

Early Concept Document

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iNFORM

YOUNG ADULT MEMBERS

- BUSINESS PLAN -

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OVERVIEW

iNFORM was developed to provide credit unions with an innovative way to capture a greater share of the Gen Y market between the ages of 20 and 30 years of age. The goal is to present financial information in a way that is actionable and positively impacts the Gen Y member's financial well being so that the individual considers a credit union as their primary financial relationship. Credit unions will financially benefit by growing this portion of the membership base at this stage of their life, increasing membership, encouraging retention by creating valued lifetime members, and grow the bottom line.

Young adults are frequently concerned about lack of money and making the most of the money that they do have. Many are hampered in pursuing their life goals, embarrassed by mistakes of the past and are concerned about talking to professionals and revealing a lack of knowledge. Credit union communication with this audience is difficult as many are very pressed for time and are hard to reach with standard media. Along with these concerns, the limited number of credit union branches relative to bank branches drives this audience to rely upon electronic delivery venues to manage their money. This makes engaging in a meaningful financial conversation and developing trust difficult.

iNFORM is a long term relationship and retention service comprised of short, digestible and engaging messages about financial management to help people manage their money wisely. The initial implementation of the materials is offered through the web and via Podcasting. The use of podcasts provides a personal way for individuals to create their own financial picture, when it is convenient for them to do so, and identify options for pursuing areas that they want to manage better.

CURRENT BUSINESS SITUATION

The Young Adult Market

Nationally, the credit unions are not capturing a "fair share" of the young adult market between the ages of 20 to 30. Overall, roughly one of every four (25%) people falls into this Gen Y age bracket, but credit unions are only reaching approximately 19%.

It has been established that women are responsible for better than eight-in-ten consumer purchase decisions ranging from home furnishings (94%), to homes (91%), to cars (60%). In those situations where women are not making the decision, they *significantly influence* 90% of purchase decisions. The decisions of American women have been found to drive product and service demand that underlies over half the U.S. GDP, impacting the GDP to the tune of \$7 trillion annually. Given the dominance of women in consumer decision making, it's not surprising to find that when it comes to financial decisions, women are again the primary driving force, making 89% of new account purchase decisions.

For these reasons, credit unions must place priority on developing venues to address the financial needs and concerns of young women to improve penetration of this important market segment. Effectively addressing the needs and priorities of these consumers holds the highest potential for establishing credit unions as the preferred primary financial provider for young adult households.

How the Young Adult Market Is Served Today

Few credit union competitors are holistically targeting the financial needs and frustrations of young adults, although specific product offerings designed to attract them abound (student loan consolidations, credit cards, first time home buyer mortgages et. al.). Citibank is most notable for focusing on young adults through its on-line "Young Professional Center" (for those who consider themselves professionals). Themes focus on "Building a Solid Financial Foundation" via topics such as "Banking on line", "Getting smart about investing", "Putting a roof over your head" (renting/owning); "Saving for

your childrens' education", "Insuring your lifestyle"; as well as the theme of "Keeping Debts Manageable" which includes "Paying off student loans", "Consolidating your debts" and "Using credit wisely".

Few credit unions appear to have adopted a specific focus on serving the needs of women. Mountain America Credit Union (Salt Lake City, UT) has created a "Women's Financial Services Network", designed to provide a variety of products and services that will empower women (all ages) to make informed financial decisions, and achieve the life balance they seek as they pursue their financial objectives. To the extent competitors such as Wachovia, Wells Fargo, and Key Bank are targeting the needs of women, the emphasis is solely on women small business owners.

Clearly, developing and implementing a focused approach to the needs and priorities of young women consumers will fill a gap in the marketplace and address the needs of an attractive segment (young adults).

The Credit Union Challenge

Credit unions must increase penetration of the young adult market to assure the continued strong loan demand that has traditionally fueled credit union revenues and funded expansion of credit union service offerings. Research into the needs of young adults finds that while many products are appropriate for this audience, there are few support structures in place to assure young adults' success in managing their finances.

