

In Search Of...My Credit Union

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Finding information on the Internet is as easy as typing a few words in a little box labeled "search" — or is it? With literally billions of pages of information on the Internet, it is often difficult to find precisely what you are looking for — and more important — difficult for your potential members to find you. Studies show that 50 to 70% of people use search engines to find new sites, but as many as 90% of web sites may have architecture problems that would keep them from being listed properly in search engines. Many companies are now adding "search engine promotion" as a valuable marketing tool.

What is "search engine promotion?" It is the overall process of improving how a site interacts with search engines, so that a target audience can find the site. A typical Internet user will look at only the first two to three pages or results given by a search engine, so a search engine that is aware of a site's existence simply is not enough. It is critical to get the site noticed by the search engine and ranked in the top few results for the keywords that are important to your organization.

If your site is not currently found in a search engine for a particular keyword, it is almost certain that your site will need some redesign in order to boost your ranking. In some cases, a certain area of the site can be redesigned; in others the entire site may need to be redone. To understand why this additional work may be necessary, it is helpful to know how search engines index sites and what is considered important.

To determine the ranking of web sites in relation to a keyword, a search engine uses a complex set of rules, called an algorithm. The algorithm may vary slightly from search engine to search engine; however, all major search engines follow the same general rules. **Frequency** of keywords is one of the main rules in a ranking algorithm. The search engines assume that words used more often are more relevant to the content of the site. **Location** of those keywords another is another important factor. Search engines expect that the most relevant words will be mentioned right from the beginning. In addition, there are several other factors that search engines may consider to determine where a site should be ranked for a particular key word, including page titles and headings, overall page content, images, and hyperlinks.



Selection of the keywords for your site is crucial to the process of search engine promotion. When thinking about which keywords to target, it is important to have specific objectives in mind. Are you hoping to gain visibility and easy access to your current members; is your goal to reach anyone who falls in your field of membership; or do you want to reach anyone looking for any type of financial instrument? Maybe it is a combination of several things. The better you have defined your goals, the better your keyword selection will be. From this keyword list you can tailor your site to maximize your exposure on any search engine.

Another way to increase your exposure is to pay for a listing for a particular keyword. This can be an effective way to get listed, but can be costly, depending on the popularity of the keyword you choose. The companies that provide the paid listings have strict guidelines for which keywords you may buy — they must tie in relevantly to your site. Again, some site redesign may be necessary to increase the relevancy of the keywords you wish to target.

If you'd like help optimizing **your** site for certain keywords, call CU Village.com at **(800) 262-6285**, and ask to speak with a CU Village Business Consultant.

CU Village.com Announces Agreement with Equifax Consumer Services

Equifax Consumer Services Inc. and CU Village.com have entered into an agreement to provide CUs the ability to participate in the Equifax on-line affiliate program.

Under the agreement, credit unions can offer members Equifax's quality online consumer credit services, including Equifax Credit WATCH™, Score POWER™ and Equifax Credit PROFILE™. "These tools enable members to effectively manage and monitor their credit information to ensure fiscal fitness and guard against identity fraud," said Todd Mason, CU Village.com chief operating officer.



CU Village.com Announces Agreement with Equifax Consumer Services (continued)

"This is a powerful service for CUs to make available to members. It's vital in this day and age for consumers to have easy access at an affordable price to personal credit information. Our partnership with Equifax provides exactly that."



Equifax ranked in the top five in return on equity among *Business Week's Best Performers for 2001*.

Upcoming Content on Credit Union Community

April

Lending

May

Human Resources

June

Marketing

Use Your Site to Reinforce Promotions



Planning to promote mortgages and home improvement loans in April? Be sure the content on your Web site supports your promotion!

If you're using Members' Marketplace Content Management Service, just point your members in the direction of the House & Home channel.

This channel is a mini reference library with articles about buying, selling, and improving your home. In fact, we recently added new articles to this *Improving* sub-channel.

Now your members can find guidance from the National Association of Remodeling Industry on topics such as finding a qualified contractor, what questions you should ask your remodeling contractor, what questions to ask references, and whether to pay cash or credit for the remodeling work.

If you're also using our content streaming services, these informative articles are automatically placed on the designated areas on your credit union's Web site. (So all you need to do is accept the compliments when members thank you for all of the great information on your site!)

To learn more about our Web development services, including content management and content streaming, call (800) 262-6285, and ask to speak with a CU Village Business Consultant.



Marketing Calendar

April

Promote real estate loans, auto loans, and direct deposit

Members' Marketplace Theme:

Your Home is Your Castle!

May

Promote auto loans, vacation loans, and real estate

Members' Marketplace Theme:

Cruisin' through Spring!

June

Promote vacation loans, family finances and convenient services (drive-through, web, ATM, phone teller)

Members' Marketplace Theme:

School's Out!

CU Village.com Products & Services

Web Design & Development ~ We'll design a site that reflects your mission, your goals, your membership, and your site's purpose.

Content Management ~ We'll provide original, current, relevant content—so you and your members get the most out of your site. Members' Marketplace is our Content Management Service for credit unions; Credit Union Community is our Content Management Service for leagues.

Multimedia & Graphic Design ~ Multimedia can help you interact with your members when we develop the CD-ROMs, flash animation, or information kiosks that relay your message. And we can design whatever you need—including logos and Web sites—to brand an image of service in the online world.

E-Business Services ~ We've used our expertise and the combined power of the Credit Union System to find and negotiate with companies for valuable services in the areas of education and communication.

Technology Consulting ~ We can assist you in project management and coordination, e-business strategies, analysis of technologies, custom programming and development, technology assistance and more.

Save the Date!

CU Village will be exhibiting at the following events:

April

18-20

Illinois AC&E

19-21

Michigan UP Chapter Annual Meeting

25-27

Ohio AC&E

May/June

May 30-31 & June 1

Michigan AC&E