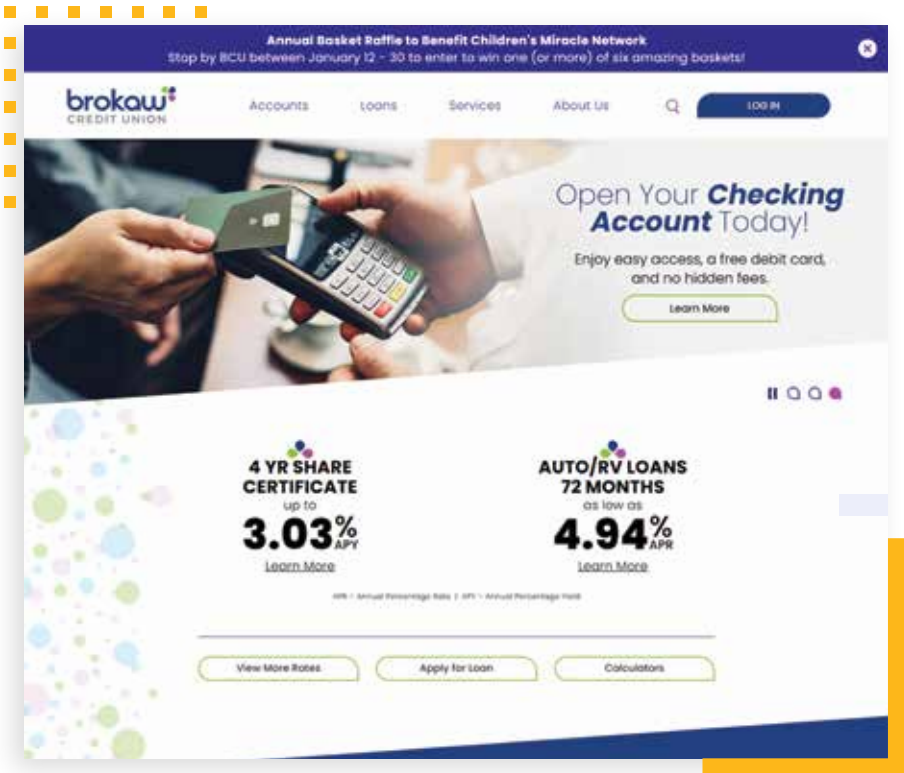
Maine Family Credit Union

WEBSITE REDESIGN | MAINEFAMILYFCU.COM

Partnering with LKCS for our website redesign was a game-changer for us. From the very beginning, they understood our vision and made the entire process smooth and collaborative. **They didn't just redesign our website; they reimaged it.** The new site features a bold, eye-catching design that perfectly reflects our brand, while the streamlined navigation makes it easier for visitors to find what they need quickly. They also introduced **interactive features that have significantly improved engagement and user experience.** Thanks to their expertise, our website now feels fresh, intuitive, and future-ready. We're thrilled with the transformation and proud to showcase it!

Rachel McKinley, Vice President of Marketing





MARCOM AWARDS | HONORABLE MENTION

Brokaw Credit Union

WEBSITE REDESIGN | BROKAWCU.COM

Brokaw Credit Union is thrilled to receive a 2025 MarCom award recognizing the creativity and hard work of the marketing and communications industry. **Our recently renovated website is another example of the excellent, longstanding partnership we continue to enjoy with LKCS and their talented, innovative and service-driven team.** It is because of them that we now have an award-winning website and continue to drive business and engage our membership!

