

A collage of various Canadian websites and social media pages, illustrating the digital landscape of Canadian businesses. The collage includes:

- Canada Trust**: A green banner for a contest titled "PUMP IT UP TO WIN 1 OF 3 CONCERTS FOR YOUR SCHOOL" with a "METRI" logo.
- CIBC News**: A red banner with the CIBC logo and text: "CIBC News @CIBCNews Canada At CIBC, we are in business to help and share ideas online what http://www.cibc.com".
- BMO SmartSteps® for Students**: A green banner with a woman's face and the text "YOUNG & FREE ALBERTA" and "Powered by servus credit union".
- RBC BETTER STUDENT**: A yellow banner with the RBC logo and text "RBC Royal Bank® RBC BETTER STUDENT".
- change**: A grey banner with the word "change" in a large, stylized font.
- feel good ripple**: A colorful circular logo with the text "feel good ripple" and "Building the good economy".
- coast capital savings**: A blue banner with the "C" logo and text "coast capital savings".
- beremarkable**: A yellow banner with the text "beremarkable" and "RBC Royal Bank®".
- SCENE**: A red banner with the text "SCENE" and "MOVIE LOVERS GET IT".
- facebook**: A blue banner with the Facebook logo and text "facebook".
- YouTube**: A red banner with the YouTube logo and text "YouTube".
- Credit Union BC**: A blue banner with the text "Credit Union BC".
- split it**: A green banner with the text "split it" and "A FIVE PART SERIES ON FINDING A JOB".
- cover your costs**: A green banner with the text "cover your costs".
- the hunt**: A green banner with the text "the hunt" and "A FIVE PART SERIES ON FINDING A JOB".
- money lounge**: A green banner with the text "money lounge".
- Young & Free Alberta**: A green banner with the text "YOUNG & FREE ALBERTA" and "Powered by servus credit union".
- change the world**: A green banner with the text "change the world" and "E-SHIRT DESIGN CHALLENGE".
- beremarkable**: A yellow banner with the text "beremarkable" and "RBC Royal Bank®".
- coast capital savings**: A blue banner with the "C" logo and text "coast capital savings".
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- money lounge**: A green banner with the text "money lounge".

# Young adult marketing and social media activity in the financial services industry

# An introduction

Currency Marketing is an integrated marketing agency specializing in helping credit unions attract the next generation of members. Our primary product is Young & Free, an innovative, social media meets product promotion meets user-generated-content campaign that is achieving significant on-going success for credit unions in the US and in Canada.

As creative director of Currency Marketing, I spend a lot of my time thinking about ways to attract and engage with Gen Y with the goal of applying these insights to the Young & Free Program.

Over the past few years, I've been following the marketing and social media efforts of banks and credit unions in the US and in Canada. In an effort to formalize my observations, I've put together this report to collect these findings in one place. I've added my opinions and graded each financial institution based on how they are doing with products and services for young adults, marketing to young adults, social media activity, and finally, how they are doing with integrated product marketing.

This is a living document, as I intend to add to it and update it periodically.



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# Social media usage by Canadian financial institutions

	Number of customers/ members	Assets	Facebook likes	Twitter followers/ tweets	YouTube videos/views	Flickr photos	Young adult section or microsite	Blog articles
<b>Big five banks</b>								
RBC	17 million	\$726 billion	3,582	2,917 / 274	–	57,337	Yes	–
TD Canada Trust	11 million	\$557 billion	21,096	1,553 / 666	82 / 25,651	11,804	Yes	–
Scotiabank	12.5 million	\$496 billion	107,987	2,614 / 845	24 / 82,586	21,467	Yes	–
CIBC	11 million	\$352 billion	373	992 / 359	–	7,247	–	–
BMO	9 million	\$397 billion	205	430 / 267	17 / 2,590	25,911	Yes	–
<b>Other banks</b>								
HSBC Bank of Canada	unknown	\$72 billion	–	–	–	169	–	–
ING Direct Canada	1.6 million	\$27 billion	7,413	2,802 / 1,550	57 / 275,000	2,071	–	21
ATB Financial	670,000	\$26 billion	–	–	–	1,331	–	–
Canadian Western	500,000	\$12 billion	–	–	–	311	–	–
<b>10 largest credit unions</b>								
Vancity	414,000	\$14.4 billion	159	–	14 / 9,404	3,182	–	–
Coast Capital Savings	435,000	\$12.9 billion	1,100	1,317 / 611	14 / 36,317	2,779	–	–
Servus Credit Union	400,000	\$10 billion	626	1,679 / 3,091	140 / 283,395	2,910	Yes	875
Meridian Credit Union	214,000	\$4.6 billion	212	115 / 64	2 / 225	72	No	–
Envision Financial	167,000	\$5.6 billion	465	–	–	337	–	–
Conexus Credit Union	118,000	\$4.1 billion	–	–	–	3	–	–
Steinbach Credit Union	72,000	\$3 billion	–	–	–	4	–	–
Assiniboine Credit Union	105,000	\$2.6 billion	–	–	–	19	–	–
First Calgary Financial	80,000	\$2.5 billion	1,192	–	–	3	–	–
Affinity Credit Union	95,000	\$2 billion	–	–	–	6	–	–
<b>Co-op groups</b>								
Dejardins Group	5.8 million	\$175 billion	–	202 / 486	8 / 664	10	–	22
Central 1 Credit Union	2.9 million	\$10 billion	25,748	107 / 49	5 / 7,278	1	Yes	–

