

How to Make Community Impact Your Brand Differentiator

King County Chapter
of Credit Unions
strength built on cooperation

PixelSpoke



PEOPLE  **USING**
BUSINESS
..... **AS A**

FORCE  **GOOD**

PEOPLE

HELPING

PEOPLE[®]

PEOPLE USING
BUSINESS
..... AS A
FORCE FOR GOOD

PEOPLE
HELPING
PEOPLE®



Cause Marketing Project

Indosole
Bali, Indonesia

Indosole, a certified B Corp, purchases used tires and turns them into stylish and functional shoes



People want to align with ethical companies that will get the job done and represent their core values.

Consumer Preference - 90% of U.S. consumers say they would switch brands to one associated with a cause, given comparable price and quality.

[Cone Communications/Ebiquity's 2015 Global CSR Study](#)



People want — and expect — businesses to think about their impact on the broader world

66% of global respondents are willing to pay more for sustainable goods, up from 55% in 2014 (and 50% in 2013). [Nielsen's The Sustainability Imperative](#)



Younger generations especially demand that companies show an authentic, unique voice when it comes to their value identity.

Six out of 10 Millennials said a sense of purpose is part of the reason they chose to work for their current employer. [The Millennial Survey 2015](#) (Deloitte)



THE Credit Union
DIFFERENCE

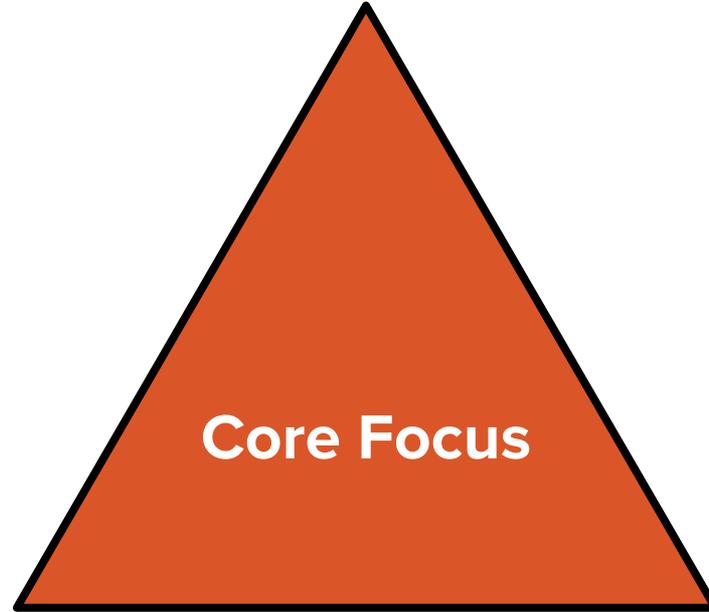
3 Themes for Cause Marketing

1. Core Focus
2. Commitment to Transparency
3. Communicate Memorably

Core Focus

Authentic

Your culture will deliver on it



Core Focus

Relevant

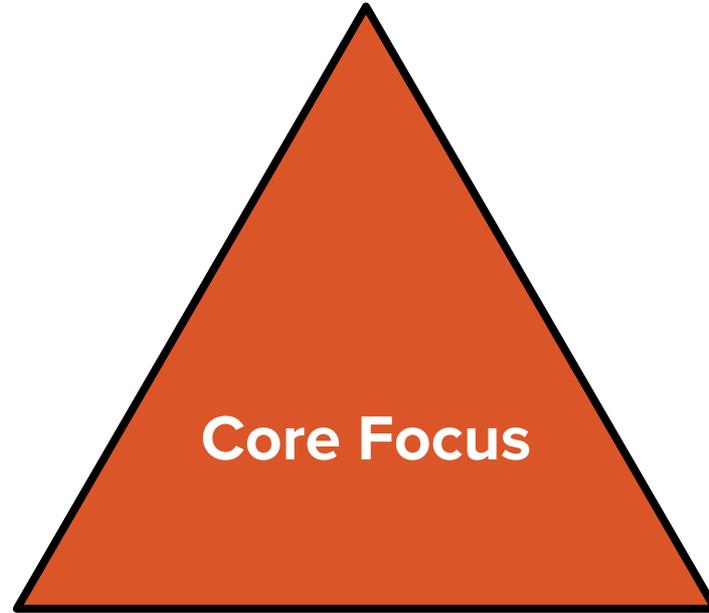
