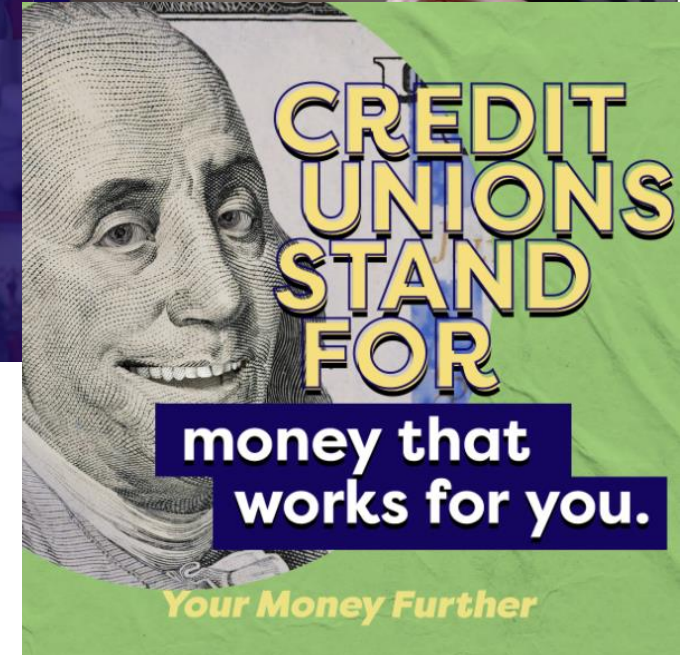
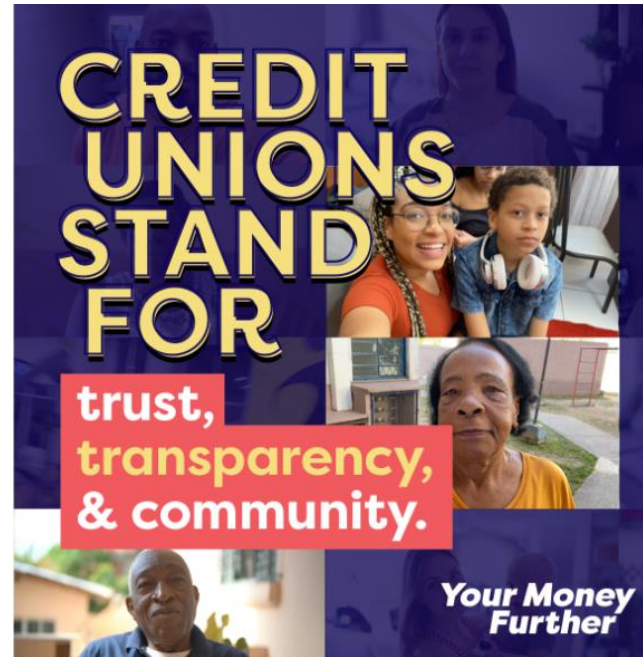


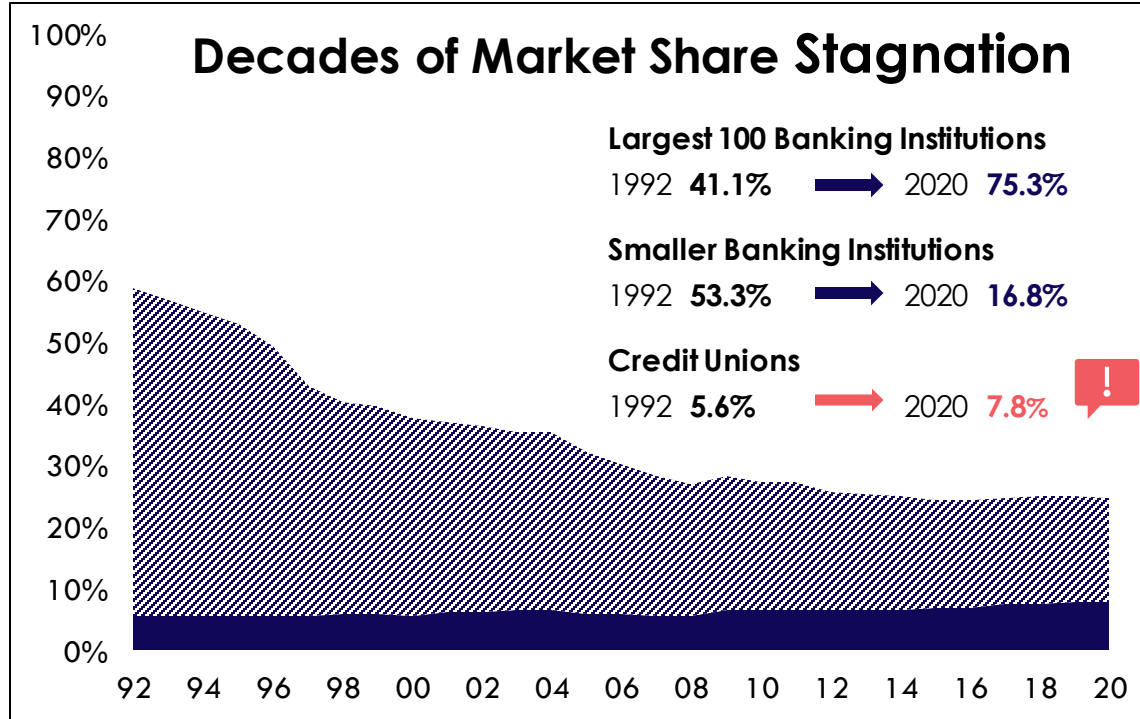
Your Money™ Further

August 2022



Why Are We Doing This?

Three Factors Driving Our Mission



Average age of credit union
depositors in the US.

47-55

Experian Study:
49% of all personal
loans in 2019

SoFi
Marcus:
by Goldman Sachs™

robinhood
blend

opploans
AVANT

chime
affirm

Our Objective

Credit Union Awareness

To increase consumer consideration for credit unions, *resulting in increased membership opportunities and market share.*

Original Program

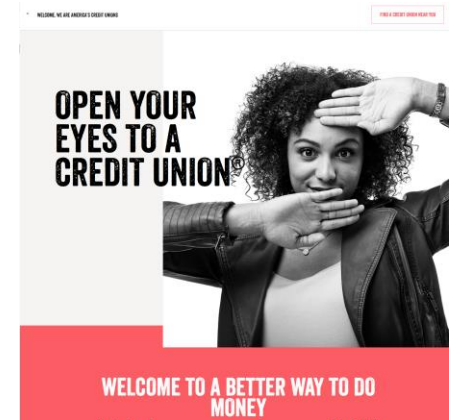
Objective: To increase consumer consideration for credit unions.



Awareness + Consideration



Paid Digital Media
(Persona, Behavior, Location)



Strategic Expansion

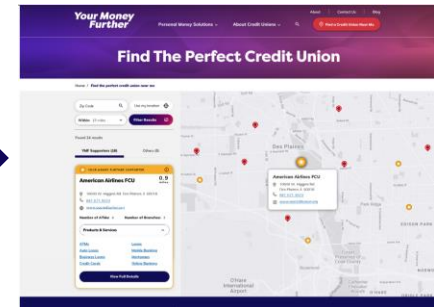
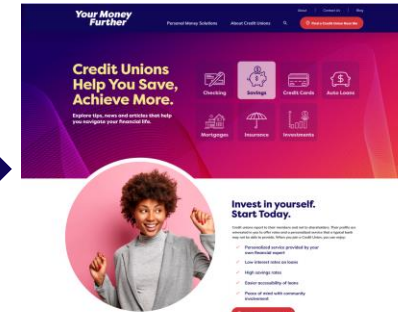
Objective: To increase consumer consideration for credit unions, **resulting in increased membership opportunities and market share.**



Consideration + **Action**



Paid Digital Media &
Organic Search
(Persona, Behavior, Location
+ **Content**)



Program Objectives



Awareness

Spread awareness of Credit Unions and educate audiences on their benefits.



