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# MEMBERS Inscope™

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## Incorporate Member Analytics for the Most Effective Marketing Outreach

The most successful businesses understand that a limited number of people at any one time are interested or will buy their product or service. The task then becomes determining, as closely as possible, exactly who those people are, and “targeting” the business’s marketing efforts and dollars toward them.

MEMBERS Inscope™, an industry-exclusive data analytics subscription service from CUNA Brokerage Services, Inc. (CBSI), allows your credit union to possess unparalleled member segmentation profiles aimed at identifying those individuals with the highest potential interest and need for your investment and insurance services.

### Better Aim Your Targeted Marketing

The most effective target marketing breaks your overall target market down into clearly defined, manageable segments. The segments should allow you to direct, to one specific sub-target market, promotional messages specific to that market’s needs

MEMBERS Inscope™ receives your member data through the CUNA Mutual Group’s MemberCONNECT system. It then applies over 500 variables through a proprietary set of data and rules, producing an *Opportunities List* (a CSV file convertible to Excel). Using the MEMBERS Inscope™ *Opportunities List* data, you not only can use the powerful CBSI segment code that ranks each member 1 through 5 (1 highest) on their potential interest in your investment and insurance services, you also have member age, gender, and address data, allowing you to further segment and sharpen your marketing message for greatest effectiveness.

For example, your MEMBERS Inscope™ report may identify 20%-25% of your membership as category 1 or 2 members, those with the highest or strongest potential interest. Of that group, you can further sort by age into groups such as:

- Builders (ages 35-44). These members are often homeowners, employed and stable, and one-stop shoppers willing to pay for help.
- Empty Nesters (ages 45-54). These members are often in their peak earning years, have children leaving home, and many want to retire early and be anxious to know how to make that happen.
- Pre-Retirees (ages 55-64). These members often have mortgages paid down and are in their prime saving years, and typically like to shop around before making a purchase.

### Where to Begin

When developing a targeted direct mail marketing campaign for investment and insurance services, MEMBERS Inscope™ gives you the ability to craft a message aimed at specific segments such as category 1 (highest propensity)/Builder members, or category 2 (strong propensity) /Pre-Retiree members. Through this level of segmenting, your response rates will significantly improve because:

- Your material is highly relevant to member needs, making the material less likely to be junked.
- Powerful, relevant segmenting displays a level of expertise and knowledge that builds trust with members.
- You stand out from your competitors, meaning members are less likely to focus on price as the key decision factor.

Consider appending your member email addresses to MEMBERS Inscope™ data. Research shows that sending personal, targeted emails is much more effective than simply putting together a generic email and mass sending it to an entire membership base. The idea is not to get the email to the most people, but to get it to interested people who are most likely to take action after receiving that information.

The same ground rules and opportunities exist for segment-targeted email campaigns as with direct mail, with the added benefit that email takes the paper, printing and postage investment out of the communication process and, even better, makes it instantaneous plus easy to track.

Whether it's an awareness promotion, a seminar or educational opportunity invitation, or a new product release, email marketing is an effective way to inform members of your message. You can also construct a highly-targeted "drip" email campaign that further focuses your message based on member response, or your preset message schedule.

For example, if you choose a target of category 2 (strong propensity)/Pre-Retiree members and want to engage them through an awareness campaign regarding your retirement planning and saving services, you may want to combine: a letter or postcard sent by mail, an email or series of emails, messaging in your credit union newsletter, displays in your credit union lobby or office, and a banner ad on your credit union's web site.

To help make putting that campaign together easier, letters and marketing materials useful for targeting this group are available on Advisor Workspace and Program Workspace, your investment and insurance program's web-based resource centers from CUNA Brokerage Services

### **Find Out More**

Unique to the industry, MEMBERS Inscope™ is designed exclusively to allow credit unions to target every member with the insurance and investment product offerings that best meet their needs right now. For more information on MEMBERS Inscope™, contact your support services consultant.

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