Aligned with members' passions

Theme

Simple to understand

Authentic

Your culture will deliver on it



Core Focus

Relevant

Aligned with members' passions

Theme

Simple to understand

Walmart is asking us to donate food to our coworkers.

Why can't Walmart pay us enough so we can feed our families?



"If I made \$25,000/yr, I wouldn't have to rely on food stamps."

**-Jamaad Reed
Cincinnati, OH
Walmart Associate**

You are a Citizen of Point West



Join Point West

Financial equity is not for a select few. We welcome all people, especially those who have been turned down elsewhere. Join today!

Get Involved

We are proud to be able to support many local charities and groups through partnerships in our community. Join us as we give back!

Learn and Grow

Point West is committed to providing resources to benefit our membership. With access to a multitude of tools and tips, you'll never be left in the dark!

Point West's Declaration of Beliefs



Citizens of Point West

We always have been and always will be a safe space for anyone who needs it. Walking in our doors makes you a Citizen of Point West.

People Helping People

We treat all people with respect and dignity and offer honest service, without prejudice. This has always been our standard and nothing will change that.

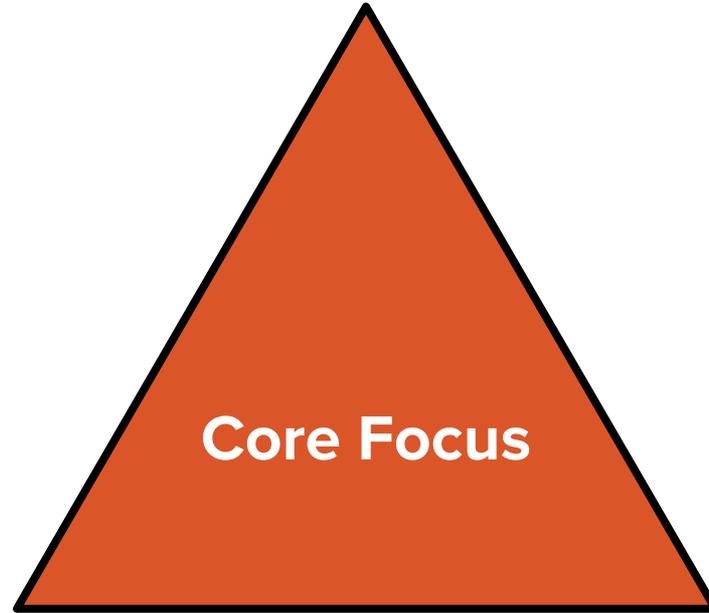


Banking without Borders

Where you were born should not determine how you live. We offer lending and services to immigrants and all members of the Hispanic community, and we have been awarded the prestigious Juntos Avanzamos designation.