Credit Unions that align information, information access options, services and products with the wants and needs of young women will have a higher chance of success in reaching the young adult market. This approach needs to acknowledge the target audience's limited frame of reference, challenges, financial potential, and time constraints and incorporate actionable recommendations that enable progress toward goals. Consistent relationship development efforts that provide ready access to relevant, objective information that enable young female adults to address and resolve financial mistakes, while assisting them in managing growing, changing financial responsibilities will transition account relationships to full credit union relationships with a sizable impact on lifetime relationship value.

THE OPPORTUNITY

Consumers in their twenties are challenged by a broad array of financial needs and material wants at a time when they are trying to establish their independence financially, build a career and/or family. Financial resources and time are often in tight supply, while wants and needs abound. This is particularly true of young women, who tend to carefully consider their options, rather than "see it and buy it." They may come across a product or service a few times, consider it, discuss with friends and family then review the options a few more times before making a purchase decision. This "networking" for information and financial solutions, addressed thoughtfully, has the potential to amplify the appeal of credit unions.

Recent research on the way women make decisions, as described in the book "Don't Think Pink" by Johnson and Learned, finds that women tend to see value more holistically, not just on an individual product (need a widget-get a widget) basis. Women tend to be very much aligned with their communities (family, friends, neighbors, coworkers) so recognition of situations and environment in communications will be very important. A series of focus groups conducted by i³ members with young women in four credit unions across the country supported the fact that for young women, "it all matters".

Focus Group Findings

Information from the young adult women in the focus groups shared they maintain between three and twelve financial relationships. Indeed many of the institutions now patronized were among the first to recognize their transition to adulthood, soliciting their business when they were eighteen. Just-in-time availability (convenience) drove the establishment of these relationships more so than rates and fees.

Routine transactions are done remotely. The majority of these women do their transactions online (including bill payment), via debit cards, credit cards and ATMs. Checks are written only on rare occasion by most. There are few that visit a branch routinely, and as such, when making a financial decision, they place the greatest weight on the opinions of family and friends. More often than not, they've observed what they perceive to be evidence that the financial institution is out for the good of the business, rather than considering the best interest of a consumer's personal situation.

A primary goal for many of these young women is to set a budget and live within their means. One recommended that credit unions could add value by offering an interactive on-line budgeting tool that would accept imports of data and provide budgeting suggestions and alternatives. Overall, the young women want to manage their money better, and many state that they have, or are, paying for decisions that they made in their late teens and early twenties.

On young adult women's "wished for" list is a financial provider who would fill the role of a neutral advisor. Our respondents ask for clear, honest information. They need help setting expectations and establishing a budget so that they can see progress. Terminology is frequently confusing, while options and choices can be overwhelming and explanations of each pro/con are needed. Bottom-line, they want "...advice on how to be successful at this that is personalized towards my life, my goals, and my current financial situation." They seek a clear and actionable "map" that will get them to their financial destination.

Young Adult Life-stage Financial Education Interests

Our research finds women are drawn to intellectual warmth, craving a richer, more global understanding of her situation, then expressing that understanding in all forms of communication regardless of the point of contact. Women want to be confident that their financial provider is thinking about her future (in a big picture sense) before it arrives.

The subjects that emerged as of most important were budgeting (with goals of debt management/saving), credit management/credit rebuilding, and buying a home. Information on these topics was not felt to be easily available nor accessible. This presents the challenge of providing an avenue that would provide these young women with access to this important subject matter, through a medium that reduces or eliminates the sensitivity, embarrassment and fear factors.

Many financial related websites approach of marketing and educating women via print but none in the communication channels we plan to test. The opportunity therefore is to provide our members the ability for actionable information, delivered just-in-time, through a channel that appeals to and fits nicely with these young adults' lifestyles.

Several venues exist that may serve this objective including: (1) Seminars, (2) Webinars, (3) Audio/Video USB drives/disc, and (4) Audio/Video podcasts. (See Appendix A for a description of each of these. The channel with the most appeal to fit the needs, interests, and concerns mentioned above is podcasting.