# RBC

**Assets: \$726 billion**  
**Employees: 72,126**  
**Customers: 17 million**  
**Branches: 1,197**  
**Headquarters: Toronto, ON**  
**rbc.com**

RBC (Royal Bank of Canada) is Canada's largest national bank.

## Products and services for young adults

RBC offers a No Limit Banking for Students account. It includes unlimited transactions for \$10.95 per month.

## Marketing to young adults

### RBC P2P

In 2007, RBC launched a program called RBC P2P. It launched right around the same time as Servus Credit Union's Young & Free Alberta program and was similar in concept. It was a national search for six student bloggers. The winners each blogged about twice per month and produced an occasional video. I found it lacking because there wasn't much interaction or compelling content. Production value was low.



### RBC Better Student Life

After one year RBC P2P was replaced with RBC Better Student Life (betterstudentlife.ca)



"Welcome to RBC Better Student Life, where you'll find lots of valuable information on student finances, including helpful tips and suggestions on funding your education, maximizing your income during the school year, and keeping more money in your pocket by stretching it farther."

According to compete.com, betterstudentlife.ca peaked with approximately 2,500 visitors in August 2010 where there appears to have been a contest with 10 x \$2,500 prizes awarded. Since this time, the traffic has fallen to less than 20 visitors in October.

The site is static and has no new content or personality. There are no links to any social media accounts, however, you can share the site using a share widget that includes Facebook, Twitter, Delicious and Digg.



## Social media activity

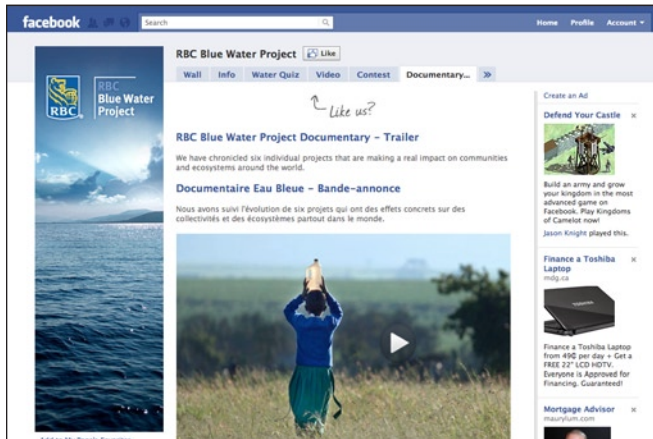
### Facebook

RBC has two official Facebook pages.

1) RBC Bankbook (facebook.com/RBCBankbook). “RBC Bankbook is your source for everything financial. Whether you’re in school or starting your career, you deserve to make the most of your money as you move forward. You’ll get the straight goods on saving your cash and spending it smarter, sharing insights with peers, and finding out about the latest RBC promos and programs that matter the most to you.”

3,582 people like this page. RBC has posted to the site a half dozen times since September.

2) RBC Blue Water Project (facebook.com/RBCBlueWaterProject). “The RBC Blue Water Project is an innovative, multi-year, global commitment to help protect the world’s most valuable natural resource: fresh water. We’ve committed \$50 million in charitable grants to a network of organizations that foster a culture of water stewardship—so that we all have access to fresh clean water, today and tomorrow.”