Authentic

Your culture will deliver on it



Core Focus

Relevant

Aligned with members' passions

Theme

Simple to understand





**DON'T BUY
THIS JACKET**

patagonia
patagonia.com

COMMON THREADS INITIATIVE

REDUCE

WE make useful gear that lasts a long time

YOU don't buy what you don't need

REPAIR

WE help you repair your Patagonia gear

YOU pledge to fix what's broken

REUSE

WE help find a home for Patagonia gear
you no longer need

YOU sell or pass it on*

RECYCLE

WE will take back your Patagonia gear
that is worn out

YOU pledge to keep your stuff out of
the landfill and incinerator



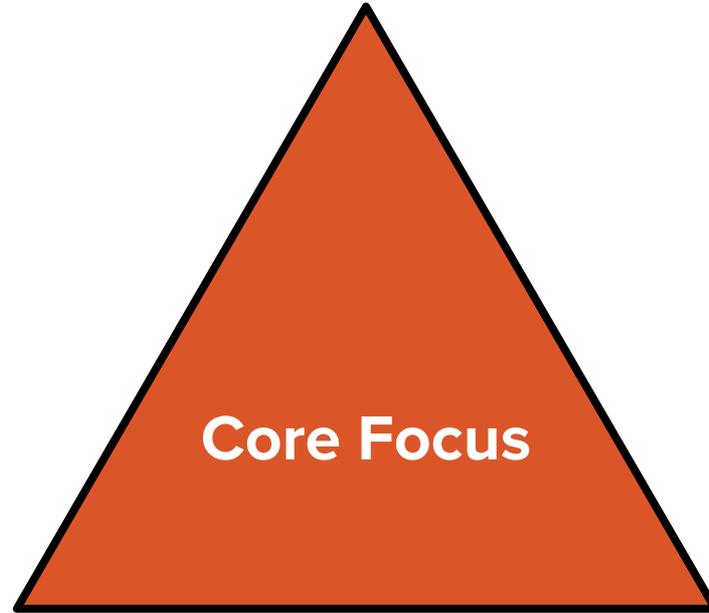
REIMAGINE

TOGETHER we reimagine a world where we take
only what nature can replace

patagonia
www.patagonia.com

Authentic

Your culture will deliver on it



Core Focus

Relevant

Aligned with members' passions

Theme

Simple to understand



CLEAN ENERGY

FEDERAL CREDIT UNION

PROPOSED



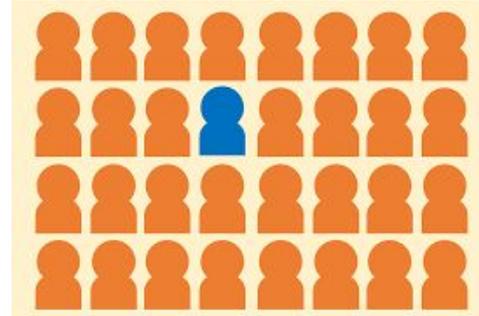
Underserved Markets

<https://filene.org/blog/post/emerging-markets-and-the-credit-union-intersection-of-potential-and-philoso>

