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Enjoying Technology@CU?

Our sister publication, Credit Union Strategy & Performance (CUSP), contains additional information focused on financial performance, marketing strategies, and leadership perspectives to help your credit union succeed.



For more on CUSP
or to read the 4th Quarter issue,
visit www.CreditUnions.com/CUSP
to learn more.

The 2009 Annual Report on Credit Unions

A look at how, in every loan category and every geographic market, credit unions stood by their members.

Leadership Perspectives: What 2009 Taught Me

Five credit union CEOs share their hard-learned lessons from 2009 and their views on 2010.

Sudden Succession: American Flag CU

Consultants weigh-in on the sudden departure of a CEO at a credit union stressed by today's economic conditions.

Marketing ROI: 4 Strategies to Earn a Return

How credit unions are bringing in new members and deepening existing relationships without breaking the bank.

Capital Call: Growing Your CUSO

Taking the time to prepare an offer well pays off in attracting both the capital and new partners you want.

A Model for Others

Our team spent 2-days in North Carolina studying how SECU earned the distinction of being an example for all.



Editor's Note:

At Callahan & Associates, we believe the theme for the credit union industry at 4th quarter 2010 is “Credit Unions at a Tipping Point”. Despite a challenging interest rate environment and continued NCUSIF assessments, credit unions as a whole are healthy and poised to capitalize on a growing public awareness of the American financial services landscape. So what does this have to do with technology? In one word – everything.

As Kara Greenwell cites in her article “Consumer Experience Matters” in 2008, 63% of consumers of U.S. online adults who researched a financial product did so online. For that simple reason, refining and developing your e-Branch channels will be critical to succeed in the current economic environment. This quarter's Technology@CU walks you through the e-Branch touch points and their goals, from garnering the attention of potential members to more effectively serving existing members, all from a technology perspective.

Managing Editor and Industry Analyst Chris Tissue leads off with a vendor market share and overview of the major e-Branch channels – e-Statements, Home, and Mobile banking. Then we jump right into the top of your e-Branch funnel, focusing on two major ways to attract visitors to your website. President of DigitalMailer, Ron Daly, describes email best practices and Staff Writer Rebecca Wessler explores the importance of content marketing and the role credit union micro/macro sites are playing in engaging financial web surfers.

Once visitors are on your website it's critical that you create an experience as engaging as an in-person branch visit. Kara Greenwell, Marketing Manager for Leadfusion, walks through the consumer consideration process and the growing importance of Financial Experience Management for the online channel. Next, Callahan Research Manager Denise Senecal provides a guide to the pinnacle of online financial interactivity, Personal Financial Management tools or PFMs, drawing on two

credit union case studies to illustrate just how powerful this emerging technology can be in creating a loyal online membership.

Finally, we look at the e-Branch strategy experiencing the most rapid development, mobile banking. Jason Marshall, Director of Product Development, Harland Financial Solutions, discusses the benefits of different mobile technologies. I close out this quarter's Technology@CU with a look at various credit union iPhone applications that empower members to have a greater grasp of their personal finances wherever they go.

Like the e-Branch services we discuss this quarter, our content isn't confined to just one form: Technology@CU print edition has a associated online module for subscribers. Online, subscribers can read additional articles covering the rapid progression of these delivery channels, research supplier offerings in the Buyers Guide; and, most importantly, use Callahan & Associates' robust data engine to obtain market share information for all credit unions including their choice for supplier partners.

Subscriptions are available by purchasing Credit Union Strategy & Performance (CUSP), the quarterly final performance journal, to which this publication is a supplement. www.creditunions.com/CUSP

Lastly, be sure to look out for the 1Q 2010 edition of Technology@CU which will cover another fast changing landscape, payments. We'll take a look at all aspects of the payment market from A2A to P2P; from credit to debit; from bill pay to alternative payments, and where technology at your credit union fits into these sticky services.

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