This is a mass audience initiative and appears to be quite popular with 18,338 people liking this page. RBC updates the page multiple times per day and there are many videos, a contest and RBC is in the midst of producing a documentary film entitled *Blue Water*.



### Twitter

RBC has an official Twitter account, @rbc, that is setup to cover arts and entertainment. “Lead banker to Media+Entertainment in Canada. Supporter of arts+culture. Presenting sponsor of InsideOut & major sponsor of TIFF (Toronto International Film Festival).”

There are 2,917 followers and 284 tweets. The last tweet was more than a month ago.

### LinkedIn

RBC has a corporate LinkedIn page with 6,396 employees connected to it (linkedin.com/company/rbc).

### YouTube

RBC does not have a YouTube channel.

### Links

It is hard to find RBC on the social web. There are no links, icons or social activity included on its corporate homepage.

## Integrated product marketing

RBC has done a good job at surfacing and promoting relevant products on its RBC Better Student Life microsite, however, there is no evidence of an integrated product marketing approach within any of the social media channels.



# TD Canada Trust

**Assets: \$557 billion**  
**Employees: 65,930**  
**Customers: 11 million**  
**Branches: 1,116**  
**Headquarters: Toronto, ON**  
**tdcanadatrust.com**

TD Canada Trust (Toronto Dominion) is Canada's 2nd largest national bank.

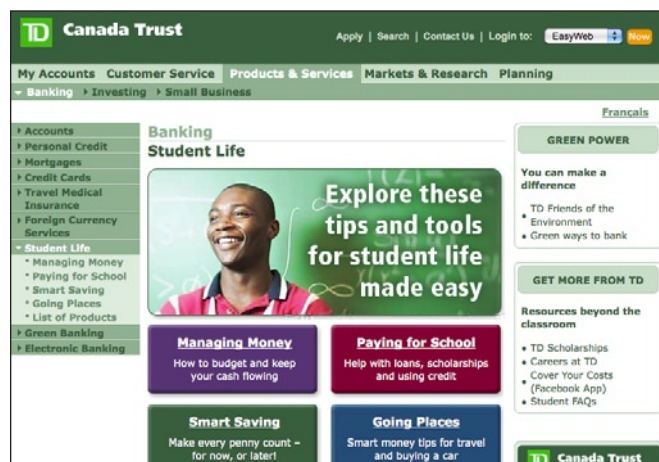
## Products and services for young adults

There is not a specific account for young adults or students but students are directed to the Value Trust Account. There is a \$8.95 per month charge that includes the first 25 transactions. If you maintain a minimum monthly balance of \$2,000, TD Canada Trust will waive the monthly fee.

## Marketing to young adults

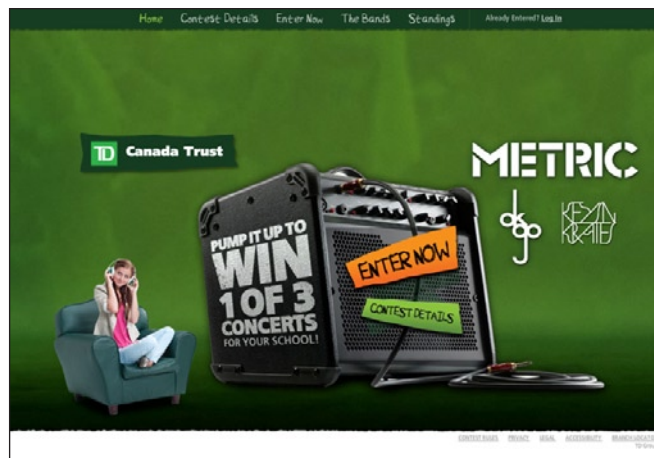
### Student Life

TD Canada Trust has a dedicated "Student Life" section on its corporate website (tdcanadatrust.com/student). There are budgeting tools and links to relevant products. There are also links to a variety of promotions and contests.