Domestic Violence Survivors



Minority Households



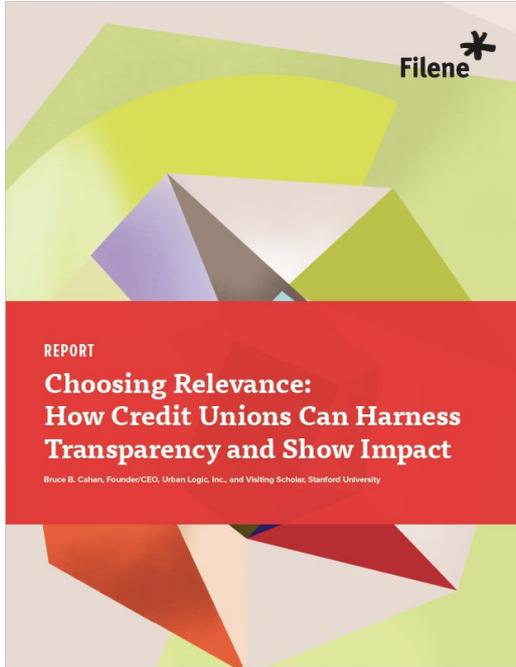
LGBT Consumers



Elderly Americans



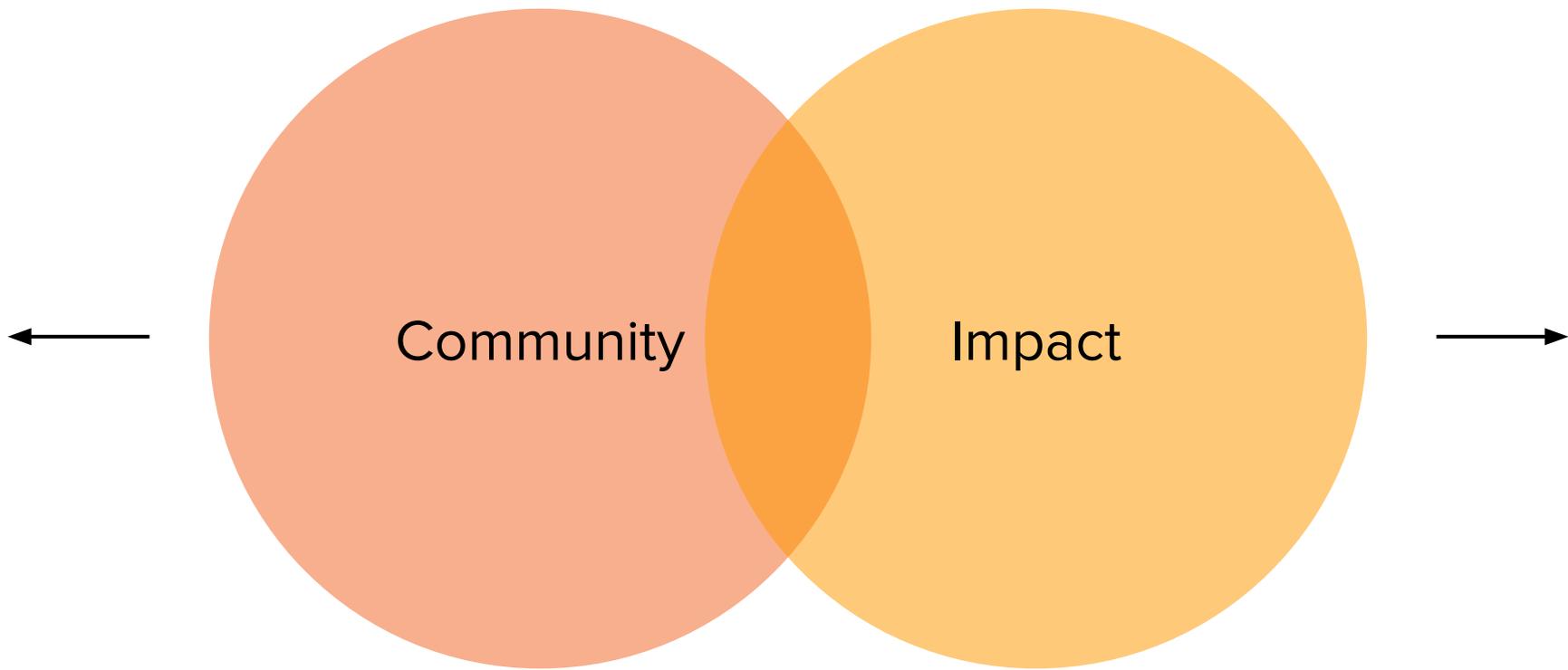
Commitment to Transparency



*With pride, credit unions speak about making meaningful impacts in their communities ...
[But] no credit union interviewed has:*

- 1. Quantified the role and impacts of the credit union and its members*
- 2. Compared its impacts priorities with the objectively known needs of its members and community*
- 3. Developed a robust set of sustainability goals and metrics*

*In short, **credit unions do a poor job showing their own impact.***



Credit Union Asset Size	Requirement(s)
Under \$50 million	Maintain a basic written liquidity policy that provides a credit union board-approved framework for managing liquidity and a list of contingent liquidity sources that can be employed under adverse circumstances.
\$50 million or more	In addition to the requirement above, have a contingency funding plan that clearly sets out strategies for addressing liquidity shortfalls in emergencies.
\$250 million or more	In addition to the requirements above, establish access to at least one contingent federal liquidity source: the Federal Reserve Discount Window and/or NCUA's Central Liquidity Facility (CLF).

What makes us a better company?