Podcasting

Clayton Christenson and Michael Raynor describe disruptive technologies in their book “The Innovator’s Solution” as “technologies that fundamentally change how we act.” The iPod is potentially one of those technology products that could be utilized to cause such a disruption in the financial service marketplace. According to the July 19, 2006 Mac Earnings Report, by June 2006, there were 58.5 million iPods that had been sold and it is anticipated that 2 billion iTunes (songs from Apple iTunes website) will have been downloaded. There are 33% of adults that have downloaded a podcast. The Pew Internet & American Life Project in April 2005 provided a breakdown of iPod and MP3 owners as follows:

Owners of iPods and MP3 Players	
18-28 years old	19%
29-40 years old	14%
41-50 years old	11%
51-59 years old	6%
60-69 years old	6%
70 and older	1%

In our media rich world each consumer is exposed to hundreds of marketing impressions a day. For a marketing message to generate awareness, convey information, and prompt action, it must have three characteristics: continuity, consistency, and multiple points of contact with the target consumer. Credit union Podcasting would make downloadable financial education available on a credit union’s website that can be played on the now popular Apple iPod. All three characteristics of an effective marketing message can be addressed. No other financial institution has been identified that is taking this approach.

The origin of podcasting is in Web radio, but companies from IBM to Purina view podcasting as a way to reach out to consumers. Podcasting can reach targeted audiences or large masses without costing those consumers a penny to listen. For instance, Purina is supplementing traditional advertising with podcasts every other week for veterinarians and pet lovers. Purdue University is making replays of class lectures available in podcasts. In fact, Student Monitor issued a research report in July 2006 that indicates iPods are even more popular amongst students than beer! There were 73% of the 1,200 students surveyed said that iPods are “in” – more popular than beer, text messaging, bar hopping and downloading music. The only time beer was previously dethroned in this annual survey was in 1997 – by the Internet. Religious groups are using podcasting as a virtual pulpit. The information provided via these podcasts can amount to mounds of garbage unless listeners find things they actually want to hear. The Yankee Group advises podcasts should be built around focused topics that appeal to specific demographic groups.

THE iNFORM DELIVERABLE

The goal of iNFORM is to convey a consistently rich message, targeting young women between the ages of 20-30, at every contact point while alleviating the potential for personal embarrassment and or fear.

The initial subject matter of iNFORM is budgeting and credit management and the channel of distribution will be podcasting. Material on this subject is developed and targeted to our primary Young Adult, Gen Y audience. The series of podcasts flows from one to another in bite-sized how-to pieces and covers the following podcasts modules (see Appendix B for examples of what a module might sound like).

<u>Potential iNFORM Financial Module Series</u>	
<u>Modules</u>	<u>Related CU Products</u>
1. How am I doing...really?	Financial Educator (budgeting)
2. Envision the Future YOU Want	Financial Educator/Planning; Certificate, Money Markets
3. Reducing Debt	Bill consolidation loans
4. Control Credit Costs	Credit Cards
5. Increasing Short Term Savings	Certificates; Money Markets
6. Starting Out on Your Own	Savings, Checking, Car Loans, Credit Cards
7. Saving for the Big Stuff	Certificates, Money Markets, Financial Planning
8. Protecting Yourself and Your Stuff	Insurance Products
9. Beginning a Family	Mortgage; Larger Auto Loans; Savings (college)
10. Getting a Car	Auto Loans
11. To Rent or Purchase	Mortgages; Financial Planning
12. Buying a Home	Mortgages
13. Managing Family Expenses	Auto refinancing; Credit Cards
14. Retirement...NOW?	Financial Planning
15. How to Pay for Education – Yours or Your Child’s	Certificates; Money Market; Student Loans
16. Teaching Your Kids About Money	Savings
17. Financially Helping Aging Relatives	Reverse Mortgages

Implementation Considerations

iNFORM is scalable based upon the needs, opportunities, and resources of individual credit unions. It has the potential to be developed and produced within a credit union, developed jointly with an advertising agency or media partner, or completely outsourced to a third party.

A key element in the successful implementation of iNFORM is the identification of locations or venues in the local market area that *already* attract a significant young adult audience. Public relations efforts are critical in building awareness of events at which the iNFORM collateral with a call to action are shared. Due to the fragmented nature of media consumption by young adults, personal public relations proved most effective in getting the word out as well as distribution of handbills in locations that attract the target audience.