Traffic

Driving audiences YourMoneyFurther.com to learn more.



Engagement

Provide content for consumers to learn more about credit unions



Action

Connect consumers to credit unions

Program Personas

UNSETTLED BEGINNERS

Age 25-34 and interest in credit unions/banking, who are also recently engaged/married or recently moved

FUTURE THINKERS

Parents age 35-55 and interest in credit unions/banking

YOUNG THRIFTY PARENTS

Parents age 20-34 and interest in credit unions/banking, who are also recent grads or renters

GENERAL CU

Age 20-55 and interest in credit unions/banking

Organic Platforms

**Your Money
Further™**

SEO
Content
Locator



YouTube
YMF Channel



Instagram
Posts
Stories
Reels

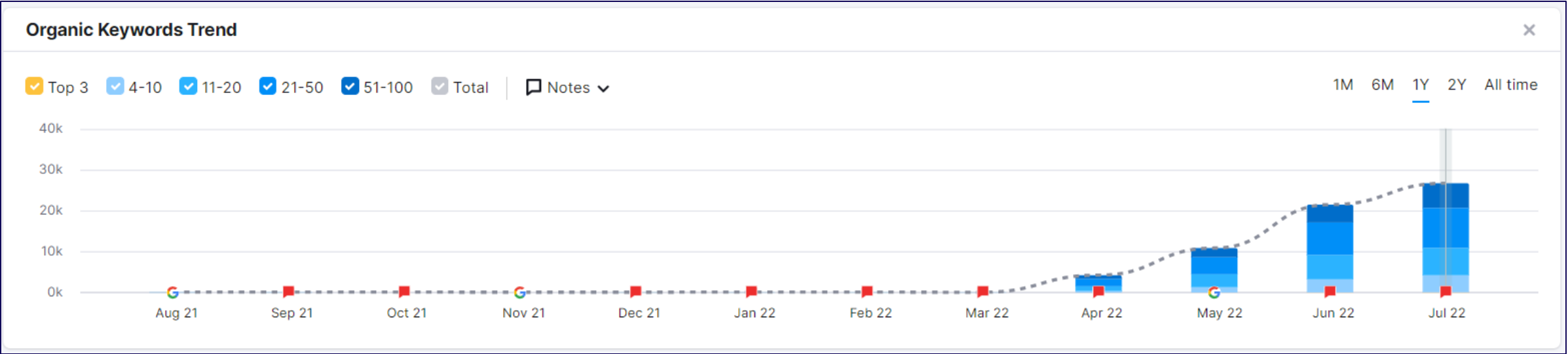


Facebook
Posts
Stories



Twitter
Tweets

Organic SEO Insights



March 2022

Top 3	2
4-10	10
11-20	3
21-50	29
51-100	35
Total	79

April 2022

Top 3	3
4-10	390
11-20	1,149
21-50	1,816
51-100	921
Total	4,279

May 2022

Top 3	9
4-10	1,311
11-20	3,168
21-50	4,196
51-100	2,242
Total	10,926

June 2022

Top 3	47
4-10	3,218
11-20	5,979
21-50	7,963
51-100	4,376
Total	21,583

July 2022

Top 3	77
4-10	4,177
11-20	6,701
21-50	9,829
51-100	6,049
Total	26,833

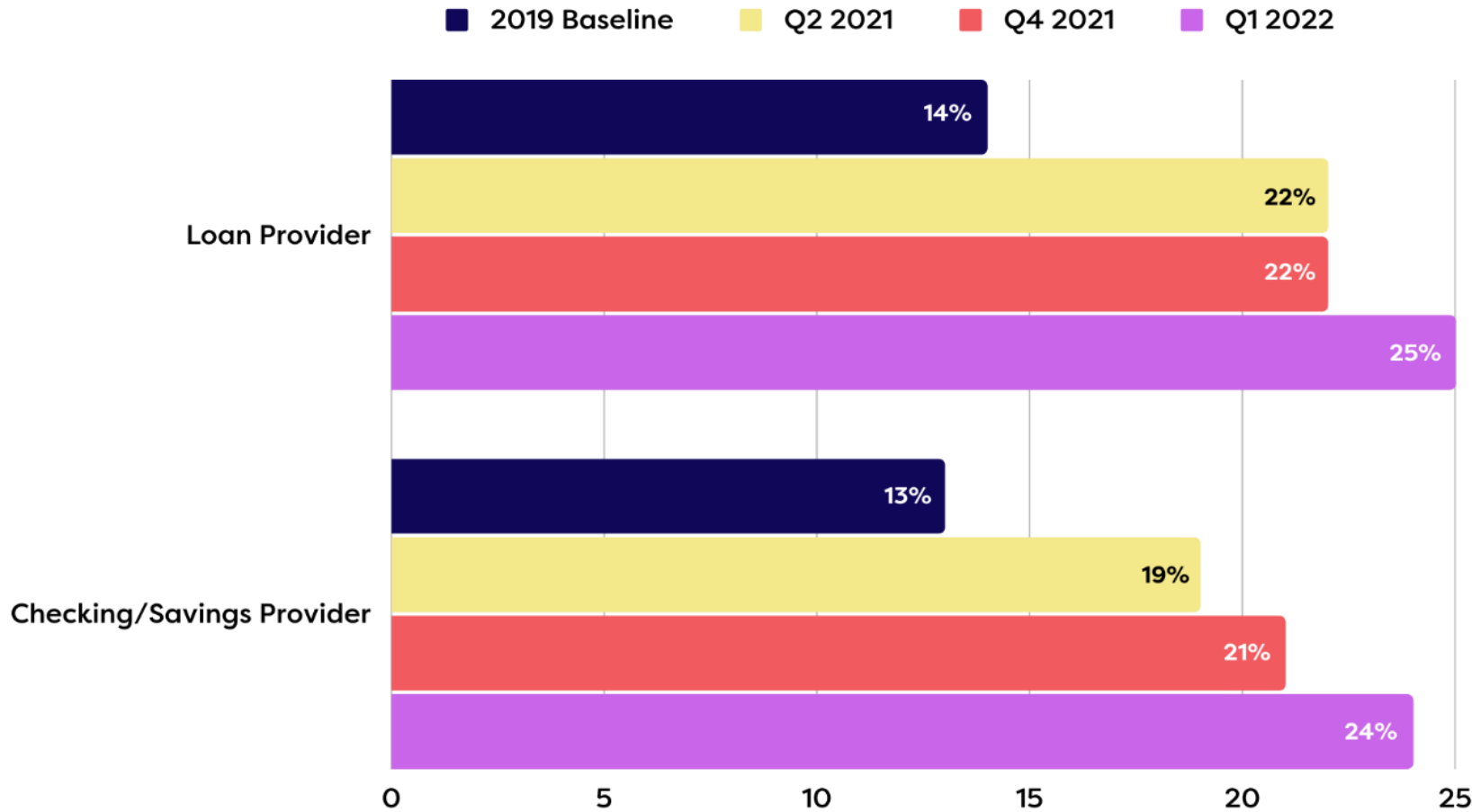
+33,866%

National Site Behavior

(January – July YOY)