B Impact Report

Certified since: October 2014

Summary:	Company Score	Median Score*
Environment	6	7
Workers	35	18
Customers	18	N/A
Community	30	17
Governance	14	6
Overall B Score	103	55

80 out of 200 is eligible for certification

*Of all businesses that have completed the **B Impact Assessment**

*Median scores will not add up to overall

Business as a Force for Good

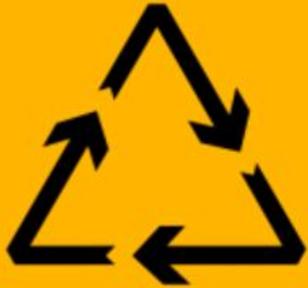


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THE GOAL: ZERO LANDFILL

Our goal is to cut our landfill to zero. Here's how we're getting to zero waste:



750



We send over 750 tons of spent-brewing-grain to organic dairy farmers in the Willamette Valley for cattle feed.

Not counting that spent grain, we recycle or compost 85% of our waste, with only 11% going to landfill. Counting the grain, we divert 98.6% of our waste from landfills!

We work with local companies such as Urban Gleaners and Organic Valley Coop to distribute usable food and reusable materials.

Adopt a 3rd-party Standard

1. The Global Reporting Initiative (GRI) - www.globalreporting.org
2. GreenSeal - www.greenseal.org
3. Underwriters Laboratories (UL) - www.ul.com
4. ISO 26000 - www.iso.org/iso-26000-social-responsibility.html
5. Green America - www.greenamerica.org
6. B Lab - www.bcorporation.net

Find the full list at www.benefitcorp.net

Communicate Memorably

Cause Marketing Checklist

- ✓ Simple and inspiring messaging
- ✓ Strong visual storytelling
- ✓ A physical element or exhibit — don't just do digital!
- ✓ Strong emphasis on social sharing and earned media
- ✓ Focus on a big issue coupled with a request for a small personal action



Dina Pomeranz @dinapomeranz · Mar 17

Starbucks' #RaceTogether invites customers to talk about race. Uses only white hands in related photos: via @vidalwuu



485

336



[View more photos and videos](#)



Columbia



National
Park Foundation

FIND YOUR

PARK

The 2015 Expedition

THERE'S NOTHING
BOLDER
THAN BEING YOURSELF



DORITOS® supports the bold lives our fans lead—all of them.

We are honored to partner with the **It Gets Better Project**® to create our boldest chip yet. Each bag brings rainbow-colored chips inside and an inspiring quote on the outside.

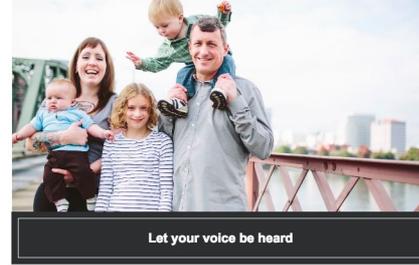
To get a bag, make a donation and share your support to inspire others. Only available online.

Show your support:



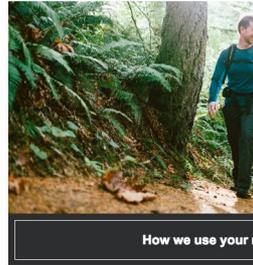
#BOLDANDBETTER

Onboarding



As the President/CEO here at Trailhead, I wanted to write a personal thank you for choosing to become a member with us. We at Trailhead are proud to be our own little corner of Portlandia, and we couldn't do that without each of the members that make us unique.

Now that you've been with us for a while, I wanted to check in with you and ask: How are we doing?



Trailhead makes your community a better place

Did you know that being a member of Trailhead not only enables you to get outstanding banking services, but it also means that you are helping us provide financial support, advice, and sponsorships to organizations and individuals who reflect PDX ideals?



How you're a part of the credit union difference

Today we're writing to thank you for being a part of the credit union movement. While we provide a lot of the same services a bank does, credit unions are notably different than banks.

Here's why credit unions matter

Credit unions return profits to members. As a nonprofit, we don't have to issue stocks or pay



Our invitation to you

Come Visit Us

We're Jessica and Tina, the Branch Managers here at Trailhead. We are happy you joined, and we wanted to extend a personal invite to come bank where you live and play by visiting us at one of our branches.