Development of the iNFORM content requires development of brief, step-by-step modules that can be selected on an “as needed” or “as time allows” basis. Selection of delivery mechanisms is flexible, can be expanded/extended over time, but must be available on demand. Options for content delivery include:

- Interactive web content (as in phase I of the pilot) and downloadable pdf worksheets
- Podcasting (as in phase II of the pilot)
 - Requires production of a professional quality MP3 file which can be accomplished via an ad agency, production company, or broadcast media partner
- RSS feeds
 - Requires software to handle RSS feeds be hosted on both the credit union’s web server as well as the user’s device.
- Webcasts with downloadable pdf files (recorded for later viewing)
- Cellphone messaging (where available) either via MMS (multimedia messaging service which sends messages that include multimedia objects) or SMS (short message service/text messaging).
 - Expect this to require 3rd party involvement to convert video and audio files. Contact *dominant* local cell service providers to advise on production of required file. There is no standard MMS format, so it’s important to have back up availability (web/RSS/podcast) for those without the service or using a device with a different MMS format.

SUMMARY

iNFORM is a program that can be delivered at any credit union in a variety of ways. Podcasting is one delivery mechanism that is quickly taking off as a disruptive technology and can be leveraged to benefit young adult members and credit unions. By better understanding young adult women as the influencers of financial decision making and planning, credit unions have an opportunity to develop long lasting relationships and substantial economic growth.

The Credit Union industry is facing a critical decision point about our future. We can continue to see our membership age, profitability decrease, and market share disappear. Alternatively we can begin to create relationships to ensure on-going vitality. If the root of these relationships can begin with a high level of trust and confidence that the individual’s best interests and future is being taken into consideration, the retention of these members will be maintained for many years to come.

iNFORM TEST MARKET – Sunmark Credit Union, Schenectady, New York

Get Smarter has taken the iNFORM concept into the venues of Schenectady/Albany, New York with the help of Sunmark Credit Union. Sunmark agreed to test the iNFORM deliverable as described above in conjunction with a new marketing initiative to reach out to younger members and potential members in the area. This initiative follows the idea of social networking built by MySpace.com, which began life as an online community for local musicians. Sunmark is entering that space by producing a series of concerts featuring all local musicians/songwriters presenting their own original works. The credit union will promote local talent, provide venues for their performance, and raise money to support the arts and music education programs in local schools.

The concert series called “SHINE” will take place at 3 local venues in Schenectady and Albany, New York, beginning the end of August and culminating in mid-October.

There are several components to this initiative. First, Sunmark will solicit local songwriters/musicians to submit their songs for review by a panel of judges. All types of music are welcome. A street team fanned out to coffee shops, bars, and music stores through the region with flyers containing the information about how to submit. The Sunmark branches displayed posters and tent cards about Shine, as well as advertising the program in local media publications.

The concerts take place and then all finalists chosen from the various venues throughout the region will play the last gig in October. A dub station will be made available so that folks can burn their own custom mix CD of the different performer’s tunes for a small fee. Any monies made will be donated to a local school district’s music or art program. The dub stations will be rotated throughout the branches to give folks the opportunity to support local music and local school music programs.

The main goal is to reach the under 25 age group who is less likely to be sold something as to check something out that is relevant to their lifestyle. In addition, the credit union wants to expose these folks to Sunmark in a non-sales environment, support something relevant or important to their lives (music), and give them a reason to learn more about Sunmark Credit Union.

Appendix A – Delivery other than Podcasting

Seminars: A seminar is usually held at a credit union or SG location and members and non-members can attend to learn about a particular subject matter. Seminars are scheduled in advanced and attendance can be unknown, even with pre-registration. Seminars are usually scheduled during the evening hours when many people and families are moving into their 2nd full time job being home and kids. Seminars make sense for people with more time on their hands, flexibility in their schedules, no kids, free evenings etc. Traditionally education and sales have been delivered via this mechanism. The consumer must be comfortable of participating in a group setting if they have any personal questions to ask.

