

# Credit union uses custom maps to communicate time-sensitive changes to their ATM network

## PROBLEM

**ATM Network Changes:** For many years, Bellco Credit Union had informed their 191,000 members that they could use Fastbank/U.S. Bank ATMs to make deposits and surcharge-free withdrawals in addition to Bellco's network of 16 branches in Colorado. In early 2010, Bellco's relationship with this network was going to change and their members would no longer be able to make deposits at these locations. Because a large percentage of the members were regularly using the affected ATMs, this change would likely result in frustrated members and an increase in support calls. So, Bellco proactively reached out to its membership to let them know where the nearest alternate ATM was located using Variable Maps.

**Lack of CO-OP Network Visibility:** Bellco consistently strives to communicate the size of their ATM network to their members, emphasizing convenience, and contrasting their offering to that of a national bank. Bellco owns 60 ATMs and is part of the CO-OP network that in Colorado includes 236 machines inside 7-Eleven stores and 475 machines owned by other credit unions. These machines are surcharge-free to Bellco members and many accept deposits. Bellco members, however, are often unaware of all the locations available to them.

## SOLUTION

**Customized Maps:** To clearly communicate the proximity of the affected Fastbank/U.S. Bank ATMs, custom maps were created. These maps showed all the alternate CO-OP Network and Bellco ATMs near the affected ATMs. To personalize the member's experience, the maps were customized to each recipient, showing locations within a five mile area around their home.

*"The campaign was a success, with over 5200 members going to their personalized landing pages for more information on the ATM changes."*

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Laura Higgins, Director of Marketing  
Bellco Credit Union

### Bellco Credit Union

Bellco is a progressive, member-owned credit union with a full range of financial services. Founded in Colorado in 1936, Bellco has 191,000 members and over \$2 billion in assets.

### Coordinated DM, Email Campaign, and Personalized URL Campaign:

Because many Bellco members rely heavily on email and online banking, printed map mailers weren't enough. The customized maps were also used on HTML emails. These pieces were personalized to the member and were designed to not only alert members to the upcoming change, but also to drive them to a Personalized URL (PURL) landing page unique to that recipient, allowing members to view their customized map, access a detailed list of addresses to all the ATM locations, and read additional information about the change. Connect Services West provided Bellco's marketing team with regular tracking reports showing how many members had accessed the PURLs, which helped Bellco understand whether or not their message was getting through to members.

**Highlighting Positive Changes:** To balance a potential negative perception of the ATM network change, all the pieces highlighted the new deposit automation and check imaging features available at Bellco branch ATMs. These positive changes would make it easier than ever for members to make their ATM deposits.

## CONCLUSION

Historically, credit union members are resistant to change, especially when it involves transactions they make on a regular basis. By using custom map technology and an integrated marketing approach to communicate relevant information regarding the changes to their members, Bellco Credit Union successfully drove over 5200 members to the personalized landing pages to find more information. In addition, member feedback was overwhelmingly positive, and the wave of support calls from frustrated or confused members never materialized.

## CLIENT FEEDBACK

"It was always so simple to just tell our members to look for a U.S. Bank and make deposits there if they couldn't get to a Bellco branch or shared branch. Going forward, we needed them to understand they wouldn't have that big building sign to guide them. I had seen a sample of a Variable Map mailer, and thought it might do the trick for us."

"We were fortunate to find such a great vendor with Connect Services West and Variable Maps. I was very impressed with their attention to detail, and the speedy way they responded to our questions and our many requests for tweaks and edits along the way. They helped us ensure that our members were informed, prepared, and comfortable with this significant change."

Laura Higgins, Director of Marketing, Bellco Credit Union



A gallery of samples, production details, and pricing are available at: [VariableMaps.com/Bellco](https://VariableMaps.com/Bellco)

### Client

Bellco Credit Union  
bellco.org

### Creative

Connect Services West  
connectserviceswest.com

### Maps & Production

Variable Maps  
variablemaps.com

# Bellco Credit Union Case Study

## PRODUCTION AND PRICING NOTES

### Map Development

The development of custom maps are usually included in the cost of the self-mailers. Orders of low quantities or uniquely challenging map requests may incur additional charges.

### Print Production and Mailing Services: Self-mailers

Size: 17" X 5" flat (folds to 8-1/2" X 5")

Stock: 120# cover, gloss finish, No. 1 Premium, 96 Brightness, 10% PCW recycled fiber, FSC-certified

Ink: Full color on both sides (4/4 CMYK)

Data: Client provided, standard data processing

Mail: Sort for USPS requirements, Presort Standard, deliver to Post Office, postage included in costs below

Quantity:	5,000 (minimum)	\$1.20 each
	10,000	\$1.11 each
	Over 25,000	\$1.05 each

\*Costs include print production, lettershop services, custom map images and postage.

### Data

The cost of data is not included in our prices. Variable Maps can consult on the purchase of non-member mailing lists. Usually, this data costs between .02¢ (resident only) and .14¢ (geography and demographic selects) each record.

## ADDITIONAL SERVICES USED

### Campaign Strategy

Development of overall strategy for campaign including:

- Campaign Goals
- Target Audience
- Segmentation
- Messaging
- Format/Channel
- Timing/Frequency
- Mapping Technology Strategy
- PURL Strategy
- Market Pressure Calendar

### Creative

Design, copywriting, production, and programming of:

- Self Mailers
- HTML Emails
- PURL Landing Page

### Personalized Landing Pages (PURLS)

Creation of unique landing pages for each self-mailer and email recipient, including:

- Unique PURLs for each record
- Dashboard development, hosting and management
- File uploads and processing
- Reporting and analysis

## CLIENT

### Belco Credit Union

Denver, CO

Laura Higgins, Director of Marketing

## PRODUCTION TEAM

### DirectConnectGroup West

Including McCallum Print Group, Variable Maps and Connect Services West

4700 9th Ave NW

Seattle, WA 98116

(800) 676-6716

dcgwest.com

DirectConnectGroup West offers turnkey commercial printing and direct mail services that enable you to reach your customers with targeted communications to drive demand and profits. Located in Seattle, our solutions simplify the sales and marketing process, helping marketing teams to become more productive.

### Rich Voslow, Project Manager

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## GALLERY

### PURL Landing Page

### HTML Email

### Self-Mailer

