

Statewide Awareness 2027

Messaging Guide







Table of Contents

Our Shared Story **2**

Our Promise and Platform **3**

Our Strengths and Opportunities **4**

How We Sound **5**

Putting It Into Practice **6**

Themes and Talking Points 6

Key Phrases 7

Reaching the Next Generation **9**

Themes and Talking Points 9

Key Phrases 10

Bring the Message to Life **11**

Do's and Don'ts **12**

Bringing It Together **14**

Appendix: The Research Behind the Messaging **15**

Key Findings 16

Built to be counted on. Wherever you need us.





Our Shared Story

Credit unions are viewed by Maine consumers as trusted, community-focused financial partners. They value the personal, member-focused service credit unions are known for, and they expect the modern tools and convenience that make managing their money easier.

New consumer research conducted in 2026 gives us a clearer picture of what matters most to Mainers today, and it shows us where we have an opportunity to build on the strengths that are already in place and valued in our communities.

From that research comes a new Statewide Awareness Campaign messaging platform: **Built to be counted on. Wherever you need us.** It brings together the qualities consumers value most in their financial relationships: trust, reliability, accessibility, personal connection, and local commitment.





This guide is designed to help you put that platform into practice. It provides shared messaging themes, guidance, and examples you can incorporate into your communications. It is intended to help you reflect your credit union's unique voice, members, and story as part of the Statewide Awareness Campaign.

The goal is to tell a strong, consistent story about the credit union difference while reinforcing the value of credit union membership across the state.

Built to be counted on. Wherever you need us.

Our Promise and Platform

The credit union difference is about being there for members. Maine consumers see credit unions as trusted, secure, and respected financial partners that provide guidance, support, and a relationship they can count on. This messaging platform builds on those strengths while helping introduce more Mainers to the value of credit union membership.

"Built to be counted on" is our promise. It reflects the trust and strong relationships credit unions have already earned while giving us a clear way to talk about what those qualities look like in practice. It speaks plainly, without ever having to claim "trust" outright, and it works the same whether we're talking about a mobile app or a branch on Main Street.

"Wherever you need us" extends that promise across the full member experience. We have collectively built our branches, our digital tools, and everything in between to be counted on,



whether that's a late-night transfer or a Tuesday afternoon conversation with someone who knows your name.

We're owned by our members, not shareholders looking for a return. Everything we build is with our members in mind.

When something goes wrong (a scam call, a stolen card, or a stretched budget, for example), we're the ones people feel like they can turn to for help. And when it's time to choose a financial institution, credit union members help tell our story by sharing their experiences with family and friends.

At our foundation, we are built to be counted on for today and whatever comes next.

This platform is an extension of the credit union *People Helping People* philosophy. Being "counted on" isn't a marketing claim; it's what that philosophy looks like in practice, at every stage of someone's financial life.

Trusted.
Respected.
Supportive.

Our Strengths and Opportunities

When it comes to how Maine consumers view credit unions today, Maine credit unions are starting from a position of strength. Consumers already know credit unions; view them positively; and value the relationships, access, and support they provide.

This messaging guide is designed to reinforce and amplify what consumers already recognize and appreciate while providing a clearer, more consistent way to communicate the credit union advantage. It also expands on the community commitment that has long been fundamental to the credit union difference.

Our Strengths

- **Trust and Reputation**: Credit unions have the strongest reputation and highest trust scores of any financial institution type in Maine.
- **Long-Term Relationships**: Credit unions build lasting relationships with their members, often spanning years or even decades. That loyalty gives us a powerful story about being there through different stages of a member's financial life.
- **Digital Convenience and Personal Connection**: Members value and expect both modern tools and local access. Credit unions can deliver both, offering the convenience members want while maintaining the personal service that sets them apart.
- **Community Connection**: Credit unions are deeply connected to the people and communities they serve. Local involvement, community investment, and the *People Helping People* philosophy are fundamental parts of the credit union difference and should remain visible in our messaging.

Our Opportunities

- **Amplify Trust and Reputation**: We don't need to convince people that credit unions are good; the data shows they already believe it. The opportunity is to make that belief louder, more visible, and get them to join as members. Show what members count on: clear answers, responsive support, real people, and help when something goes wrong.
- **Turn Loyalty and Trust into Referrals**: Word of mouth is the single most trusted source. Give members easy ways and incentives to share their credit union story with family and friends.
- **Emphasize Security and Reassurance**: Fraud is a real, top-of-mind fear. Credit unions can stand out by communicating clearly about protection, education, and what members can expect if they need help.
- **Tell the Digital and Local Story Together**: Modern banking and personal service are not competing ideas. Our strongest messaging shows how they work together.
- **Address Fees and Friction Proactively**: Survey responses mention fee frustration, limited hours, and a sense that some institutions are "becoming too corporate." This is a chance for credit unions to differentiate on transparency and access.