	2021	2022	% Change
Avg. Time on Page	00:37	03:09	+417.8%
Website Sessions	3,509,258	13,027,302	+264.2%
Locator Pageviews	147,314	212,749	+44.4%

National Unaided Consideration

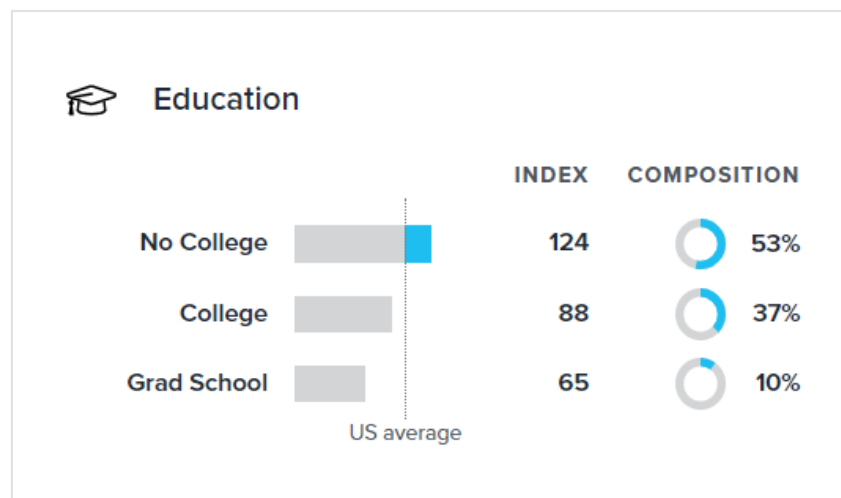
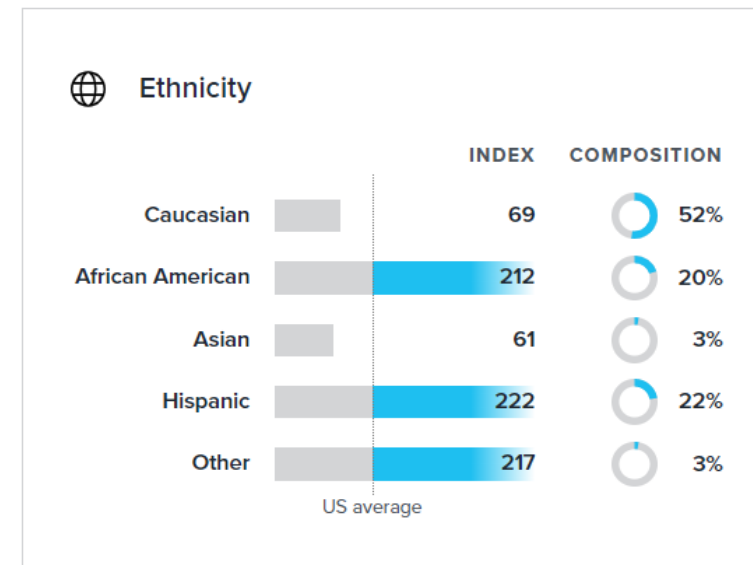
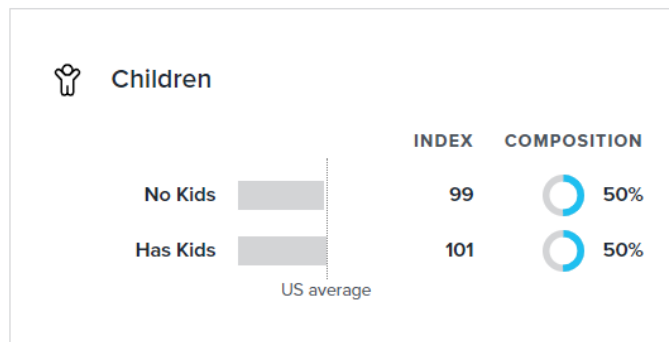
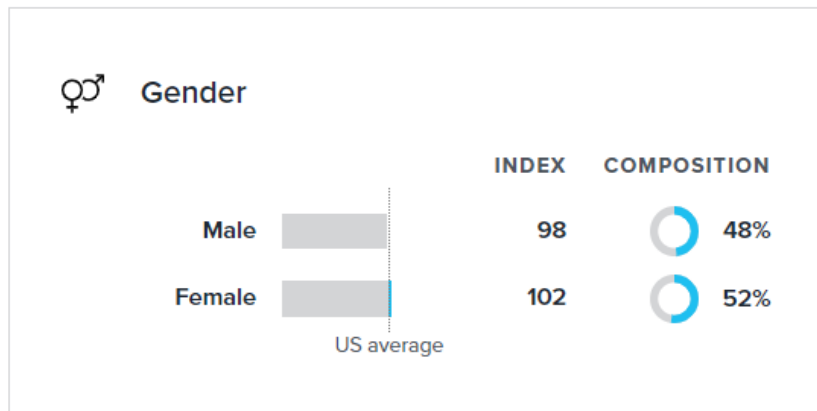


**+11 points
from the 2019
baseline**

**+9 points
over our goal**

Program Insights

YourMoneyFurther.com Site Insights

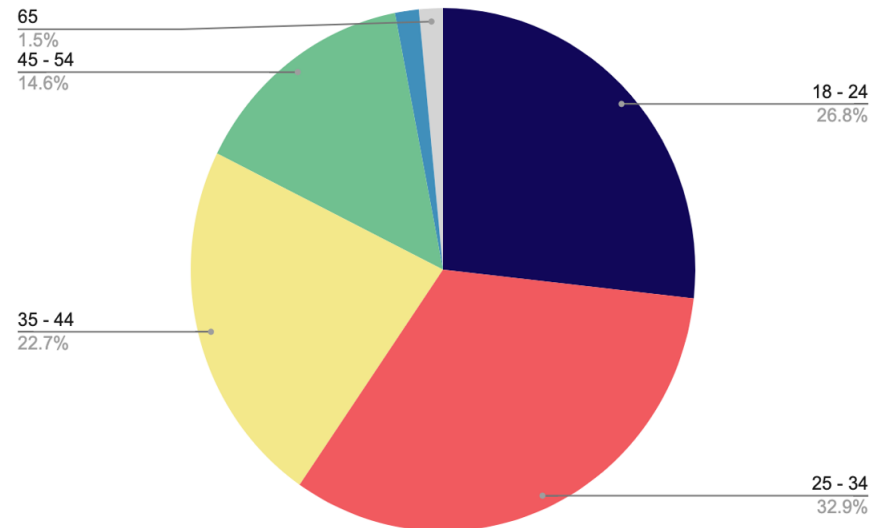


YourMoneyFurther.com Site Insights

Nearly 60% of all clicks are attributed to ages 18 - 34

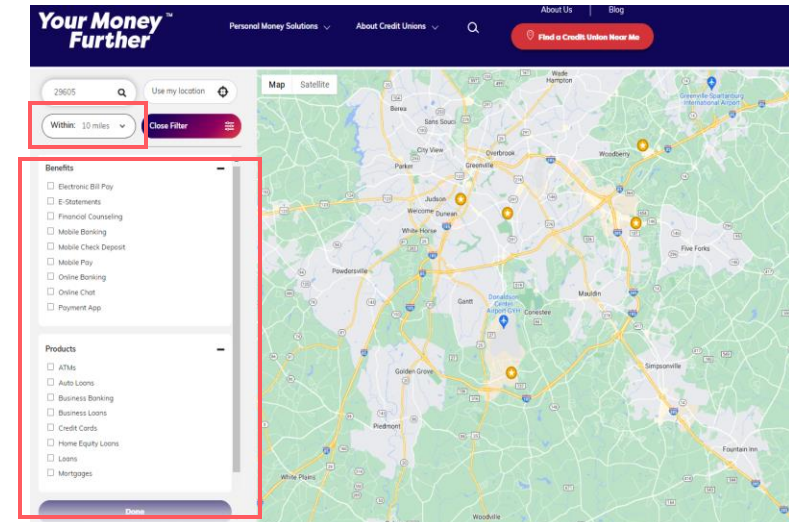
- **Discovery** 62% of total clicks from ages 18 – 34
- **GDN** saw more even click distribution with the largest percentage from the 25 - 34 cohort (23% of total clicks)

