



**MAINE  
CREDIT UNIONS**

MARKETING  
MESSAGING GUIDE  
SUPPLEMENT UPDATE  
For Maine Credit Union Marketers

**COVID-19:  
FUTURE NORMAL  
IN A TRANSFORMED  
ECONOMY**

**AUGUST 2020**



# Introduction

In April 2020, we created a supplement to our Marketing Messaging Guide to help Maine credit unions convey a united message during the economic upheaval caused by COVID-19. This second installment adds key messaging relevant to the current landscape and some guidance leading into the “future normal” in our transformed economy.

As Maine slowly continues to reopen, being versatile and flexible with our marketing has become as important as being creative. By aligning what we say and how we say it, we simplify our messaging and make the Maine credit unions brand stronger and more recognizable to consumers. We are reminding Mainers that credit unions are essential services that can be counted on as a fundamental resource in their financial lives. In the following pages, we have provided practical messaging guidance to help with your marketing efforts.



# The Future Normal

While these times have been difficult, they also have created a unique opportunity to demonstrate how essential our services are. By revisiting how we connect with our members, we can focus on their needs not just now, but in the days, weeks, and months ahead.

The term “future normal” describes what normal will look like for our members as we continue through the coronavirus pandemic. With the changing world we are facing, members are unsure of what comes next. They will want to know what you’re going to do to improve their lives in the next 30 days just as much as the next 30 years.



# Tone of Voice

**“What you say is just as important as how you say it.”**

During this time of high stress and uncertainty, members are being inundated with messages from every industry and direction. They are constantly reminded we are “all in this together” during these “unprecedented times.” It’s important to communicate with your members on their level, using terms they understand, terms they can relate to quickly and easily, and terms that have not become cliché. When crafting your message keep in mind the following:

- Use a calm, authentic tone of voice.
- Keep your message original, positive, and consistent.
- Don’t share unconfirmed or fear-mongering content.
- Don’t talk about products and services that are unessential right now.
- Be the resource members are looking for.
- Try to answer frequently asked questions before they are asked.
- Tell a positive story and show the community impact.



# Four Key Messages

Since the start of 2020, our messages have had to pivot frequently and rapidly. What we said just a few short months ago has had to be revised to be relevant today. With the financial industry and economy being in flux now and for the foreseeable future, we should focus on four key messages that will speak to the wants and needs of our members.

1. Members First
2. Safety & Security
3. Flexible Access
4. Fraud Awareness

It is important to emphasize Maine credit unions have always helped their members and will continue to do so in any possible way they can. Remind members that we are here for them.



# 1. Members First

As members emerge from lockdown, they will have needs that credit unions are uniquely qualified to meet. More than ever, a credit union's "product" is the ability to respond to each individual's needs.

A lesson learned from the coronavirus pandemic has been the importance of understanding what members really need and want from their credit union. Focusing on the philosophy of *people over profit*, helps set us apart from other financial institutions.

It is imperative that we develop empathetic, effective messaging and identify member priorities that have shifted as a result of the pandemic. As our members cope with their new reality, being a calm, reassuring voice will help them retain a sense of normalcy and stability. Remember, behind every member, there is a unique story. Our job is to understand each member's individual story. Members need to be heard and to hear how we can help.

## Sample Text

- How are you doing? [Name of CU] is here for you.
- What financial issues are you facing, and how can we help?
- We realize times may still be tough. Let us help keep you ahead.
- Let [Name of CU] help ease your financial stress.
- We put members first. We put you first. Not profit.
- At [Name of CU], you are our highest priority.
- Take a month off. Ask about our Skip-A-Pay loan program.
- 0% Pressure. 0% Worry. 0% Interest.

## 2. Safety

Underlying much of what's going on today is fear – fear for health and well being as well as fear of change and the unknown. Members thrive from routine and comfort. When that is disrupted, panic and irrational action can ensue. Put simply, members want to feel safe.

