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INSTANT POLL

What's the best way to help members in financial crisis?

- Extend loan terms and/or lower rates
- Require credit counseling
- Second-chance checking and other programs
- Ongoing member education

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Animated Ad Campaign Highlights CU Difference

July 1, 2008

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Truliant Federal Credit Union, Winston-Salem, N.C., has launched a new advertising campaign to show how it differs from traditional financial institutions. The \$1.1 billion asset credit union articulates its points of difference with a series of animated [TV commercials](#), print ads, billboards, and a [microsite](#).

Truliant Federal highlights the fact that it:

- **Won't sell** its credit card accounts to the highest bidder. When members get a Truliant Federal credit card, the card stays with the credit union, and members don't have to worry about sudden rate hikes, large fee increases, or drastic changes in terms.
- **Offers** rates that real people qualify for. Truliant Federal only advertises rates for which most its members can qualify. Other financial institutions often advertise interest rates that only people with the strongest of credit histories can actually qualify for.
- **Hires** from the community. Truliant Federal believes in keeping jobs in the communities it serves—embracing the premise that good neighbors make good employees.
- **Offers** overdraft protection that actually protects people. Some courtesy pay programs require consumers to opt-out of a hidden program to avoid incurring excessive fees, which often are merely loans at higher-than-market rates.
- **Helps** members become debt free by retirement. Truliant Federal works with members to devise plans for individuals and couples to eliminate debt by the time they retire.
- **Offers** sensible home loans. The credit union works with members to make sure they get home loans they need and are comfortable with.
- **Doesn't pay** commissions to financial advisors. This way, advisors provide objective financial advice.
- **Offers** an auto buying service through which it delivers cars to owners.

"Real member stories are at the core of the 2008 Animated Campaign," notes Ryan Shell, Truliant Federal marketing communications supervisor. "The campaign puts a fun, whimsical spin on the testimonial approach to advertising, building on prior campaigns. It aptly reflects Truliant's warmth and accessibility while clearly articulating its points of differentiation."

Shell says the TV campaign "is generating a lot of attention and creating great word-of-mouth advertising."

Plus, Truliant Federal just got word that its two TV spots both won bronze [Telly Awards](#) in the "financial services, non-bank" category. This is a national competition with more than 14,000 entries.

Resources

- [Watch](#) Truliant Federal's award-winning TV commercials

SEARCH