Webinars: Webinars have gained popularity for the business sector but have yet to make a footprint into the service side of the industry. Essentially, webinars are seminars delivered via the web. Two options will be considered. The scheduled webinar which allows the member to attend the webinar by dialing in from home and the webinar that is recorded and accessible from the website or downloadable for the member to watch at their convenience. A couple of obstacles that will be faced in offering webinars to members are (a) up until recently many members did not have the bandwidth in their homes to have a quality delivery, (b) perceived to be too expensive for businesses to provide to customers or potential customers, since we can't or choose not to charge for our members to have access to this information, (c) lack of consumer familiarity with this delivery mechanism since it has not been offered before, (d) audio concerns – speaker phone capability. On the positive side, it might be perceived to (1) be more flexible to meet the competing demands on people's time, (2) women might be able to encourage their significant others to attend, (3) recording webinars might be able to be utilized continuously by allowing them to be downloadable or accessible to view from the credit unions website at anytime on numerous topics of interest (4) most people enjoy, prefer to watch versus read, (5) technology at point where downloading video's or movies to PCs not a problem and even portable instruments.

The webinar allows the member to obtain the information desired and they can participate via conference call in question or by submitting their question by typing it in without anyone knowing whom they are or what they look like. If it is a downloadable or accessible from the website webinar then the member will lose their ability to ask questions during the presentation but you can provide them contact information to do so.

USB drives/Disc: Both the USB drive and the disc are relatively compact but the disc is more affordable and less hip at this time. Both are relatively easy to store information. Provides opportunity to load several topics of interest for the member to review when they are ready. The USB drive has the ability to become your marketing piece that the member will continue to use even after they have viewed the information they needed. Cost for both will need to be considered.

Advantages are that people can walk away from an office with the information in their hand to play or plug into their computer at a time convenient for them. Because of the size and portability, they can be mailed to members or handed out at events. The USB drive/Disc are similar to the Pod casts in the way the member can view in private but no access for participation during the presentation but with contact points for questions provided at the end of the presentation. This avenue also eliminates the embarrassment factor.

APPENDIX B - Sample Podcast Scripts

MODULE 1 - How am I doing ...really?

No matter what your situation, you probably want to do better financially. How “doing better” gets defined is different for everyone. It might be being able to pay your credit card on time, or being able to afford a bigger place. To “get better” financially, you have to know where you are. So let’s take a look. It may be scary, but it could be that things are better than you think. Either way, remember that with some focus on your part, you’ll be able to change things for the “better” however you choose to define it!

Good news is that you don’t need a lot to get a general sense for how you’re doing...just your last pay stub, and the bank statement of the account you use to pay your bills. We’ll start by looking at what percent of your money goes into a few major categories...what are you spending for housing, food, and to pay off your debts?. While it’s easy to do this exercise in a notebook, there’s also a fillable form found at www.yourcreditunion.org (it will do the math for you!) (*Note: Talk through the exercise...“First you’ll want to figure out your monthly take home pay....”*)

	<i>Your Expenses</i>	<i>% of your Take Home Pay</i>	<i>Typical % of Take Home Pay</i>
Monthly take home pay (remember to multiply your take home pay by the number of times paid/month!)	\$	100%	100%
Absolute Monthly Expenses			
Food and Groceries	\$		22.2%
Rent and Utilities	\$		38.7%
Transportation (auto expense, gas, insurance, repairs)	\$		22.5%
Student Loan Payment	\$		8.8% (undergrad) 13.5% (grad + undergrad)
MINIMUM Credit Card Pmts (list all and add up)	\$		6%* (*MINIMUM balance)
Money Left Over	\$		1.8%

Ok, you’ve taken the first step...so how are you feeling? If you’re like most young adults, there’s very little money left over after the bills are paid...less than 2% is average and that’s before any clothing, entertainment, furniture, internet and possibly child care expenses! No wonder so many people rely on credit cards and loans! Feel like you might want to make some changes so that you do even better? Check out the next modules and get iNFORMed! We suggest that you start at the beginning, by figuring out where you’d like to be, but if your debts make it hard to envision the future, check out the module on getting your debt under control.

This information provided by Your Credit Union, a local not-for-profit cooperative financial institution dedicated to helping people improve their financial position since 1943 We’re different. And proud of it. The information and resources at www.yourcreditunion.org/iNFORM are free. And there’s always a helpful person ready to talk when you are, simply stop by a Sunmark branch or call us, toll free, at 866-987-1234. When you’re ready to get it together, we’re here for you.

Sample Podcast Scripts

MODULE 2 - Envision the Future YOU Want

One of the most important steps to improve your financial position is to define the future YOU want! A clear and detailed picture of what you'd like the future to be can be a big help in keeping focused, and serves as a good "reality check" when faced with distinguishing between "needs" and "wants".