Percentage of Clicks by Age




Top Locator Facets:
(April – July 2022)

1. 10 miles
2. Financial Counseling
3. Mobile Banking
4. Online Banking



Auto Financing Insights

Automotive / Auto Preference ☒ View as hierarchy

Data Source: 

Purchase Predictors | Automotive | New Vehicle

Data
Source:



DEFINITION

This segment contains consumers likely to be in the market for new vehicle within the next 6 months.

INDEX

101

Visitors to **yourmoneyfurther.com** are **1.01x** more likely to be in the **New Vehicle** segment than the average Internet user.

COMPOSITION

83.93%


83.93% of visitors to **yourmoneyfurther.com** are in the **New Vehicle** segment.



	NAME ↕	INDEX ↕	COMPOSITION ▼
1	> Toyota	81	8.12% ⓘ
2	> Nissan	167	5.16% ⓘ
3	Kia	295	4.56% ⓘ
4	> Chevrolet	74	3.63% ⓘ
5	> Hyundai	57	2.16% ⓘ
6	> RAM	86	2.13% ⓘ
7	> Dodge	72	1.72% ⓘ
8	> GMC	54	1.63% ⓘ
9	> Ford	44	1.51% ⓘ
10	Volkswagen	87	1.03% ⓘ
11	> Honda	50	0.96% ⓘ
12	> Chrysler	57	0.67% ⓘ
13	> Subaru	26	0.52% ⓘ
14	> Jeep	7	0.12% ⓘ

Credit Card Insights

	NAME ▲	INDEX ⇅	COMPOSITION ⇅	
1	Complacent Card Users	93	6.04%	i
2	Credit Hungry Card Switchers	98	21.70%	i
3	Disengaged	108	4.44%	i
4	Loyal Rewards Enthusiasts	86	27.20%	i
5	Reluctant Revolvers	114	40.61%	i


Financial | Credit Cards | Reluctant Revolvers Data Source: 






DEFINITION

This segment contains consumers who are likely to prefer to use cash to make all of their purchases and keep at most one credit card with low APR as a last resort. Avg. credit card balance of \$15K.

Mortgage Insights

Financial / Mortgages

Data Source: 

	NAME ▲	INDEX ⇅	COMPOSITION ⇅	
1	Conservative, Bank Loyalists	102	6 . 11%	
2	Disciplined, Passive Borrowers	106	7 . 29%	
3	Disengaged	112	4 . 08%	
4	Insecure, Advice Seeking Refinancer	107	60 . 19%	
5	Secure, Active Refinancers	82	22 . 32%	

Financial | Mortgages | Insecure, Advice Seeking Refinancer

Data Source: 

DEFINITION
This Financial Personality Mortgage segment contains consumers who are not likely to be confident in their knowledge of mortgages and will rely on others' advice to get the lowest rates, because they feel overwhelmed by the process. Slightly above average mortgage balance.

Financial | Mortgages | Secure, Active Refinancers

Data Source: 

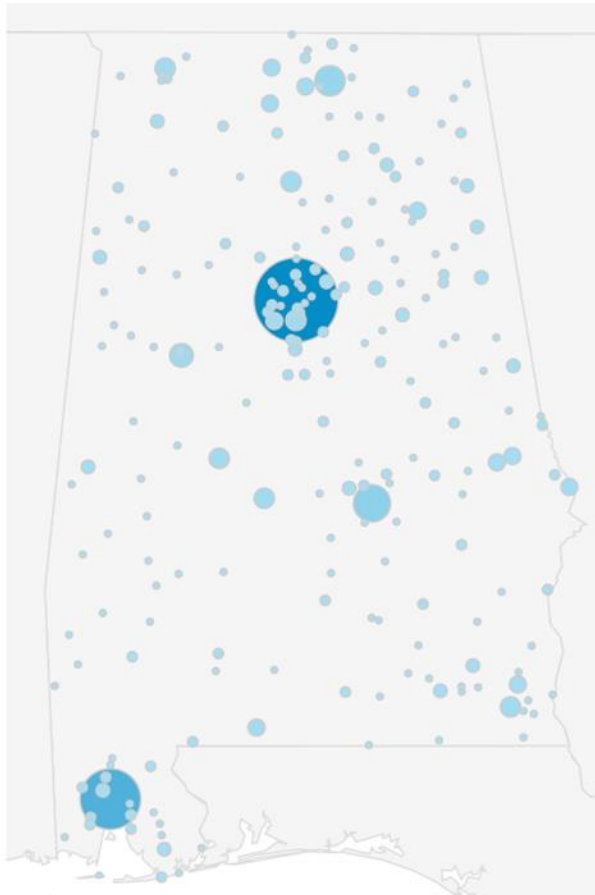
DEFINITION
This Financial Personality Mortgage segment contains consumers who are likely to be confident in their knowledge of mortgage products and will watch for opportunities to refinance, without needing to meet someone in person. Above average mortgage balance.

85.67% of visitors to **yourmoneyfurther.com** are in the **Reliable Mortgage Payers** segment.



Program Results

Alabama Consumer Insights (April 1-July 31, 2022)

