

TruStage Insurance Program

Tips for Creating a Membership File

Overview

- Our goal is to help you maximize the relationships you have with your members and increase your non-interest income from the sale of TruStage Insurance products to your members.
- We have sophisticated data enrichment and analysis processes in place.
- The process starts with your credit union's data file.
- Complete, accurate and up-to-date files are needed to maximize your results.
- Our research has shown that credit unions providing complete, up-to-date membership files protect more members and attain more revenue from the program than credit unions sending less complete files less frequently. (See additional information on the next page for what to include in your file.)
- Need assistance? Call 800.428.3932 extension 6841160 or email TruStageData@cunamutual.com.

How we work to maximize your non-interest income:

We clean and enrich your member data before creating our campaign mailing lists. As part of this process, we ensure:

- **Proper address format and exclusion of bad addresses**
 - All addresses are standardized, and then compared against postal records to determine address validity.
 - Unmailable addresses are not mailed.
 - On a monthly basis, names and addresses are compared against the postal services national change of address (NCOA) database to identify individuals or families who have moved.
 - Forwarded addresses are applied and situations with non-forwarding addresses are noted and not mailed.
 - Every other month, addresses noted as apartments, but not showing the apartment numbers are examined and corrected, through an apartment append service.
 - Addresses are CASS Certified before mailing.
- **Coordination of our mailings across the products you endorse**
- **Proper exclusion of deceased members**
 - Every other month, customers and prospects are processed against a deceased suppression service.
 - CUNA Mutual Group's claims information data is also used to identify deceased members.
- **Exclusion of "non-individuals" from mailings** is performed based on keyword analysis.
- **Indicators of likelihood to purchase are added** to the data from a 3rd party.

Tips for building a file that maximize your TruStage Insurance Program results:

The more we know about your members, the better able we are to build campaigns that grow non-interest income.

1. **Keep your process as simple as possible**
 - No need to remove dormant accounts, delinquent accounts, bad addresses, etc.
 - Send as much data as possible and let our analysis process do the work for you.
2. **Ensure we have up-to-date information**
 - Sending your file regularly ensures we can capitalize on new member information quickly to protect more members and grow your revenue.
3. **Create a new record for each individual**
 - We can only read the first individual on each record into our database.
4. **Review the suggestions on the next page regarding what to include and exclude from your file:**

TruStage® Insurance products and programs are made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company and other leading insurance companies.

CUNA Mutual Group Proprietary and Confidential • Reproduction, adaption, or distribution prohibited • © 2020 CUNA Mutual Group, All Rights Reserved

Include:

- **All account holders.** If your member holds only a savings account, only a checking account, or both checking and savings accounts, we can market to them.
- **Minor account holders.** This information is used to enrich our understanding of a household during analysis processes. Mailings will not be sent to minors.
- **Delinquent accounts.** Our analysis shows some product offerings are even more relevant to members with recent delinquency (e.g. ability to save on auto insurance)
- **Dormant and inactive accounts.** Some of these members may still have a need for products, such as AD&D, life, and auto insurance.

Exclude:

- **Members with foreign addresses**
- **Members with military addresses (APO/FPO)**
- **Opt-out members**
- **Deceased members**
- **Closed accounts**
- **Charged-off accounts**
- **Trust accounts**

What this means for you:

A more recent and complete membership file will help you:

- Reach out to new members; your best source for deeper, more meaningful relationships
- Ensure accurate addresses for existing members
- Stop unwanted mailings to deceased members and those who have opted out

If you have any questions about the format of your file or what information to include or exclude, please call the TruStage Information Center at 800.428.3932 extension 6841160 to speak with a Data Analyst or email us at TruStageData@cunamutual.com.

TruStage® Insurance products and programs are made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company and other leading insurance companies.

CUNA Mutual Group Proprietary and Confidential • Reproduction, adaption, or distribution prohibited • © 2020 CUNA Mutual Group, All Rights Reserved