The ability to "do better" **IS** within your reach, but you have to **define** what "better" means **to you** ...it's a much stronger motivator that way! The truth is that the majority of people haven't set goals, which makes "doing better" hard to make happen! Even when goals exist, they're often general, like "I want to buy a house", "I want to get out of debt" or "I want to start saving". Good general objectives, but they don't provide a lot of insight into **what needs to be done** to get there. So let's get started... once you've got a clear picture of where you want to be, it will be much easier to start mapping out the path that can get you there!

A good place to start may be to think about your personal list of "needs" and "wants". Think about where you'd like to be, or would like to be doing....obviously you've identified some financial objectives that you're interested in working on, but don't forget to think about your needs and wants at work, from an educational perspective, or with respect to your lifestyle and home, hobbies, and even your relationships and time spent with family and friends. All these things can impact your happiness, as well as your relationship with money. Take a moment now to jot down as many needs and wants as you can think of. At this point don't try to edit or prioritize, just record them. Again, it's easy to do this exercise in a notebook, or there's another fillable form that you can find at www.yourcreditunion.org/iNFORM.

The next step is to select **no more than your top 5 objectives**. Don't worry about what you leave behind as a lower priority! As you progress on your "top 5", you'll be able to go back and fill in your next most important objectives and translate them into new goals. Good goals are **specific** (take a moment to develop a clear "picture" of what accomplishing your goal will "look" and "feel" like in your mind), **measurable, attainable, relevant** and have a **specific time frame**. Be sure to state your goals so that you will have as much control over the outcome as possible.... its okay to set goals that are smaller and achievable. If a goal is too big and overwhelming it can make it hard to see the progress you are making, so identify a few action steps that will help you appreciate what you're accomplishing while you're working on a goal. It will encourage you to keep going!

Wants and Needs	Goals	Cost	Target Dates	Actions
Example: Pay off credit cards	<i>Pay down my highest rate credit card</i>	\$4000	<ul style="list-style-type: none"> • <i>13 months (\$4000/\$300/mo pmt = 13 mos.) (START 8/1/06)</i> • <i>Est. reduce 13 mos. to 10 mos. by eating out less (\$20x52 weeks = \$1040 (avg add'l pmt) of \$87/month) (START 9/1/06)</i> 	<ul style="list-style-type: none"> • <i>Leave my VISA card at home so that I don't use it</i> • <i>Research rates on current credit cards and develop payment plan for all credit cards by 9/30/06 (review iNFORM module 3 for tips)</i> • <i>Take \$500/month now spent on credit card payments and pay minimum payments on all but my highest rate credit card (VISA@ 24% - estimate \$300/month to VISA).</i> • <i>Cut back on eating out by one time/week. Put weekly savings of \$20 toward paying down my VISA)</i> • <i>Celebrate each \$1000 paid off on my balance by treating myself to an extra trip to the movies (paid for in cash!)</i>

Ok, goal setting definitely takes work, but the outcome is worth it! You'll be looking at some goals that leave you feeling motivated and looking forward to the satisfaction of achieving your objectives! Once you've decided on goals it's time to commit...be sure to keep your goals posted where you can see them...you might want to stick a copy on the refrigerator or even write them on an index card so that you can reference them periodically throughout the day to stay focused. Be sure to review your goals each morning and think about what you can do **that day** to make even more progress on a specific goal. Some folks find it helpful to use visual cues, like putting pictures of a new house or someone in a cap and gown (if you're interested in going to school) in a location that they'll see all the time (like next to your computer at work). If you stick to your plan you're sure to see solid progress...so be sure to have a nice thick marker available so that you can cross off each action as it's accomplished!

Will there be times when things happen and you can't follow through as you planned? The answer is probably "yes"...some situations crop up unexpectedly, like a flat tire, but if you get re-focused on your game plan you won't get derailed, it will just be a temporary setback. The key is to re-focus as quickly as possible to minimize the impact of the setback.

Now that you have your five most important goals identified, it's time to take a look at other opportunities to see how well your money is currently working for you. This requires knowing where your money goes **now**, so that you can make conscious decisions regarding what you want to do with your money going forward. Check out the next module and get iNFORMed!

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