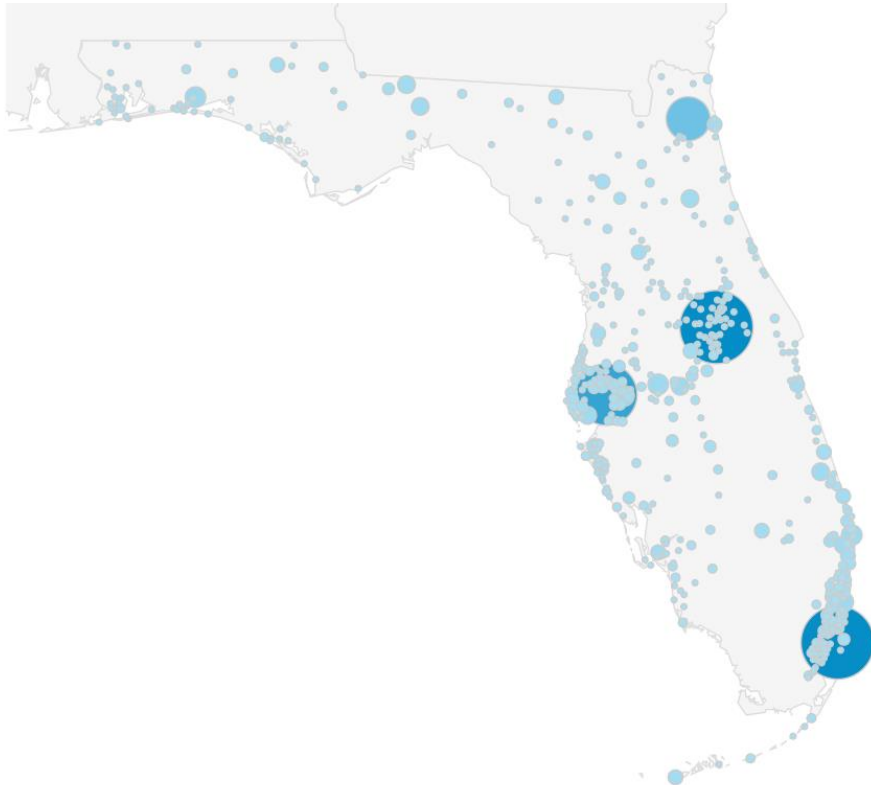


	2021	2022	% Change
Website Sessions	5,366	111,471	+1,977.4%
Locator Pageviews	244	5,252	+2,052.5%

Top Content Categories:

1. Savings Accounts
2. Checking Accounts
3. Personal Loans
4. Banking
5. Mortgages

Florida Consumer Insights (April 1-July 31, 2022)

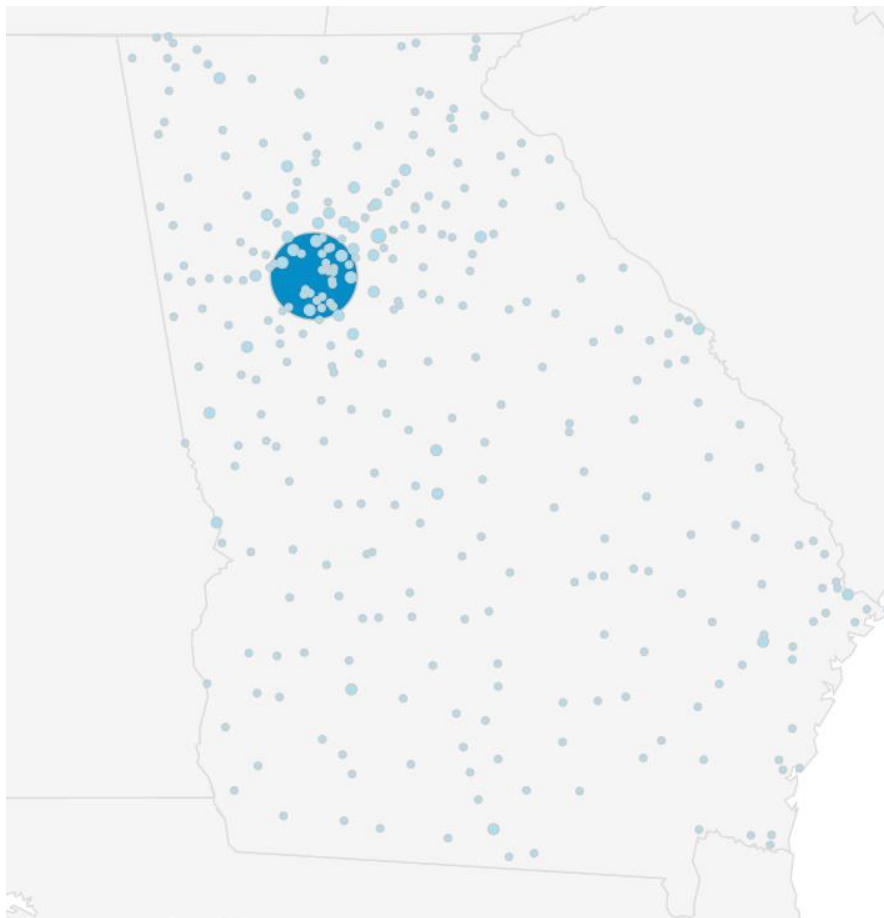


	2021	2022	% Change
Website Sessions	26,154	114,239	+336.8%
Locator Pageviews	1,050	3,867	+268.3%

Top Content Categories:

1. Banking
2. Savings Accounts
3. Personal Loans
4. Checking Accounts
5. Mortgages

Georgia Consumer Insights (April 1-July 31, 2022)



	2021	2022	% Change
Website Sessions	58,179	765,485	+1,215.7%
Locator Pageviews	2,243	12,856	+473.2%

Top Content Categories:

1. Who Can Join a Credit Union
2. Savings Accounts
3. Banking
4. Checking Accounts
5. Personal Loans

Your Money Further

Personal Money Solutions About Credit Unions Find a Credit Union Near Me

Money that works for you.

Shouldn't your money do more for you? Explore tips and articles to help navigate your financial life.

Banking

Checking

Savings

Personal Loans

Mortgages

Credit Union Difference



Invest in yourself. Start today.

Credit unions are comprised of people helping people – they have an interest in supporting and advancing their communities. Why? Because credit unions report to their members and not to shareholders. Credit unions give back earnings to members. Their profits are reinvested in you to offer rates and personalized service that a typical bank may not be able to provide.

When you join a credit union, you can enjoy:

- ✓ High level of personalized service
- ✓ Low-interest rates on loans
- ✓ High savings rates
- ✓ Easier accessibility of loans
- ✓ Easy access to your money through 30,000 ATMs nationwide
- ✓ Peace of mind that NCUA insures deposits up to \$250,000
- ✓ A financial institution that's involved in YOUR community

Find a Credit Union Near Me

Your Money Further

Personal Money Solutions About Credit Unions Find a Credit Union Near Me

Credit Unions Help You Save, Achieve More.

Explore tips, news and articles that help you navigate your financial life.

Checking

Savings

Credit Cards

Auto Loans

Mortgages

Insurance

Investments

Invest in yourself. Start Today.

Credit unions report to their members and not to shareholders. Their profits are reinvested back to their members to provide personalized service that a typical bank may not be able to offer.

- ✓ Personalized advice provided by your local financial expert
- ✓ Low interest rates on loans
- ✓ High savings rates
- ✓ Easier accessibility of loans
- ✓ Peace of mind with community involvement

133 of Americans already benefit from a Credit Union

99% of Americans are eligible

5K+ Credit Unions to join across the US

96% of credit union members favor their experience over a bank.

Editor's Choice: Put Your Money To Work

How To Choose a Checking Account

Common credit card mistakes and how to avoid them

Mortgages for First-time Home Buyers

Why thousands trust us

Expert Information

Helpful Tools and Resources

Learn More

John Smith

John Smith

What people are saying

John Smith

John Smith

Find the right Credit Union for you

There are more than 5,000 Credit Unions to choose from across the US.

Enter Zip Code

Find a Credit Union Near Me

From Our Blog

How To Cancel a Pending Transaction on a Credit Card, a Debit Card, or PayPal

When You're Here, You're Family

Should I do a debt consolidation loan?