As Mainers deal with the ongoing stress and uncertainty around the continuing pandemic, it's important to remember to promote safety, connection, resiliency, and prevention. Messages that highlight the safety protocols for in-branch service, ATMs, and Drive-thrus are as important as stating the reliability of credit unions, and conveying a message of support from their trusted financial resource.

It also is important to remind members that our credit unions continue to follow all local and federal guidance as well as recommendations from the CDC regarding group sizes, social distancing, and business operations. The health, safety, and welfare of employees and members is always our highest priority.

### Sample Text

- With you in mind, our lobby is open and we are following all state and federal CDC guidelines.
- Your safety is our top priority.
- We'd love to see you, so we have worked hard to make our lobbies safe.
- We'd love to see you. For your safety, call us to make an appointment.
- Need to do an in-person transaction, but want to keep social distance? Our drive-thru is open and we're here for you.
- Our lobby is closed for your and our safety. But we're still open! Access your accounts via drive-thru, ATM, or any of our digital banking tools.
- Superheroes wear masks. So do super credit unions. Safety comes first.

## 3. Flexible Access

Maine Credit Unions are essential services. Our members want to hear how we're continuing to provide access to all of our services.

With safety and social distancing being a top priority for everyone, it's important to focus on the digital tools that are available to members. Learning how to use digital banking applications, as well as discovering the benefits and features of online and mobile banking, builds a connection with members that helps ensure continued use of credit union products and develops a trusted relationship with our members.

As members grow more comfortable with digital banking access, they may not visit branch lobbies as often as they once did. It is important to establish these channels of communication and account access now, as their usage is only going to become more frequent in our future normal.

### Sample Text

- Contactless banking. A safer way to bank.
- Access your accounts, anytime and anywhere, with digital banking.
- Social distancing made easy. Access your accounts from home with digital banking.
- With digital banking, [Name of CU] is open 24 hours every day.
- We're here for you; we're there for you.
- Deposit your checks from home with mobile deposit.
- 24-hour access to your accounts with secure home banking.

## 4. Fraud Security

While feeling physically safe is the highest concern of most Mainers, knowing they're financial accounts are safe is equally important. With the increase of fraudulent activity happening every day, we need to communicate to our members how they can keep their accounts safe and what steps we are taking to do the same. Educating members regarding malicious or fraudulent transactions and scams such as impostor, investment, and product scams will aid in easing their concern about the safety of their accounts. Members, especially seniors and those responsible for their financial accounts, must stay alert and conscious of the increased frequency of fraudulent activities during the pandemic.

### Sample Text

- Think before you click. Avoid Fraud Scams.
- Call us first. We can help you distinguish good causes from fraudulent scams.
- [Name of CU] will never ask for your personal or account information by phone or email.
- Together, we are your money's best line of defense against fraud.
- Beware and be aware of financial abuse and scams directed at seniors.
- We've always got your back!
- Don't get hooked by phishing scams.
- Call us when they call you. Together, we'll protect your money.

# The bottom line...

In this time of high uncertainty, we have the opportunity to create positive change in the way members interact with and think about their credit unions. Members need trust, stability, and comfort. Maine Credit Unions have proven time and again, to be the answer for their members' financial questions. We need to focus on the basics of human connection and be aware of what members want and need while illustrating the benefits of credit union membership.

We are unsure if the pandemic's effects on our industry and the lives of our members will be temporary or permanent. But this experience has made people realize the importance of preparedness, both financially and in their daily lives.

Now, more than ever, Maine credit unions should be focusing on reminding people that we are here for them.



# COVID-19 Resource Center

The Maine Credit Union League has provided information which can be utilized to help with member communication and messaging as well as other support programs.

Visit [mainecul.org/covid-19-resource-center](https://mainecul.org/covid-19-resource-center) to access links to local, state, and federal information; community outreach programs, such as the Campaign for Ending Hunger; member and business support from FAME and SBA programs; marketing and communications messaging; social media content, calendars, and graphics; and much more. This website will be updated as information becomes available.

## Questions?

Maine Credit Union League

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