### Pump it Up to Win

In the summer and fall of 2010, TD Canada Trust ran a promotion called Pump it Up to Win (tdpumpitup.com). Three free concerts by three popular bands were held at three Canadian universities. The locations were chosen based on which University's students demonstrated that they wanted it the most; students had to register on the site and cast their vote. In the end, the winners were the University of Victoria in the West region, Trent University

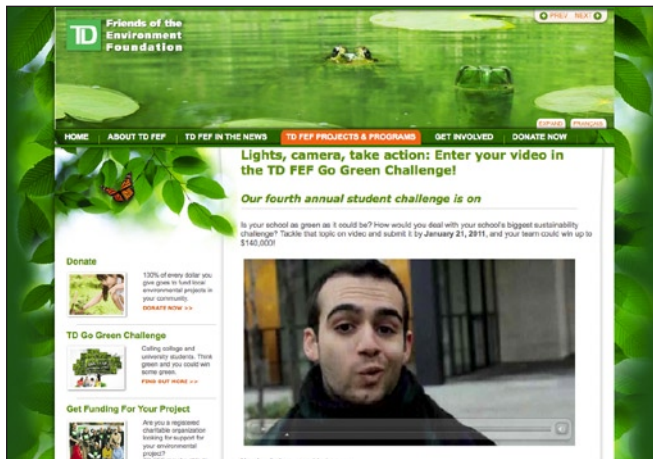


in the Central region and St. Thomas University in the East region.

There appears to be no product tie-in with this promotion although TD Canada Trust likely had manned booths at the events to showcase and sell its offerings.

The concerts have now taken place and the site is now just a single page with links to Facebook events. Photos on TD Canada Trust's TD Money Lounge site show that the event were well attended and full of excitement.





**TD Friends of the Environment Go Green Challenge**  
 TD Canada Trust is currently holding a video contest aimed at young people interested in helping the environment. It is called the TD Friends of the Environment Go Green Challenge ([fef.td.com/gogreen](http://fef.td.com/gogreen)). It is the fourth annual contest.

Anyone who is a legal resident of Canada and is currently enrolled in an undergraduate or graduate program, full or part-time, at an approved Canadian college or university is eligible to enter.

The prizes are very large. 1st prize is a \$20,000 team prize and a paid summer internship at the foundation for each team member, plus a \$100,000 grant for their school. 2nd prize is a \$15,000 team prize and \$15,000 grant to support tree-planting initiatives at their school. 3rd prize is a \$10,000 team prize and \$10,000 to support tree-planting initiatives at their school. 4th prize is the People's Choice Award. From February 28 to March 11, 2011, entries will be posted on TD's YouTube channel and the public will be invited to vote for their favorite idea. The winning team will be awarded \$2,500.

Other than the one-page on the TD Friends of the Environment Foundation website, there is no sense of how it is going since applicants videos are not posted anywhere.



## Social media activity

TD Canada Trust is very active on the social web.

### TD Money Lounge

At the heart of TD Canada Trust's social media efforts is it's TD Money Lounge website ([tdmoneylounge.com](http://tdmoneylounge.com)). The site itself is not very social (no blog or ways to interact), but there are links to a Facebook page.

### Facebook

The TD Money Lounge Facebook page ([facebook.com/tdmoneylounge](http://facebook.com/tdmoneylounge)) has 21,096 likes. It is full of photos and videos and has a very active wall.

The TD Money Lounge is currently featuring "The Hunt," a five-part video series on finding a job. These are excellent videos with great information. According to [compete.com](http://compete.com), the site has grown to approximately 1,300 unique visitors per month.

### Facebook Split It App

Introduced in 2007, TD Canada Trust offers Split It, a free Facebook app that is a "powerful way to split your bills with friends and roommates."

The Split It application is a no-hassle, budget notification tool that enables you to share bills with your friends. Split It makes it easy to determine who owes what, view your balances and stay on top of your payment dates.

The app has been reported to have had little success. There is only one review of the app and it gives it two out of five stars. Discussions on the app page have not be updated since 2008. Even though your information about your bills is keep private between the "splitters," I would suspect that there are very few people using this app considering how suspicious everyone is about privacy on Facebook.

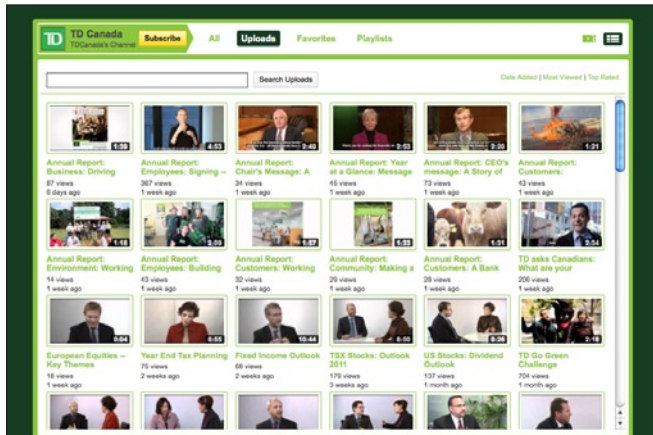


### Twitter

The @TD\_CanadaTrust Twitter account has a team of four “Tweeters” is quite active with 1,553 followers and 666 tweets.