10 minimalist lifestyle tips to de-stress and save money

5 Checking Account Tips Everyone Should Know

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Premium Locator Listing

Within: 10 miles

Filter Results

Found 3 results

Preferred

More

YOUR MONEY FURTHER SUPPORTER

Tropical Financial CU

0.8 Miles

3050 Corporate Way
Miramar, FL, 33025-6548

(305) 261-8328

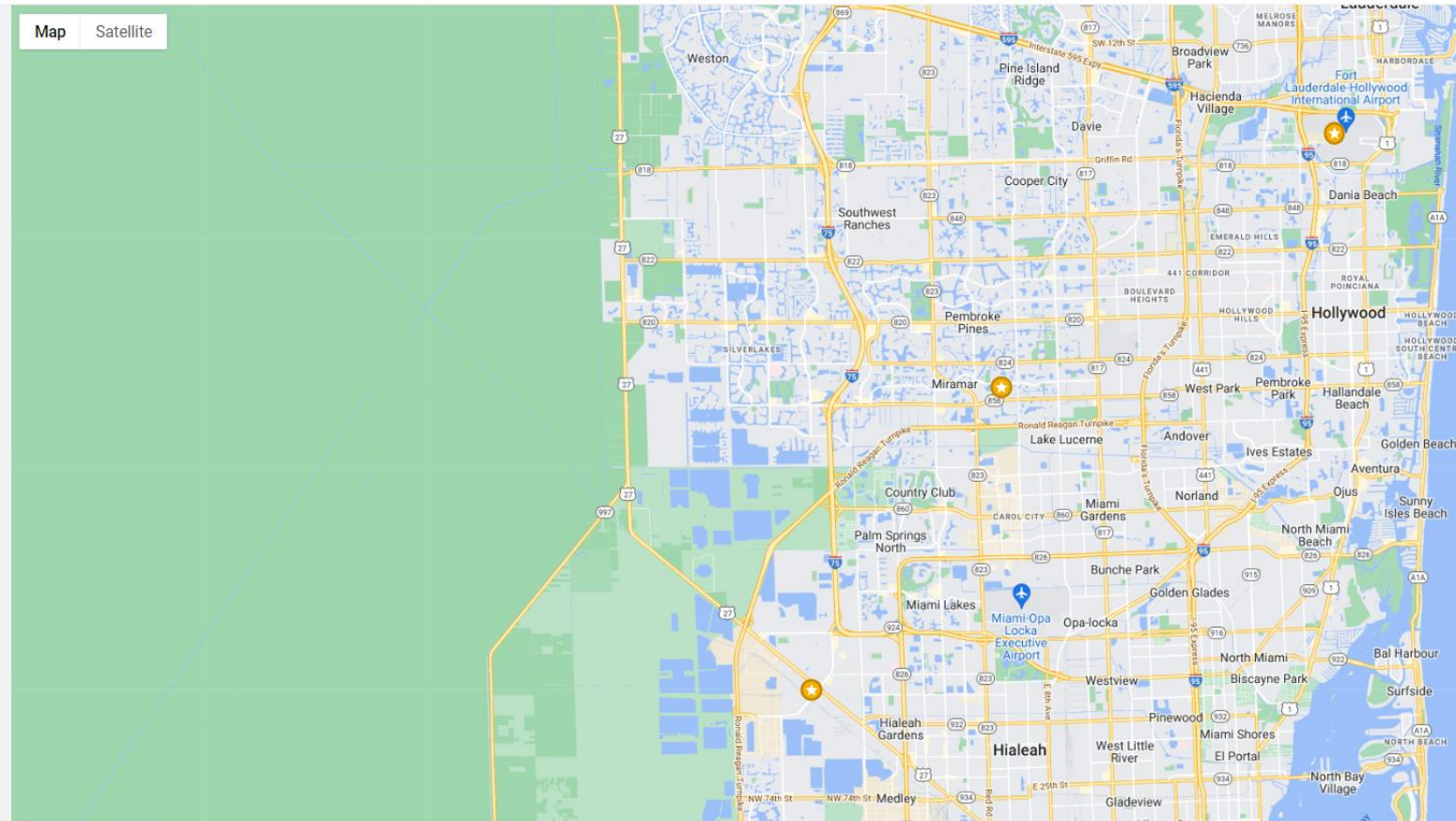
www.tropicalfcu.com

Number of ATMs: 7 Number of Branches: 7

Products & Benefits

View Full Details

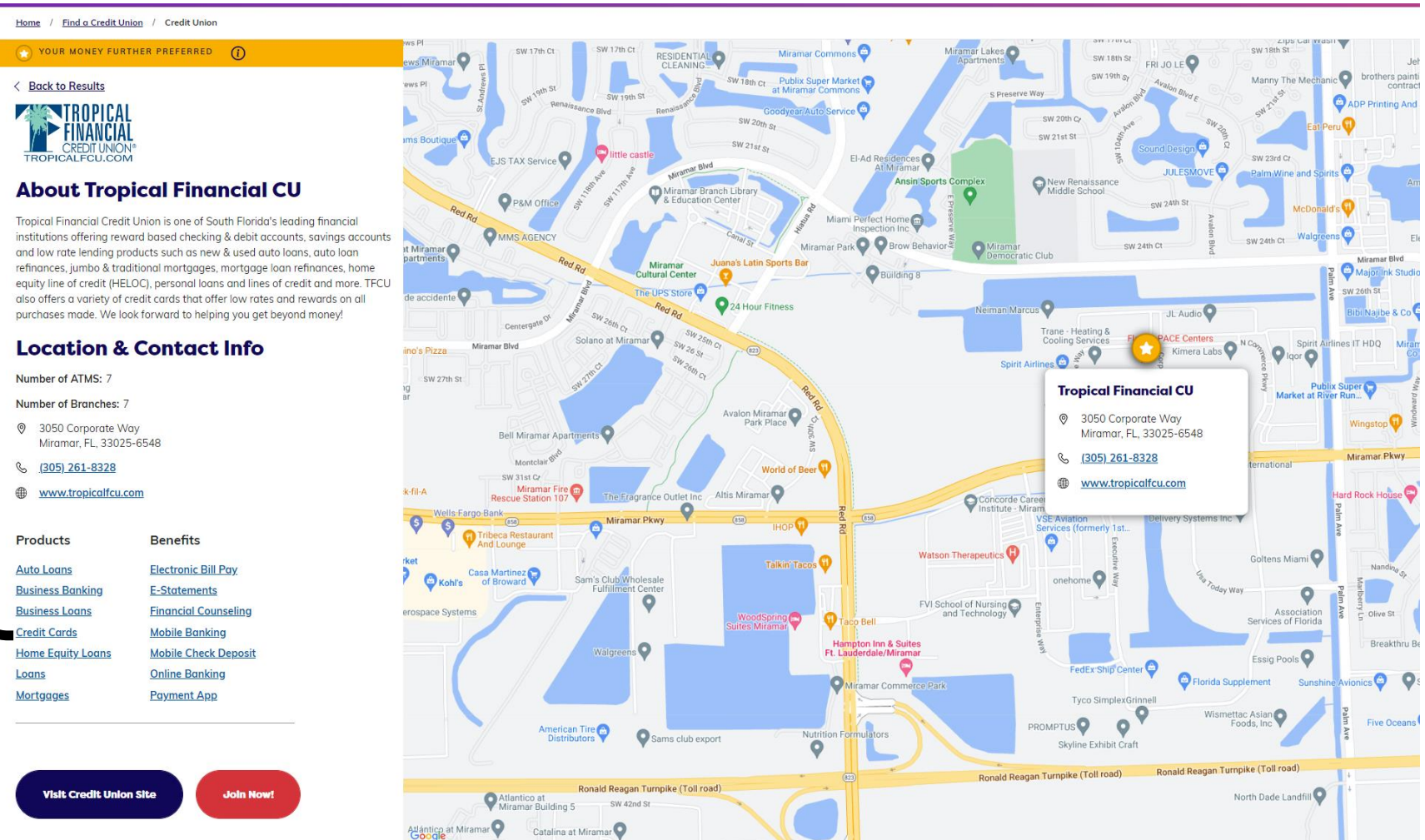
YOUR MONEY FURTHER SUPPORTER



Differentiate, Connect, Measure



The banner features the Tropical Financial Credit Union logo at the top left. Below it, a navigation bar includes links for Banking, Credit Cards, Borrow, Business, Resources, Why Tropical, and Manage My Loan. The main content area has a blue background with a woman smiling and holding a credit card. The text reads: "START SAVING MONEY WITH A LOW RATE CREDIT CARD". Below this, a smaller line of text says: "Need Help Deciding Which Card is Best for You? Speak To A Representative Today." A red button labeled "REQUEST A CALL BACK" is positioned below the text. At the bottom, a white text box contains the message: "COMPARE & CHOOSE THE BEST LOW-INTEREST RATE CREDIT CARD FOR YOU. FINDING THE RIGHT CREDIT CARD SHOULDN'T BE A MISSION. QUICKLY COMPARE THE FEATURES & BENEFITS OF YOUR NEXT CREDIT UNION CREDIT CARD."



The screenshot shows the Tropical Financial Credit Union website. At the top, a purple navigation bar contains links for Home, Find a Credit Union, and Credit Union. Below this is a yellow banner with the text "YOUR MONEY FURTHER PREFERRED" and an information icon. The main content area is divided into three sections: "About Tropical Financial CU", "Location & Contact Info", and "Products" and "Benefits".

About Tropical Financial CU

Tropical Financial Credit Union is one of South Florida's leading financial institutions offering reward based checking & debit accounts, savings accounts and low rate lending products such as new & used auto loans, auto loan refinances, jumbo & traditional mortgages, mortgage loan refinances, home equity line of credit (HELOC), personal loans and lines of credit and more. TFCU also offers a variety of credit cards that offer low rates and rewards on all purchases made. We look forward to helping you get beyond money!