Jenny Schatzman, Marketing Coordinator



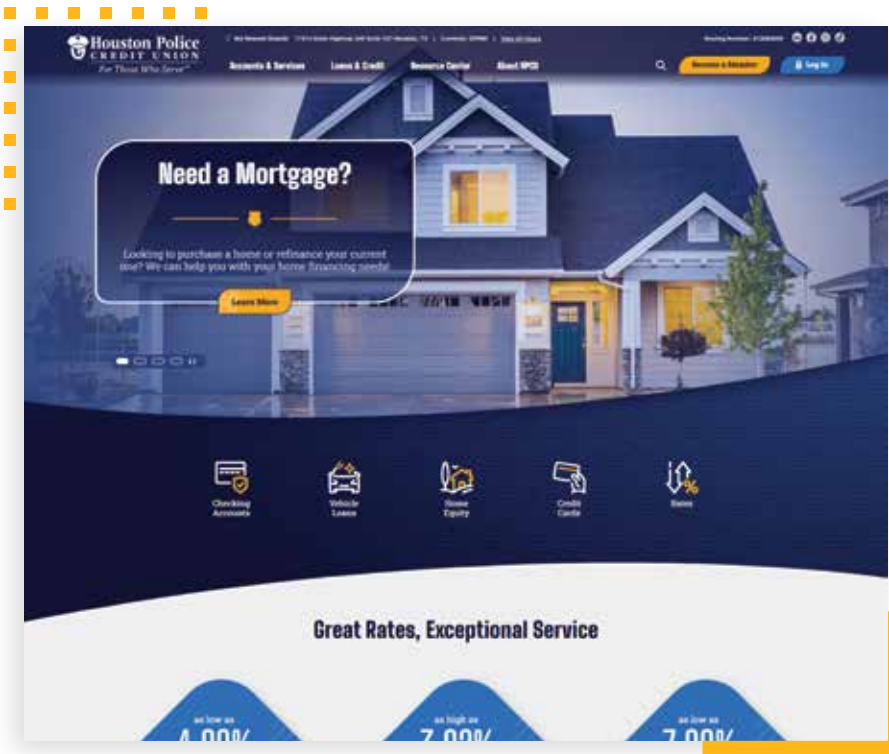
VEGA DIGITAL AWARDS | GOLD

Houston Police Credit Union

WEBSITE REDESIGN | HPCU.COOP

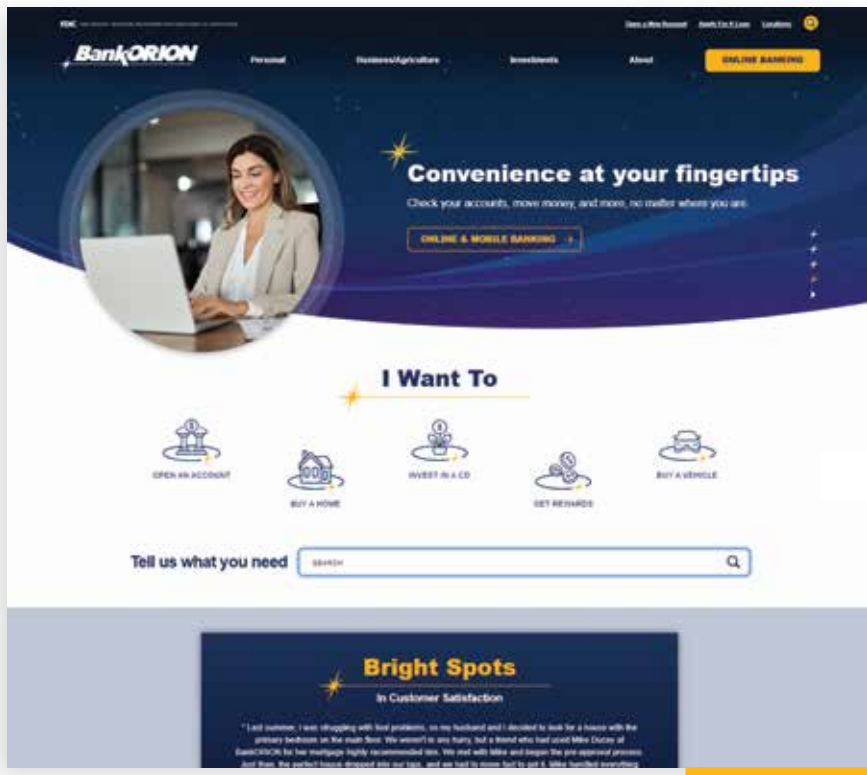
Working with LKCS for our website redesign was a great experience. We were delighted to see the new, modern look with cutting-edge features they brought, while staying true to our brand and highlighting what was important to us. **LKCS not only offered a fantastic web design experience, but their responsiveness to any questions we had throughout the process and during implementation was excellent.** We are very grateful to the LKCS team for our amazing new website!

Savanna Perkola - VP/CMO



PS





MUSE AWARDS | SILVER

BankORION

WEBSITE REDESIGN | BANKORION.COM

Our new website design is modern, intuitive, and perfectly reflects our brand identity. Navigation is seamless, and the user experience is outstanding, making it easier than ever for visitors to find what they need. **The attention to detail and creativity behind the LKCS redesign exceeded our expectations. We couldn't be happier with the results!**

Aleshia Chiesa,
VP/Director of Marketing & Culture



VEGA DIGITAL AWARDS | GOLD

EWEB Employees Federal Credit Union

WEBSITE REDESIGN | MYEWEBCU.ORG

Partnering with LKCS on our website redesign has been a great experience from start to finish. **The team truly understood our vision and helped us create a modern, user-friendly site that reflects who we are.** Winning the Vega Digital Awards – Gold for website design is such a proud moment for our team. **The results have already enhanced how our members experience EWEB Employees Federal Credit Union online, and we are pleased to share that their feedback on the new site has been overwhelmingly positive.**

Cody Mendonca, Senior Loan Officer



AI and SEO: What's Changing and How LKCS Is Already Ahead

One of the biggest shifts happening in digital marketing: the intersection of AI and SEO. While there's plenty of hype surrounding the impact of artificial intelligence on search, the good news is simple — LKCS has already been preparing for this moment.

What's Happening in Search

More users are turning to tools like ChatGPT to ask questions and get fast, conversational answers. At the same time, Google has rolled out its own AI-powered search results, giving users direct responses on the results page without requiring a click-through.

This shift means:

- » AI is changing how users consume information.
- » **Users are visiting websites less frequently because answers appear instantly.**
- » People are now relying more on AI engines as a resource for information.