How We Sound

A strong message is only part of the story. How we communicate it makes all the difference.

Across channels, audiences, and individual credit union brands, our messaging should feel **dependable**, **authentic**, and **modern**. These qualities help create a consistent statewide voice while still giving each credit union room to sound like itself.

Dependable

Why: Being dependable is one of our strongest advantages, and it's also what worried, financially stretched consumers need most from their banking provider. Built to be counted on works because it's a promise we can back up with data, not simply a slogan we hope people believe. It directly answers people's biggest fears (fraud, scams, losing what little they have) without ever needing to say the word "trust."

How:

- Be concrete about security. Reference real protections (fraud monitoring, NCUA insurance, 24/7 support) rather than relying on vague reassurance.
- Show, don't just tell. Use the data and examples you have to make the case for dependability rather than asserting trustworthiness outright.
- Avoid fear-based language. Reassure without alarming; focus on confidence and support, not scare tactics.

Authentic

Why: Credit unions aren't chasing shareholder profit; they are focused on real people and long-standing relationships. Survey responses consistently praise being "local," "member-owned," and treated well by staff. That authenticity matters even more to an audience that feels squeezed by rising costs and impersonal institutions.

How:

- Use inclusive language like "us," "we," and "our." Speak like a friend, not a corporation.
- Acknowledge real financial pressure with empathy, not judgment. Avoid language that assumes everyone is comfortably saving for a vacation home, luxury vehicle, or other discretionary purchase.
- Share real member stories and use plain language to explain anything technical rather than assuming familiarity.
- Don't be afraid to be a little playful. Credit unions should be seen as approachable, not stuffy.

Modern

Why: Members value the personal relationships credit unions provide, but they also expect convenient, modern tools that fit the way they manage their finances today. Our messaging should reflect both sides of the credit union experience: technology that makes banking easier and people who are there when members need them.

How:

- Members expect technology as a given. Don't rely on simply having digital tools as a differentiator.
- When referencing mobile and digital tools, describe them in plain, concrete terms. Focus on what's in it for the member by explaining what they can do with these tools and how they make financial tasks easier.
- Frame technology and people as a both/and, not an either/or. Example: "Whether you're using our app, visiting our website, or stopping by a local branch, you can count on us being there for you."
- Be approachable and conversational. Credit unions are seen as welcoming and people-focused, not formal or impersonal. Let your fun flag fly and allow personality to come through in your messaging.

Putting It Into Practice

Beyond creating a unified voice, this guide provides credit unions with a shared set of key themes, talking points, and phrases they can incorporate into communications while staying true to their own identity and member relationships. These recommendations are informed by the findings of the 2026 consumer survey.

Themes and Talking Points: Targeting Members and Potential Members

"Built to be counted on."

This is the core platform line. It directly reflects the research (highest trust and reputation scores of any financial institution type in Maine) without stating "trust" outright, and works equally well when describing the app, the branch, or the people.

"With you for the everyday, and when it matters most."

This speaks to what members want. They want a great mobile app and a real local branch, and they want reassurance in ordinary moments as well as difficult ones, including fraud or financial stress. This talking point brings both sides of the credit union experience together.

"From your first paycheck all the way to retirement, we're on this journey with you."

This grounds the platform in *People Helping People* and reinforces research findings on member loyalty *(Appendix, Key Findings, page 16)* by framing the relationship as one that can span a member's whole financial life, not a single product or moment.

"Ask someone whose opinion you value. Chances are they'll point you to a credit union."

Personal recommendations are the most trusted source of information for Mainers surveyed, and credit union members are our strongest advocates. This talking point leans into word-of-mouth as a credible, differentiated proof point rather than simply claiming the credit union difference ourselves.

Putting It Into Practice

Key Phrases

The following phrases offer additional ways to bring the Statewide Awareness Campaign messaging platform to life. Use them as written where appropriate or as inspiration for language that fits your credit union's own voice.

"Here for whatever life brings."
A softer expression of dependability that reflects the trust credit unions have earned through long-standing relationships, consistent support, and being there for members through life's moments.

"Your money, your say."
Reinforces the member-owned model without relying on jargon like "cooperative" or "not-for-profit," both of which research shows can backfire with non-members.

"More than a customer. A member."
Highlights one of the most fundamental differences between a credit union and other financial institutions in simple, accessible language. At a credit union, you're not just an account. You're a member-owner.

More than a customer. A member.