Location & Contact Info

Number of ATMS: 7

Number of Branches: 7

3050 Corporate Way
Miramar, FL 33025-6548

(305) 261-8328

www.tropicalfcu.com

Products

- Auto Loans
- Business Banking
- Business Loans
- Credit Cards
- Home Equity Loans
- Loans
- Mortgages

Benefits

- Electronic Bill Pay
- E-Statements
- Financial Counseling
- Mobile Banking
- Mobile Check Deposit
- Online Banking
- Payment App

At the bottom, there are two buttons: "Visit Credit Union Site" and "Join Now!".

On the right side of the screenshot, there is a map of the Miramar area. A red pin marks the location of Tropical Financial CU at 3050 Corporate Way. A pop-up window shows the address, phone number, and website.

Non-Participant Locator Listing

Home / Find a Credit Union

Search

Use my location

Within: 10 miles

Filter Results

Found 16 results

Preferred

More

Space Coast CU

1.4 Miles

10800 Pines Blvd

Pembroke Pines, FL, 33026-5216

(321) 752-2222

www.sccu.com

Number of ATMs: 76

Number of Branches: 66

View Full Details

Map Satellite

Your Money
Further™

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Non-Participant Locator Listing

Home / Find a Credit Union / Credit Union

< [Back to Results](#)


Location & Contact Info

10800 Pines Blvd
Pembroke Pines, FL, 33026-5216

(321) 752-2222

www.sccu.com

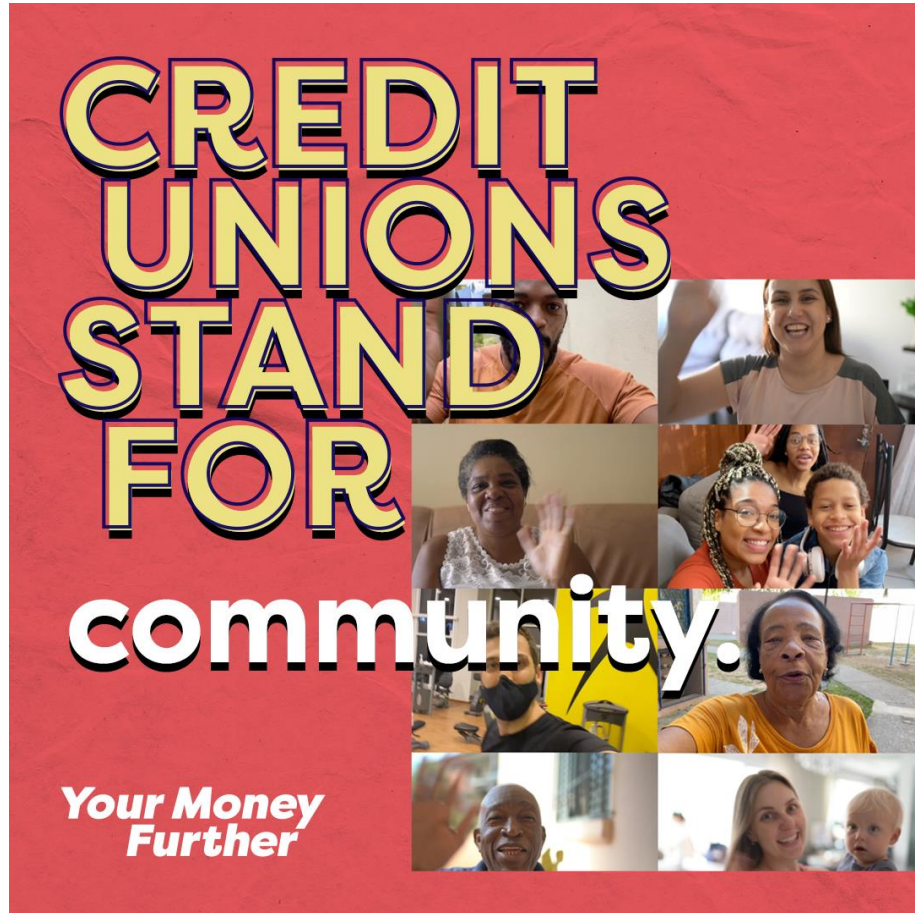
[Visit Credit Union Site](#)



The map shows the location of Space Coast CU at 10800 Pines Blvd, Pembroke Pines, FL. The map includes various landmarks and businesses such as AMC Pembroke Lakes 9, Round1 Bowling & Amusement, Target, HomeGoods, Jollibee, The Home Depot, Camden Portofino, Mr. Fries Man, Cooper's Hawk Winery & Restaurants, Publix Super Market at Pines City Center, Ross Dress for Less, Office Depot, Best Buy, AT&T Store, The Marquessa, Barnes & Noble, David's Bridal, Pelican Pointe at the Villages, The UPS Store, and Pines Square Shopping Center. The map also shows major roads like Pines Blvd and SW 2nd St.

- No** Product/Services Listing
- No** Consumer Lead Tracking/Measurement
- No** Join Now Functionality
- No** Customization or Prioritization

Customizable Creative



Customizable Creative



GIPHY's & More



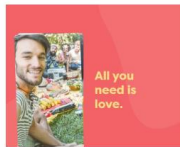
Full Content Library

Customizable Videos

Choose a video for your organic social media and customize it – your credit union's logo and website address will appear at the end of the video.