Welcome to Trailhead Credit Union!



We are a collective of nonconformists

In our community, individuals lead the way and financial goals are as unique and varied as the people who have them. That's why we're here.



Print Materials

“88% of Americans want to hear about businesses’ social responsibility. The preferred place to hear about these efforts is on the product’s packaging or label”

Source: 2013 Cone Communications Impact Study



Website Impact Numbers

GIVING BACK TO OUR COMMUNITY IN 2016

EDUCATION

668



local kids on the path towards financial literacy. Our Financial Beginnings program is helping to shape them into money-smart financial dynamos.



GIVING
\$20,258
to local non-profits

VOLUNTEERISM

179
hours

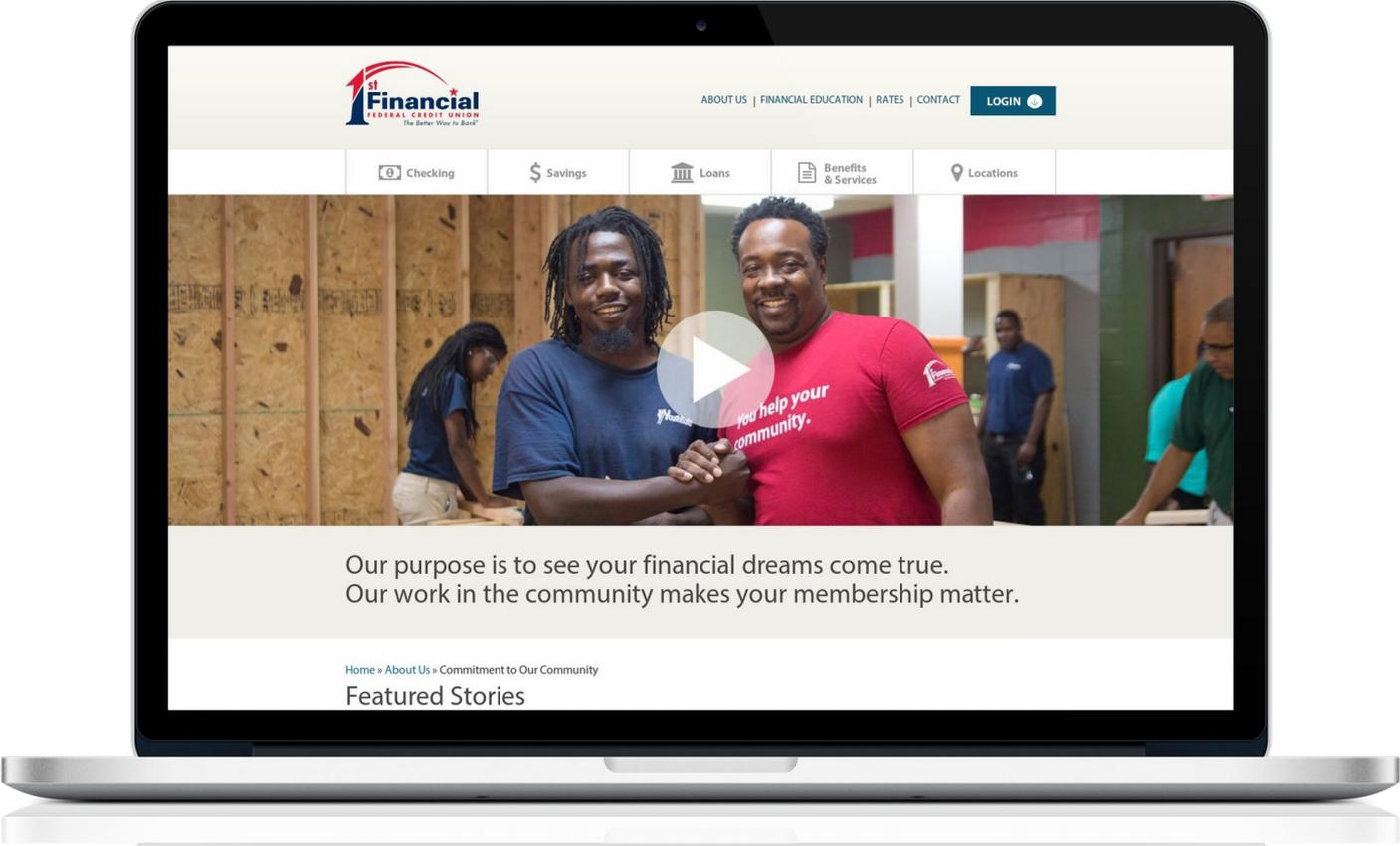


SPONSORED

17
youth sports teams



Member Impact Stories



Member Join Section

WHAT IS TRAILHEAD?

ARE YOU ELIGIBLE?

MEMBER BENEFITS

MEMBER BENEFITS

WE'RE SMALL ENOUGH TO KNOW BETTER

We're not the cookie-cutter, same-as-a-million-others place to bank. When you join Trailhead, you become part of a financial cooperative, where individuals come together to reach financial goals.

Here are a few of the benefits you get with your Trailhead membership.

+ EXPAND ALL

BANKING WITH TRAILHEAD

A Collective of Nonconformists

Our employees and members reflect the friendly, comfortable, and occasionally quirky atmosphere Portland is known for.

30 Local Branches