"Built for you, not shareholders."
Makes the member-owned difference clear and direct by emphasizing who the credit union is designed to serve.

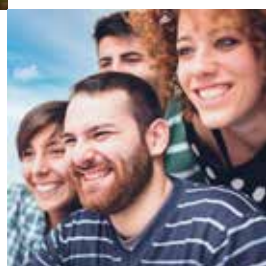
"Log in or walk in. Either way, we're here."
Brings together the two sides of the credit union experience: convenient digital tools and access to real people who know and support members. Reinforces that technology and personal connection are complementary, not competing.

"Built to have your back when you need us most."
Delivers the promise of trust and support by showing that credit unions stand with members during difficult moments, offering both practical solutions and a personal partner they can turn to.

"Real people. Real answers."
Highlights the human side of the credit union experience. It also helps prospective members see that a credit union is more than a place to conduct their banking—it's a financial partner they can count on.

Putting It Into Practice





"Clear terms. Fair rates. No surprises."
Responds directly to consumer frustration around unexpected fees, rising rates, and a lack of transparency. Reinforces the credit union commitment to straightforward products, honest communication, and helping members make informed financial decisions.

"Keep your money local."
Connects membership to the role Maine credit unions play in making a difference in members' lives and in the communities they serve.

"People Helping People turns everyday transactions into lifelong relationships."
Connects the credit union movement's founding philosophy to the member experience, showing that everyday interactions can build trust, loyalty, and meaningful relationships over time. That sense of connection is what inspires members to stay, share their experiences, and recommend their credit union to others.

"Bank like you own it."
Reinforces that membership in a credit union means becoming part owner. This also ties to the credit union cooperative message.

"Maine's way to bank."
Local decisions. Local service. Local impact.

"Join something better."
Positions credit union membership as a people-first alternative and reinforces the difference between membership and simply being a customer.

"Competitive rates can help your money go further."
Connects rates and products to real financial value for members at a time when everyday costs are high.

Clear terms.
Fair rates.
No surprises.

Reaching the Next Generation

Key Phrases

Attracting younger generations is imperative for the future growth of Maine credit unions. It does not require a different story; it requires communicating the credit union difference in ways that reflect their expectations and priorities.

Gen Z is making important financial decisions and building relationships with financial institutions. Gen Alpha is beginning to enter the financial services conversation, and their expectations around technology, convenience, personalization, and digital experiences are already influencing what comes next.

The recommendations below build on the same themes established throughout this guide: trust, personal connection, convenient access, and digital-first tools and resources that will help them both today and in the future.

Themes and Talking Points for Younger Generations

"The digital experience you expect. Human guidance and support when you need it."

Balances younger consumers' expectations for seamless digital tools with the human connection that makes credit unions different. It shows that members do not have to choose between convenience and relationships with people who understand them. It also reinforces access to financial guidance and education.

"We're built to be counted on from day one. Discover how simple it is to become a member."

Connects the first step of membership to the larger promise of the platform. It speaks to eligibility assumptions and to the perception that joining a credit union is complicated, without promising a specific timeframe.

"Your first savings account. Your first credit card. Your first car loan. We're here for all of it."

Makes the credit union relationship relevant to the financial milestones young adults are experiencing today. It shows that credit unions are there from the beginning, providing guidance and support as members build their financial lives.

"Because supporting your community starts with supporting you."

Frames local giving and personal service as one philosophy. This can be anchored to a specific cause, like Ending Hunger or Special Olympics.

Reaching the Next Generation



While the 2026 survey did not test sentiments around philanthropy or community investment, outside research shows that Gen Z values purpose, social impact, and organizations that demonstrate a commitment to making a difference.

"Your credit union in your pocket."
By default, younger generations expect a seamless digital experience. This reinforces the modern tone of voice and the survey finding that mobile banking is essential.

"Real-time alerts, mobile deposit, budgeting tools—everything you expect from modern banking, with actual people when you need them."
Shows that credit unions combine the digital tools younger consumers rely on with access to real people who can provide guidance and support. Reinforces that convenience and personal connection can exist together.

"Building credit for the first time? Get guidance, not judgment or a lecture."
Addresses a common moment of uncertainty for younger consumers while reinforcing that credit unions provide approachable guidance without judgment. Shows that members (and potential members) can get the support they need to build financial confidence.

"Open an account yourself—or have someone walk you through it."
Recognizes that younger consumers value independence and convenience while also appreciating access to guidance when they need it. Shows that credit unions provide a flexible, supportive experience that meets members where they are.

"Maine credit unions have always grown one recommendation at a time."
Connects with younger consumers' reliance on authentic recommendations over traditional advertising. Reinforces that the credit union difference is something people experience and share with others.