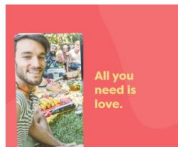
To create your video

1. Select a video and hit the Customize button.
2. Upload your credit union's logo and type your website url.
3. Hit the Finalize Order button.
4. Wait while the video generates. (This can take a while depending on your internet connection and speed. Keep the tab open, and feel free to work in another tab.)
5. When your video is ready, hit the Download button.



MATCH WITH LOVE (15 SECONDS)

Customize



MATCH WITH LOVE (6 SECONDS)

Customize



EVERYONE (15 SECONDS)

Customize



EVERYONE (6 SECONDS)

Customize



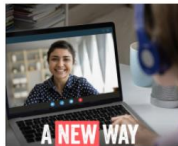
MONEY WORKING VIDEO (15 SEC)

Customize



LET MONEY MAKE MONEY VIDEO (15 SEC)

Customize



NEW TO MONEY VIDEO (6 SEC)

Customize



BRING THAT BREAD VIDEO (15 SEC)

Customize



BRING THAT BREAD VIDEO (6 SEC)

Customize



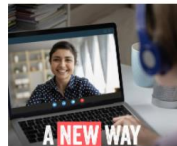
PIECE OF THE PIE VIDEO (11 SEC)

Customize



SOMEDAY VIDEO (11 SEC)

Customize



NEW TO MONEY VIDEO (15 SEC)

Customize

Social Media Pack Creative

Use creative assets in your credit union's organic digital channels. Each social media pack includes multiple designs sized for Facebook, Instagram, and Twitter.

Add customized copy in your posts to show how your credit union specifically connects to the visual messages.



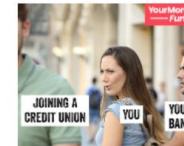
NEW CREATIVE SOCIAL MEDIA PACK

Download



SOCIAL MEDIA PACK: MAKE THE SWITCH - ENGLISH

Download



SOCIAL MEDIA PACK: INVESTING & SAVING - ENGLISH

Download



SOCIAL MEDIA PACK: MAKE MONEY WORK HARDER - ENGLISH

Download



SOCIAL MEDIA PACK: BANKING IS TRANSACTIONAL - ENGLISH

Download



SOCIAL MEDIA PACK: MAKE MONEY WORK HARDER - SPANISH

Download



SOCIAL MEDIA PACK: MAKE THE SWITCH - SPANISH

Download



SOCIAL MEDIA PACK: INVESTING & SAVING - SPANISH

Download



SOCIAL MEDIA PACK: BANKING IS TRANSACTIONAL - SPANISH

Download

Consumer Traffic= Lead Opportunity

UTM Tracking

Pixel and Retarget

STANDARD OPTIONS



MANUAL INSTALL

DOWNLOAD THE PIXEL CODE YOURSELF AND FWD ALONG TO A DEVELOPER



USE A PARTNER INTEGRATION

CONNECT THROUGH A PARTNER LIKE GOOGLE TAG MANAGER



EMAIL INSTRUCTIONS

SEND AN EMAIL INCLUDING CODE + INSTRUCTIONS TO THE SITE DEVELOPER

★ YOUR MONEY FURTHER PREFERRED ⓘ

< Back to Results



About Tropical Financial CU

Tropical Financial Credit Union is one of South Florida's leading financial institutions offering reward based checking & debit accounts, savings accounts and low rate lending products such as new & used auto loans, auto loan refinances, jumbo & traditional mortgages, mortgage loan refinances, home equity line of credit (HELOC), personal loans and lines of credit and more. TFCU also offers a variety of credit cards that offer low rates and rewards on all purchases made. We look forward to helping you get beyond money!

Location & Contact Info

Number of ATMs: 7

Number of Branches: 7

📍 3050 Corporate Way
Miramar, FL, 33025-6548

☎ (305) 261-8328

🌐 www.tropicalfcu.com

Products Benefits

Auto Loans	Electronic Bill Pay
Business Banking	E-Statements
Business Loans	Financial Counseling
Credit Cards	Mobile Banking
Home Equity Loans	Mobile Check Deposit
Loans	Online Banking
Mortgages	Payment App

Visit Credit Union Site

Join Now!

My CU's Your Money Further Listing

* Join URL	https://www.tropicalfcu.com/creditunion-awareness?utm_campaign=CU%20Awareness%20Campaign&utm_source=CU%20Awareness&utm_medium=Referral%20Site
* Website	http://www.tropicalfcu.com
* Website Tracking URL	https://www.tropicalfcu.com/creditunion-awareness?utm_campaign=CU%20Awareness%20Campaign&utm_source=CU%20Awareness&utm_medium=Referral%20Site
* Summary (600 character max.)	Tropical Financial Credit Union is one of South Florida's leading financial institutions offering reward based checking & debit accounts, savings accounts and low rate

Please upload your Credit Union's logo in one of these formats - .jpeg, .png, or .bmp
 No file chosen

Logo uploaded Tropical Financial CU.jpg

* PRODUCT	Financial Counseling
* URL	https://getbeyondmoney.tropicalfcu.com/?utm_campaign=CU%20Awareness%20Campaign&utm_source=CU%20Awareness&utm_medium=Referral%20Site
<input type="button" value="Delete"/>	

* PRODUCT	Business Loans
* URL	https://www.tropicalfcu.com/compare-miami-floridas-best-business-loans-and-checking-account?utm_campaign=CU%20Awareness%20Campaign&utm_source=CU%20Awareness&utm_medium=Referral%20Site
<input type="button" value="Delete"/>	


* PRODUCT	Home Equity Loans
* URL	https://www.tropicalfcu.com/best-florida-home-equity-loans-rates?utm_campaign=CU%20Awareness%20Campaign&utm_source=CU%20Awareness&utm_medium=Referral%20Site
<input type="button" value="Delete"/>	

* PRODUCT	Credit Cards
* URL	https://www.tropicalfcu.com/compare-miami-floridas-best-low-interest-rate-credit-cards-with-rewards?utm_campaign=CU%20Awareness%20Campaign&utm_source=CU%20Awareness&utm_medium=Referral%20Site
<input type="button" value="Delete"/>	

Questions?

THANK YOU!

clarence@cuna.coop
202-626-7631

 [linkedin.com/in/chrislorence/](https://www.linkedin.com/in/chrislorence/)

 @ChrisCommando

New Opportunities for Engagement

Interactive Consumer Content:

- Credit union locator
- Credit union matcher
- Join Now function
- Financial quizzes
- Content sharing/downloads
- Financial calculators*
- Register for a CU's event*
- Pass-thru chat function*

Participant Benefits:

- Contribute content for greater CU exposure
- National and local level insights
- Consumer search and engagement data
- Audience sharing
- ...and more!

**Benefits that are coming soon!*

Cost to Participate

2023 Credit Union Awareness Participation Pricing Structure

	Annual Cost to Credit Union
Standard Participant	
<\$100M	\$1,000
>\$101M-\$250M	\$5,000
>\$251M-\$500M	\$15,000
>\$501M-\$750M	\$25,000
>\$751M-\$1B	\$40,000
>\$1.1B	\$55,000

	Annual Cost to Credit Union
Premium Participant	
<\$100M	\$2,500
>\$101M-\$250M	\$7,500
>\$251M-\$500M	\$20,000
>\$501M-\$750M	\$35,000
>\$751M-\$1B	\$55,000
>\$1.1B	\$85,000