### YouTube

TD Canada Trust has a YouTube channel (youtube.com/TDCanada) with 82 videos that have been viewed a total of 25,651 times. The videos are primarily corporate addresses by executives with a few helpful financial videos mixed in.



### LinkedIn

TD Canada Trust has a corporate LinkedIn page with 4,166 employees connected to it (linkedin.com/company/td-canada-trust).

### Links

It is not easy to find TD Canada Trust on the social web. There are no links, icons or social activity included on its corporate homepage. There is a promotional banner and a link to the TD Money Lounge displayed on the Student Life section which is one click away from the homepage. Not great, but this is better than any of the other big five banks.

### Integrated product marketing

TD Canada Trust is doing an exceptional job with marketing to young adults and with its social media activity but it could definitely improve its products and then integrate them into these efforts.

### TD Canada Trust

- ★ ★ ★ ★ ★ Young adult products and services
- ★ ★ ★ ★ ★ Marketing to young adults
- ★ ★ ★ ★ ★ Social media activity
- ★ ★ ★ ★ ★ Integrated product marketing

# Scotiabank

**Assets: \$496 billion**  
**Employees: 67,802**  
**Customers: 12.5 million**  
**Branches: 1,019**  
**Headquarters: Toronto, ON**  
**scotiabank.com**

Scotiabank (Bank of Nova Scotia) is Canada's 3rd largest national bank.

## Products and services for young adults

Scotiabank offers two student accounts.

Getting There Savings Program for Youth. "Designed for those under 19, this account provides incentive to save and is a great way for young people to learn about day-to-day banking and the benefits of saving. With this no monthly fee program, you'll get 20 transactions (includes a combination of self-service and teller-assisted transactions)."

Student Banking Advantage Plan. "You are a student attending a university, community college or another recognized post-secondary school in Canada, and you want access to your money when you need it. The Student Banking Advantage Plan was designed specifically for you. With this \$1.25/month program, you'll get unlimited teller-assisted (self-service or teller-assisted transactions).

## Marketing to young adults

### SCENE

This is a very slick program with a dedicated microsite (scene.ca). It is directed at movie lovers and has two dedicated card products to back up the program: The SCENE ScotiaCard and SCENE VISA card.



"You may never have to pay for a movie again! SCENE is the only movie rewards program that lets you earn points for free movies at Cineplex Entertainment theatres and more. Membership is free and you can sign-up easily at scene.ca. Earn 100 points every time you see a movie, get a free movie for just 1,000 points and enjoy 10% off concession purchases all the time. And you'll get free movies 10X faster when you use a SCENE ScotiaCard and SCENE VISA card for your everyday purchases.

According to compete.com, scene.ca had its highest traffic in January 2010 with over 17,000 unique visitors. This has dropped off significantly to an average of about 1,300 uniques per month in the Fall of 2010.



## Social media activity

SCENE has a presence on Facebook and Twitter.

### Facebook

The facebook.com/SCENE page extremely popular with 107,987 likes. There is an active discussion board, plenty of photos and the wall is updated multiple times per day.

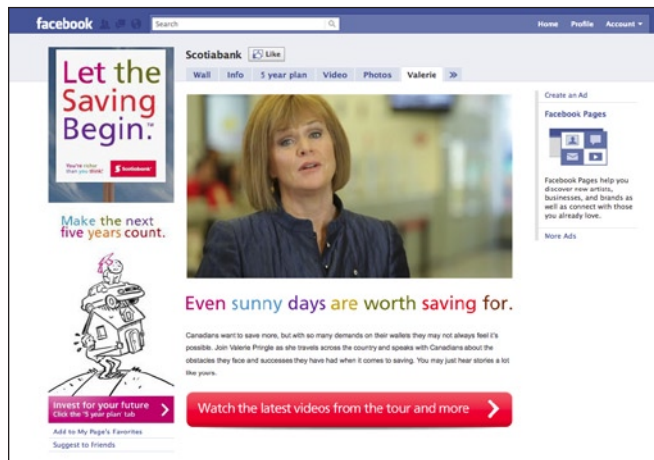
### Twitter

The @scenecard Twitter account is quite active with 2,614 followers and 845 tweets.