As part of the Shared Branching network, you have access to your Trailhead account at other credit union branches in Portland, OR, and nationwide — with over 5,000 shared branches nationally.

Checking with Massive Dividends

With Kasasa Cash Checking, you earn cash and ATM fee refunds for using your debit card and receiving eStatements.

Auto Loans with Competitive Rates

No loan or application fees with terms up to 84 months.

\$88

SAVED PER MEMBER IN 2016

Money to Members

As a credit union, we return our profits to members through better rates and lower fees.

38,000+ Fee-free ATMs Nationwide

We offer ATMs with no monthly service charge and no minimum balance fees across the U.S. as part of the CO-OP, Moneypass, CU24, and MAP ATM networks.

Competitive Mortgage Rates

A variety of loan options.

WHAT IS TRAILHEAD?

ARE YOU ELIGIBLE?

MEMBER BENEFITS



Trailhead is a sponsor of community events in Portland, like the Big Float.

Supporting the Community

Whether it's participating in the Big Float or providing our annual local scholarship, we're always looking for ways to put profits back into the local community. Protecting Portland's Natural Resources

Our donations to nonprofits such as the Forest Park Conservancy and the Human Access Project help us keep PDX green.

Helping Low to Moderate Income People

By banking with Trailhead, you help us help people with low to moderate income become financially self-sufficient through our innovative lending practices, educational efforts, and small business lending.

