

CSCU IS GIVING OUR MEMBERS A POWERFUL COMPETITIVE EDGE.



DELTA COUNTY CREDIT UNION REVITALIZED THEIR CREDIT AND DEBIT CARDS TO BECOME A LEADER IN CARD ISSUING.

In 2006, Delta County Credit Union in Escanaba, Michigan, had a credit portfolio that had become stagnant. They offered a classic card with no rewards – and neither they nor their members were reaping any benefits.

So they decided to make a change. In the fall of that year, they introduced a platinum card at 5.9%, along with double ScoreCard® points for the first nine months. Cardholders were also awarded 1,000 bonus ScoreCard points at enrollment.

As cardholders and outstandings increased, Delta County decided to add the ScoreCard program to their classic credit and debit card programs. By 2009, Delta County had doubled

their number of total cards and nearly tripled their outstandings. That's when they saw another opportunity to grow – by offering a Business Visa with ScoreCard.

“DELTA COUNTY IS ONE OF THE FEW CREDIT UNIONS THAT CAN HOUSEHOLD SCORECARD POINTS FOR ALL THREE OF OUR CARD PROGRAMS. IT GIVES US A TREMENDOUS ADVANTAGE.”
– Brenda Lippens, CEO

Delta County came away from CSCU's 2010 Annual Meeting with a CAMEO Award and some fresh ideas for their next marketing campaign.

Armed with recent data from their CSCU portfolio consultation, they developed a new program that offered members double ScoreCard points for any gas, food, clothing and medical purchases.

In only four years, Delta County Credit Union has established itself as a leader in loyalty programs and credit card issuing. By combining their creativity with resources from CSCU, they transformed their credit card portfolio into the No. 1 earning asset in the entire credit union.

3-YEAR GROWTH RESULTS.



“WE SAW SO MUCH SUCCESS BY ADDING SCORECARD®. WE'VE NEVER HAD A MORE COST-EFFECTIVE PROGRAM WITH SUCH EXCEPTIONAL PERFORMANCE.”

– Lesa Martineau, Visa Coordinator

Building relationships. Strengthening credit unions.

CSCU
CARD SERVICES FOR CREDIT UNIONS

To schedule a card portfolio consultation, please visit WWW.CSCU.NET/PCS or call 1-888-930-2728.



Escanaba, MI
Asset size of \$82 million.