

A Guide to Choosing a Youth Marketing Agency

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With the average age of credit union members rising each year, you may find that your marketing efforts are focused on attracting younger members. While there's no silver bullet for this task, many credit unions find the most success when working with an agency that specializes in youth marketing. Here are a few things to consider when selecting a youth marketing partner.

> **Edgy isn't always the way to go.** A portfolio full of extreme ads and irreverent spots doesn't always equal success with today's youth market. Instead, look for an agency that knows how to make an emotional connection. The goal is to position your credit union as a tool to help young members satisfy their need for personal control, freedom and lifestyle.

> **Research is king.** Ask a prospective youth marketing agency how they research the youth market. Do they monitor trends on a "as-needed basis" or do they consistently track current studies, reports and surveys daily? Is their insight limited to a couple of Gen Y staffers, or do they use focus group data and industry reports to drive their strategies?



> **Don't overlook traditional media.** It's true that social media is an important part of youth culture, but a balanced approach with multiple channels is required. Many credit unions have been successful using a combination of direct marketing, e-mail, events and social media, so choose an agency that is nimble enough to market online and offline.

> **Mom and dad matter.** Parents play a crucial role in influencing the banking behavior of their children. Ask a prospective agency if they have a plan for engaging parents.



Separate strategies should be developed for Boomer, Gen X and Gen Y parents. Your agency should know how each differs, and how this will shape the marketing message.

> **Provide education.** Parents are more likely to support brands that provide an educational experience for their children.

In addition, credit unions that incorporate education within their marketing efforts stand a better chance of retaining young members over the long-term. Your agency should know how to develop age-appropriate learning strategies and provide relevant educational content.



> **Youth marketing equals multicultural marketing.**

Today's youth are the most diverse in the history of America. This has a major influence on current youth culture, regardless of geography. Ask a prospective agency how they plan to address multiculturalism within their youth strategy.

> **Youth marketing doesn't have to be expensive.**

It just has to be smart. Look for an agency that has youth marketing resources in place (i.e. research, content, strategies). An agency with a solid youth marketing infrastructure will help drive down developmental costs.

> **The Homeland Generation (ages 8 and under) will be teens in five years.**

A well-rounded youth agency will understand multiple generations at once (not just Gen Y). Ask a prospective agency about their insight into Gen X, Gen Y, and the Homeland Generation (aka New Silents), as well as the historical context of each generation. This will help you shape strategy.

> **Experience counts.** It takes about 10,000 hours to become an expert in anything. Ask a prospective agency about their marketing experience specific to the youth market. Have they worked on a few youth projects, or have they clocked in their 10,000 hours?



Choose a partner who will be ready to hit the ground running on day one. Remember, the youth market represents the future of your credit union.

Subcat The Leader in Credit Union Youth Marketing

The proof is in the experience. Here's just a sample of the youth projects we've worked on.

Pacific Service Credit Union
 Money for Life comprehensive campaign
 Audience: young adults & parents
 ★ 2009 MACQUEE finalist

Valley First Credit Union
 Adventure Savers kids club
 Audience: kids & parents
 ★ 2009 MACQUEE finalist



Go! youth debit card series for Texas Trust Credit Union.

Texas Trust Credit Union
 Go! Youth Debit Card
 Audience: young adults
 ★ 2009 Mac Award winner

Pacific Service Credit Union
 Life 101 comprehensive campaign
 Audience: young adults & parents
 ★ 2007 MACQUEE finalist

Alta Vista Credit Union
 Next Generation program
 Audience: high school students
 ★ 2009 Mac Award winner

Los Angeles Police Credit Union
 Student Newsletter
 Audience: high school students
 ★ 2009 Mac Award winner

Burbank Community Federal Credit Union
 Student Newsletter
 Audience: high school students
 ★ 2008, 2007, 2006 Mac award winner

Burbank Community Federal Credit Union
 Listen up ... Money's Talking brochure
 Audience: high school students
 ★ 2008 Mac award winner

FirstCity Credit Union
 City Life comprehensive program
 Audience: young adults
 ★ 2008 Mac Award winner

Pacific Service Credit Union
 Life's in Session comprehensive campaign
 Audience: young adults & parents
 ★ 2008 Mac Award winner

Burbank Community Federal Credit Union
 Student Branch Marketing
 Audience: high school students
 ★ 2006 Mac award winner

Pacific Service Credit Union
 Life 101 podcast
 Audience: young adults
 ★ 2007 Mac award winner

Tulsa Teacher's Credit Union
 Blast Off! logo
 Audience: kids
 ★ 2005 Mac award winner

Kern Federal Credit Union
 Kit's Klub Newsletter
 Audience: kids

Santa Ana Federal Credit Union
 High School Musical Live promotion
 Audience: tweens

Los Angeles Firemen's Credit Union
 Life Made Simple direct mail campaign
 Audience: young adults

Silver State Schools Credit Union
 MyAccount youth program
 Audience: college students

The Golden 1 Credit Union
 Goldie's Club youth website
 Audience: kids

Oregonians Credit Union
 Young Oregonians
 Audience: young adults

1st United Credit Union
 1st Savers website
 Audience: young adults

Valley First Credit Union
 Frequency youth program
 Audience: teens

Bay Federal Credit Union
 Your Life, Your Money brochure
 Audience: young adults



Parent's postcard for Pacific Service Credit Union.

Premier Federal Credit Union
 Back-to-School Extravaganza
 Audience: college students

CoastHills Federal Credit Union
 Sammy Savers Club
 Audience: kids



CityLife brochure for FirstCity Credit Union.

... and the list goes on!



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