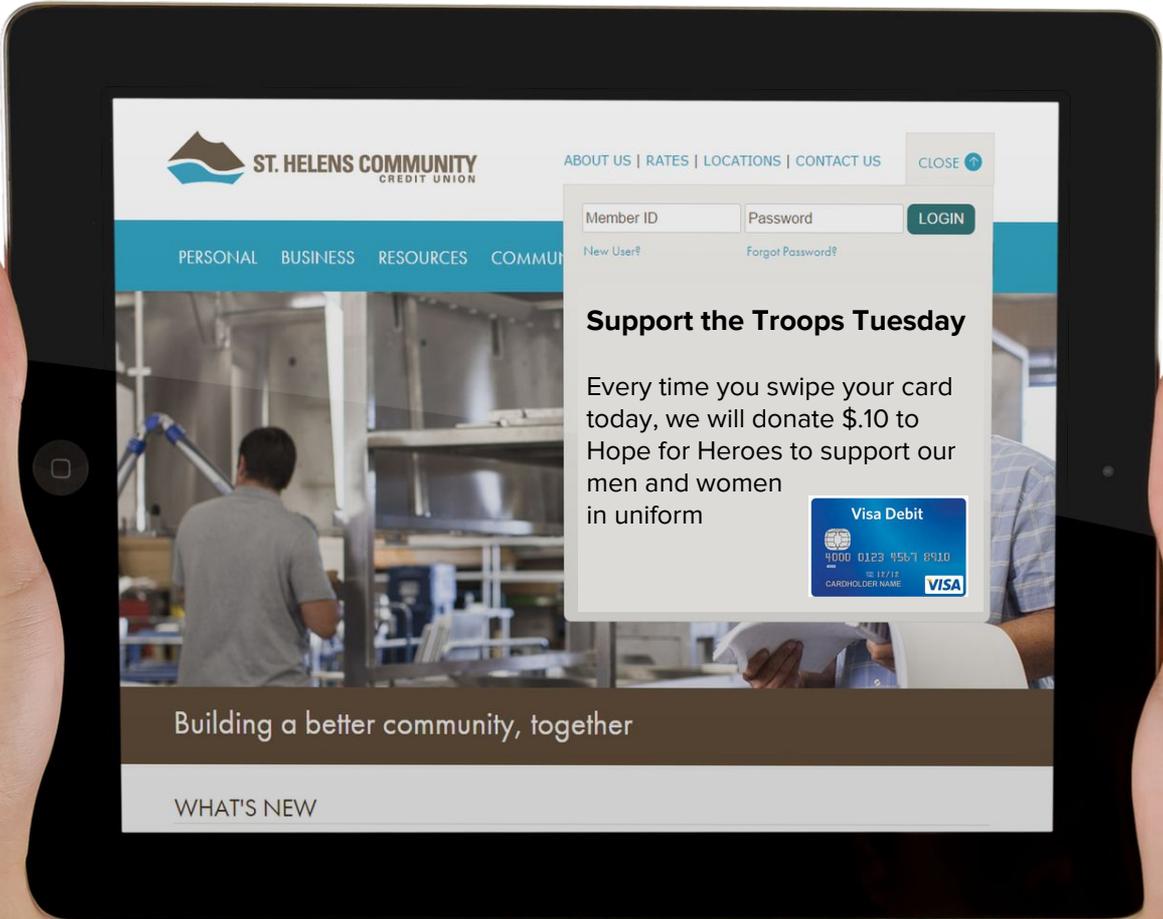
\$9,148,000

RETURNED TO LOCAL COMMUNITY
IN 2016

Creating Great Jobs

We know happy employees lead to happy members. That's why we were ranked among the Top 100 Best Nonprofits to work for in Oregon. Plus, the money we put back into the community in 2016 helped create X jobs.

Debit Card Donations







LOANS &
CREDIT CARDS

CHECKING
& SAVINGS

MORTGAGES

eSERVICES

BUSINESS
BANKING

FINANCIAL
PLANNING

Certificate Rates as high as

1.81% APY

LEARN MORE ▶



1.49% APR
AUTO RATES

8.99% APR
CREDIT CARDS

1.81% APY
CERTIFICATE RATES

3.99% APR
HOME EQUITY

Earn more this summer!



BONUS CASH
UP TO
\$300

LEARN MORE ▶

College Scholarships Awarded



*Congratulations
Director's Memorial
Scholarship Winners!*

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NEW FEATURES:

- > FINGERPRINT LOGIN
- > QUICK BALANCE
- > PENDING TRANSACTIONS
- > CHECK IMAGES
- > APPLE WATCH



LEARN MORE ▶

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How We Give

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TOMS
PASSPORT
REWARDS



CHANGE
the WORLD

<one PAIR at a TIME>

[SHOP NEW ARRIVALS >](#)

WITH EVERY PRODUCT YOU PURCHASE,
TOMS WILL HELP A PERSON IN NEED. ONE FOR ONE®.

Take Action

1. Sign up for our podcasts and articles at www.PixelSpoke.com/CU
2. Adopt a 3rd-party standard
3. Choose a Core Focus for your credit union's impact

cameron@pixelspoke.com