

# Credit Union Magazine E-mail Alerts

Credit Union Magazine E-mail Alerts are sent weekly to a subscriber list of 13,000 credit union executives, managers, and volunteers with an average open rate of 23% in 2011. Your message will be surrounded by Credit Union Magazine content and viewed by more than 3,000 credit union decision makers each week.


You can select one of the three ad types including an advertorial option all set up with links back to your website. Contact your sales rep for information and availability.

## Table of Contents and Web Exclusives

One banner ad and multiple buttons available. Sent the 1st and 3rd week of the month.

CREDIT UNION
Alert

Inside the August Credit Union Magazine:




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**Military CUs: Serving Those Who Serve.** The wars in Iraq and Afghanistan put clarity close to home for military CUs. CUs face many challenges as they serve members deployed around the world.

**Compensation Caution.** CUs are in a holding pattern regarding wages, benefits, and hiring. This conservative approach is a sign many CUs are waiting for stronger evidence of economic recovery.

**Reaching Out.** For CUs serving indigenous people—from Alaska's Inside Passage to Australia's Aboriginal lands—delivery channels involve ferries, float planes, and talking tinboards.



CARD Act Holds Down Rates and Fees

Consumers are seeing lower title fees, eradication of over-limit penalties, and minimal changes to annual fees since the CARD Act's passage.

Three Technology Trends Your CU Can't Ignore

The more anticipatory you can be with technology, the more creatively you can use it to gain competitive advantage.

Matz Stresses Need for Capital Reform

Think globally about how to prepare for uncertainty, reach new markets, and better serve consumers, agency head advises.

Is CU PFI Growth Sustainable?

More members consider CUs to be their primary financial institutions. But is this rise just a temporary flight to safety?

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Think globally about how to prepare for uncertainty, reach new markets, and better serve consumers, agency head advises.

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Spotlight: John Fiore

At Metrolia Employees CU, mobile apps are on the fast track.

Lending in the Not-Too-Distant Future


Technology will continue to change how members obtain CU services.

Mobile Payment Providers & Regulators



Money launderers are a step ahead in seeking new, less-regulated entities to launder their ill-gotten gains, including mobile payment providers.

Giving Good Governance

If everyone looks like you in the boardroom, your board needs a greater diversity of skills and experience.



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16

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## Top 10 News

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Ad frequency	1 time	4 times	8 times	12 times
<b>TOC, Web Exclusives, and Top 10</b>				
Buttons (1-5)	\$700	\$650	\$590	\$490
Banners	\$1,080	\$975	\$865	\$755
<b>E-mail Alert Roadblock</b>	\$3,090	\$3,000	\$2,835	\$2,575
<b>Industry Update</b>	\$5,250	\$4,725	\$4,200	\$3,675

# Credit Union Magazine E-mail Alerts

## Industry Update

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CREDIT UNION
INDUSTRY UPDATE



### Searching for ways to trim expenses and grow revenue?

Find solutions for long-term financial stability in an unstable environment.

If the past three years of declining revenue, increased assessments, deteriorating loan activity and a sluggish economy has your credit union searching for answers, plan to attend two free webinars.

John M. Floyd & Associates (JMFA) can help your credit union chart a course toward financial stability with well-planned strategies for cutting expenses and increasing revenue.

Join us for two FREE webinars:



**Boosting Fee Income Can Lead to Increased Market Share**  
August 23, 1:30 p.m. Central

Presented by Richard Miller,  
Executive Director, JMFA

Register Now



**The Environment is Right to Save on Service Contracts**  
August 25, 1:30 p.m. Central

Presented by Kelly Flynn,  
Director, JMFA

Register Now

Ready to start growing your bottom line?  
Contact Stefani Soza at John M. Floyd & Associates at 800-809-2307, ext. 134, or [Stefani.Soz@JMFA.com](mailto:Stefani.Soz@JMFA.com).



About John M. Floyd & Associates  
JMFA is a leader in income enhancement and expense reduction programs, delivering the strategies credit unions rely on to improve performance. All of our programs are 100% compliant with federal and state regulations. JMFA is a CUNA Strategic Services alliance provider. Learn more at [www.jmfa.com](http://www.jmfa.com).

**CARD Act Holds Down Rates and Fees**  
Credit cards are more consumer-friendly and transparent.

**Mobile Payment Providers & Regulators**  
Best practices to prevent AML/CTF risks.

**Investment Services Cement Member Relationships**  
They pave the way to increased profitability and stronger member ties.

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Banner Ads=500 X 130 pixels, 40k Maximum  
Industry Update=440 X 750 pixels-HTML format required

File Type: GIF or JPG (No Flash® files accepted)  
Animation: Up to three-frame animated GIF or JPG, one rotation.  
Material Deadline: Two weeks prior to live/send date.  
Depending on the readers' Email program, some image displays may be limited.