

YOUNG ADULTS

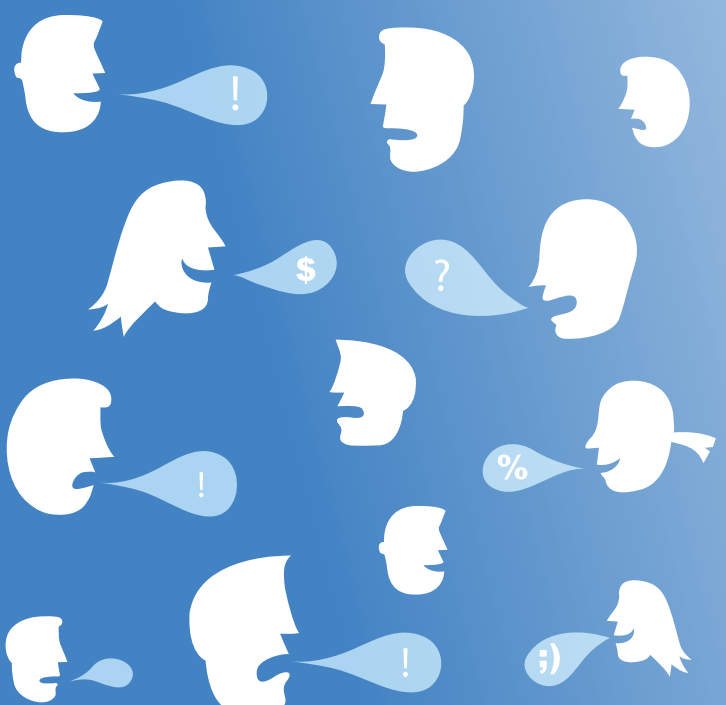
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RESEARCH INSTITUTE

Did you know:

- Only a quarter of credit union board members are younger than 50, and only 6% are younger than 40?*
- Young credit union professionals think pay is less important than innovation or the cooperative mission?
- Debt levels for graduating college seniors have more than doubled in the past decade?

Filene researchers can help turn these findings into actionable tactics for credit unions to attract and retain young members, professionals, and volunteers.

*Brown, William, 2007, *The Board's Role in Credit Union Mergers*. Madison, WI: Filene Research Institute



YOUNG ADULTS

Young adult members may be elusive, but they're also one of the best marketing targets for credit unions during the credit crunch. They are less indebted than older consumers and maintain needs for first-time credit products like credit cards, student loans, and auto loans.

Filene researchers will bring insights to:

- **Social media and online search advertising.**
- **Young adult transaction accounts.**
- **Young adult lending.**
- **Advisory directors and volunteers.**
- **Young adult branches and e-delivery.**
- **Young adult financial behavior and decision making.**

Three Ways to Engage with Filene:

1 SPEAK

If your credit union meeting needs objective, up-to-the-minute insights about young adults' financial needs, Filene can customize a presentation to address your specific questions. Available topics range from social media to generational marketing to attracting volunteers ... and more.

- **From \$1,500 plus travel expenses.**

2 ADVISE

Financial literacy won't connect young adults to credit unions if the credit unions don't offer the products they need. A top-to-bottom review examines your credit union's delivery systems, loan products, savings products, and transaction products. Filene will help devise recommendations based on local needs and demographic trends.

- **\$7,500 for review and recommendations.**

3 RECRUIT

One of the most sustainable solutions for attracting a generation of young members is to attract a generation of young leaders, managers, and volunteers. Filene works with senior leadership to build a targeted recruitment plan for entry-level professionals, MBAs, or young directors.

- **\$5,000 for comprehensive plan.**

Filene and Young Adults

The Filene Research Institute has a deep history with the young adult challenge. Starting in 2005 with its series of COOL Solutions reports, Filene was among the first to identify credit unions' demographic conundrum and suggest improvements.

Since then, several Filene researchers have taken up the young adult challenge with the 30 Under 30 group of young credit union professionals, academic reports outlining trends and consumer behavior, and, most recently, the CU Tomorrow series of more than a dozen business briefs.

Filene brings research-backed answers to your toughest young adult questions.

» Learn proven techniques. » Apply cutting-edge research. » Bring method into young adult initiatives.

Email research@filene.org or call (608) 231-8550 for more information. Now scheduling through 2009.