"Questions about fees? Ask us. We'll give you a straight answer."
Speaks directly to younger consumers' desire for transparency and straightforward answers. Reinforces that credit unions welcome honest conversations and are committed to helping members understand the costs of financial products before they decide.

"People over profit."
Expresses the credit union difference and member-first philosophy in a short, direct way.

"Your money. Your community. Working together."
Highlights the cooperative model by showing that the value created through membership is reinvested in the people and communities credit unions serve.

"Your banking and personal finance questions answered."
Promotes the financial education and support credit unions can provide, including access to Certified Credit Union Financial Counselors and educational events.

Bring the Message to Life

Strong messaging can be shared in so many ways. Be creative in bringing the credit union difference to life through real people, real experiences, and content designed for the channels where your audiences spend their time.





- **Be Willing to Be Bold and Concise**: A strong headline, quote, question, or statement can often do more than a paragraph of explanation.
- **Show, Don't Just Tell**: Use employee voices, member stories, community moments, behind-the-scenes content, and real examples to demonstrate what being built to be counted on looks like.
- **Think Video-First When It Makes Sense**: Short-form video can make financial education, member guidance, fraud awareness, and the people behind your credit union more approachable.
- **Consider Trusted Local Voices**: Community partners, employees, members, and local creators can help introduce the credit union story to new audiences in authentic ways.
- **Create for the Channel**: Social content should feel natural where it appears rather than looking like a traditional advertisement resized for social media.
- **Lead with Something Useful or Interesting**: Answer a question, solve a problem, challenge an assumption, tell a story, or make someone curious enough to keep watching.
- **Stay True to Your Credit Union**: Being more creative does not mean chasing every trend. Use humor, trends, cultural moments, and informal language when they fit your voice and audience.

A note on creators and influencers: When working with paid creators or influencers, follow applicable advertising, endorsement, disclosure, privacy, and compliance requirements.

Do's and Don'ts

Keep these principles in mind as you put the statewide messaging platform into practice.

Lead With Dependability, Not Aspiration

The survey's participants skewed younger and, in many cases, were facing financial stress. Leading with confidence and support lands better than aspirations and big dreams.

- **DO** lead with dependability, security, and confidence. These are proven, data-backed strengths.
- **DO** acknowledge that many Mainers are managing real financial pressures right now.
- **DON'T** default to imagery or language built around discretionary purchases such as second homes, luxury cars, or vacations as your primary hook.

Examples:

- *"Whatever you're working toward or through, we're here to help."*
- "*When it matters most, you can count on [insert credit union name]."*

Make Security a Headline, Not a Footnote

Fraud and scams are a top ongoing worry, and credit unions have a story to tell.

- **DO** speak directly and specifically to fraud protection and what members can expect if something goes wrong.
- **DO** use simple, plain language.
- **DO** use real statistics whenever possible (e.g., referencing Maine credit unions' track record) rather than generic reassurances.



- **DON'T** use scare tactics or dwell on frightening scenarios. Reassure, don't alarm.

Examples:

- *"If fraud happens to you, don't panic. We're here with real people, real answers, and no judgment."*
- "*We're built to have your back if something goes wrong."*

Message Digital and Local Together

Members don't see mobile banking and local branches as competing priorities. They expect them both from their financial institution.

- **DO** pair mentions of mobile banking and real branches with real people in the same message.
- **DO** communicate how both digital banking and in-person branches support each other.
- **DON'T** frame digital banking as a replacement for local service, or vice versa.

Examples:

- *"Bank from your couch, your car, or just stop in when you want. No matter when or where, it's still us."*
- "*Great app. Real people. You don't have to choose."*

More Do's and Don'ts

Turn Loyalty Into Referrals

Word of mouth is the most trusted source of information for consumers surveyed. Your members are the most likely group to recommend your credit union to someone they know.

- **DO** create explicit invitations to refer family and friends.
- **DO** hold member social events and encourage them to bring a friend to learn more about your credit union.
- **DO** encourage members to spread the good word about your credit union. This builds social proof.
- **DO** gather testimonials from your members and use them in your marketing.
- **DON'T** just rely on paid advertising channels when personal recommendations carry greater trust.

Examples:

- *"Members often hear about us the same way you did—from someone they trust."*
- "*Know someone looking for a better place to bank? Send them our way."*

Be Careful With Industry Language

Credit union or industry-specific language can be confusing or off-putting to members and non-members alike. This finding carries over from prior research and still holds true today.

- **DO** be selective with "cooperative" and "not-for-profit." Both can unintentionally suggest that credit unions are less capable or less modern.
- **DO** use easy-to-understand language. Ask yourself, "Can a fifth grader understand this?"