Yet despite these changes, one thing hasn't shifted: how AI consumes information.

SEO Principles Still Matter

AI relies on many of the same core principles that have guided traditional SEO and strong website performance for years. Because LKCS has consistently built sites with structured content, clean information architecture, and met technical best practices, **our websites are well-positioned for both search engines and AI engines.**





How Your Website Can Harnesses Changing Search Dynamics

Your site must include the following features if you want to meet these changing search dynamics:



VIDEO CONTENT

AI tends to surface quick, clear video explanations. LKCS can create short-form videos that help credit unions and banks communicate their products and services more effectively.



SCHEMA STRUCTURED DATA

AI engines place even more weight on structured data than traditional search engines. **Our schema tool, designed specifically for bank and credit union data**, helps clients enhance visibility across AI-driven platforms.



LOCAL LISTINGS MANAGEMENT

Just like SEO, AI checks for accurate and consistent local listings to build trust in the information your website puts out. LKCS' Local Sync Manager makes maintaining and updating phone numbers, hours of operation, holiday hours and branch information across 50+ websites fast and seamless.

The Internet and how it is used are constantly changing. But there is one thing that doesn't change, LKCS will be here to guide you. Ask us how to incorporate these features into your current or new website.



Win Back the Loans You're Missing!

Are you losing loan opportunities to competitors? Too often, account holders choose convenience over loyalty. But what if you could **target those missed loans and bring them back to YOU?**

Introducing Credit Prospecting from LKCS

With **soft credit pulls**, we help you identify consumers who meet your credit criteria, without impacting their score. You set the parameters, and we'll do the rest.

Perfect for:

- » Home Equity & HELOC Loans
- » Home Improvement Loans
- » Vehicle Loans
- » Mortgage Loans
- » Balance Transfers
- » Personal Loans



We'll find **creditworthy prospects most likely to respond** — and then help you **seal the deal** with personalized mailers that show real monthly savings. Add our **Campaign Suite** to reach them on Facebook and Google for maximum impact.

Don't Miss Out — Learn How!

Attend our webinar on Wednesday, March 11, 2026 at 1PM CDT, to see why Credit Prospecting is a game-changer for your loan growth strategy. Visit **lk-cs.com/prospecting** or **call your sales rep at 815.223.0391** to learn more or to schedule your own personal demonstration.





— FREE WEBINAR —

**Credit Prospecting:
Because you can't afford to
let great loans slip away.**

» **March 11, 2026 • 1 pm CDT**

REGISTER ONLINE AT:
lk-cs.com/webinar



Your Borrowers Are Online: Are You Ready to Capture Them?

Today's borrowers expect speed, simplicity, and convenience. If your online lending solution isn't delivering, you're losing business. **Before you renew your current platform, see why ours is better — and built to help you close more loans for less cost.**

A Smarter Digital Lending Experience

Our solution turns **website traffic into real leads and completed applications** with a guided, step-by-step process that's easy for borrowers, and fully branded for you.

Offer Every Loan They Need:

- » Home Equity & HELOC Loans
- » Mortgage & Refinance Loans
- » Construction Lending
- » Vehicle Loans
- » Personal Loans
- » Commercial Loans

Packed with Features Borrowers Love

- » **Educational tools** to build confidence.
- » **Real-time rates & payment information** for transparency.
- » **Personalized experience** that matches your brand.

And for you? **Optional automation tools** that save time and reduce risk: AVM, Credit Pull (Tri-Merge or Soft), OFAC, MLA, VOI, VOA, ID Verification, Title Ordering, Document Uploaders—and more.



Why Settle for Less?

Your current solution might be costing you more than you think. Our platform is designed to **increase conversions, streamline workflows, and deliver a better borrower experience — at a lower cost.**

See It in Action

Join our free webinar on Wednesday, April 8, 2026 at 1PM CDT and discover why this is the upgrade you can't afford to miss. Visit **lk-cs.com/online-lending** or **call 815.223.0391 to speak with your sales representative** to learn more today.

— FREE WEBINAR —

**A Better Online Solution:
Your borrowers deserve better
and so do you.**

» **April 8, 2026 • 1 pm CDT**

REGISTER ONLINE AT:
lk-cs.com/webinar



Seemed Complicated, Until You Had the Right Help

Sometimes You Just Need a Little Push

Switching statement vendors doesn't have to be complicated or intimidating. LKCS has the expertise to guide you through every step of the transition without disrupting your account holders.

Why Financial Institutions Trust LKCS:

- » **Expert Guidance:** We've helped countless financial institutions make the switch smoothly.
- » **Seamless Integration:** No disruption to your operations or account holders.
- » **Dedicated Support:** Our team anticipates challenges and handles the details for you.



Ready to learn more about switching?

Scan the QR Code or visit lk-cs.com/make-the-switch to fill out the contact form and we'll be in touch!







WE DO THAT.

MARKETING | DIGITAL | PRINT & MAIL | STATEMENTS



4130 Plank Road
Peru, IL 61354

Electronic Service Requested

PRSRT. STD.
U.S. POSTAGE
PAID
LKCS, Inc.