- **DON'T** assume familiarity with credit union terminology. Personal biases and assumptions can negatively affect your marketing message.

Examples:

- *"Better rates. Fewer fees. More of your money stays yours."*
- *"Your money can do good for you and your community at the same time."*

Address Fees and Friction Head-On

Survey responses directly mentioned fee frustration, inconvenient hours, and a sense that some institutions are "becoming too corporate." This is an opportunity for credit unions to differentiate themselves with transparency.

- **DO** be specific and transparent about all fees, rates, and requirements.
- **DO** be aware of any frustration or friction and respond to it directly.
- **DON'T** overpromise on hours or access if it isn't true for a given office or branch.

Examples:

- *"Clear rates. Clear fees. No surprises."*
- "*No mystery here. We'll tell you what it costs, what you'll earn, and what to expect every time."*

Bringing It Together

Every recommendation in this guide points back to the same promise: Maine credit unions are **built to be counted on. Wherever you need us.**

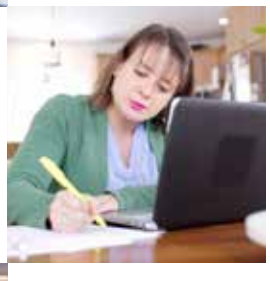
Whether speaking to current members, prospective members, or the next generation, our messaging should reflect the same qualities consumers value most: trust, reliability, personal connection, and modern convenience. These qualities hold true in the branch, online, and **wherever members need us**.

By blending this messaging guidance with your own credit union's voice, stories, people, and experiences, we can tell a strong, consistent story about the credit union difference and the value of membership across Maine.











Built to be counted on. Wherever you need us.

Appendix

The research behind the messaging.





The messaging and opportunities outlined in this guide are grounded in what Maine consumers told us about their financial lives, their expectations, and what they value in a financial institution. The research reinforces many of the strengths credit unions are already known for while also highlighting opportunities to make the credit union difference clearer and more relevant to consumers today.

What Mainers Shared

In May 2026, the Maine Credit Union League partnered with Market Decisions Research (MDR) to conduct a statewide survey of Maine residents ages 18–45, including both credit union members and non-members. The study examined awareness and perceptions of financial institutions, loyalty and switching behavior, technology usage, communication preferences, fraud and security concerns, and future banking intentions. The final dataset included 282 completed surveys, fielded May 11–19, 2026.

Because participants were recruited through online research panels, results may not be fully representative of the broader Maine population. In particular, the sample skewed younger and, in some respects, more financially stretched than Maine as a whole. A third of respondents reported household income under $35,000, and one in five were unemployed at the time of the survey. Several open-ended responses also described real financial strain, including living paycheck to paycheck, inflation, and job loss. These experiences are important to keep in mind as we consider how we communicate.

What do Mainers value?

Appendix

The research behind the messaging.

Key Findings

- **Credit Unions Are a Leading Choice Among Mainers**: 28% use a credit union as their primary financial institution. This is just above Maine-based community banks (27%) and ahead of national banks (15%), online-only banks (13%), and payment apps (17%).
- **Maine Credit Union Members Are Exceptionally Loyal**: Nearly eight in ten members (77%) have been with their credit union for at least four years, and about a third (32%) have stayed for more than a decade.
- **Awareness Is High Statewide**: 81% of respondents are familiar with credit unions.
- **Credit Unions Have the Strongest Overall Reputation**: 76% of respondents have a positive impression of credit unions, well above Maine-based community banks (59%) and national banks (45%).
- **Trust Is a Defining Advantage**: 64% of members describe their credit union as trustworthy, far above online-only bank users (24%) and payment app users (34%).
- **Mobile Banking Is Essential**: 72% of credit union members rely most on their mobile app to manage their finances.
- **Consumers Value Both Digital Tools and Local Access**: Credit union members are the group most likely to prioritize convenient branch/ATM access (59%) while also ranking mobile app quality highly (43%).
- **Personal Recommendations Remain the Most Trusted Source of Information**: 65% of credit union members trust friends, family members, or colleagues most when evaluating a financial institution, higher than any other group and far above advertising or social media.
- **Fraud and Financial Security Are Top of Mind**: 49% of credit union members received a fraudulent contact attempt in the past year, and many describe fraud and scams as a real, ongoing worry.
- **Members Are Confident Their Credit Union Will Help**: Credit union members reported the lowest rate of account takeover of any group surveyed (just 1%, versus up to 17% elsewhere) and high confidence (86%) that their institution would help them if they were the victim of a scam.



Questions?

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