Scotiabank has a corporate presence on Facebook but not Twitter.

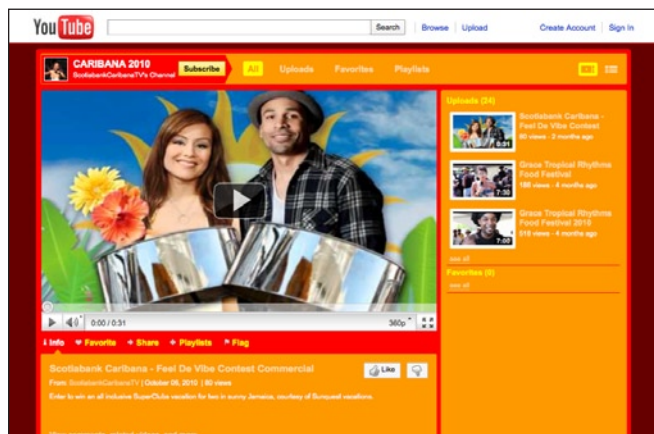
### Facebook

In addition to the SCENE program, there is an official Scotiabank Facebook page ([facebook.com/scotiabank](https://facebook.com/scotiabank)) with 9,186 likes. The page features many videos, photos and a section dedicated to Scotiabank's official Savings Ambassador, Valerie Pringle, a well-known news personality.



### YouTube

Scotiabank has a YouTube channel dedicated to an annual Caribbean event that takes place in Toronto called Caribana ([youtube.com/ScotiabankCaribanaTV](https://youtube.com/ScotiabankCaribanaTV)). The channel supports a dedicated event microsite ([caribanafestival.com](http://caribanafestival.com)). The channel has 24 videos with a total of 82,586 views.



### LinkedIn

Scotiabank has a corporate LinkedIn page with 6,055 employees connected to it ([linkedin.com/company/scotiabank](https://linkedin.com/company/scotiabank)).

### Links

It is quite hard to find Scotiabank on the social web. There are no links, icons or social activity included on its corporate homepage. There is a promotional banner for the Scotiabank Facebook page that comes up fourth on its homepage. Any mention of the popular SCENE program is buried at least three clicks deep on the site.

### Integrated product marketing

Scotiabank has done a tremendous job with its SCENE program. The SCENE card products are excellent, so it makes total sense to make their entire young adult marketing and social media activity about the product and to tie-in their exclusive relationship with the largest national cinema chain, Cineplex. Everybody loves movies and entertainment—this is clearly demonstrated by the 100,000 likes on Facebook.

## Scotiabank

- ★★★★☆ Young adult products and services
- ★★★★☆ Marketing to young adults
- ★★★★☆ Social media activity
- ★★★★☆ Integrated product marketing

# CIBC

**Assets: \$352 billion**  
**Employees: 42,354**  
**Customers: 11 million**  
**Branches: 1,072**  
**Headquarters: Toronto, ON**  
**cibc.com**

CIBC (Canadian Imperial Bank of Commerce) is Canada's 4th largest national bank.

## Products and services for young adults

CIBC Advantage for Students Account. CIBC offers a free checking account to full-time post secondary students that includes free banking transaction fees with no monthly fees.

## Marketing to young adults

There is no evidence that CIBC is doing any marketing to young adults.

## Social media activity

### Facebook

There are two official CIBC Facebook pages.

1) Corporate Facebook page (facebook.com/pages/CIBC/62694752345). This page has 373 people who like it. There is only one post from April 2009 and there is a note on the information tab. "We're holding this space for now, but we plan to participate in the future."



2) CIBC Community Matters page (facebook.com/CIBCcommunitymatters). "The CIBC Children's Foundation is a registered charity responsible for distributing funds raised on CIBC Miracle Day and was founded on the belief that by working with our clients, employees and children's charities, we can make a difference to children in need."

4,717 people like this page and CIBC posts a message on the wall approximately four times per month.

### Twitter

The @CIBCNews account has 992 followers and 359 tweets. "At CIBC, we are in business to help our clients, employees, and shareholders achieve what matters to them." CIBC is using this account to broadcast messages. There are no conversations occurring.



As a compliment to the CIBC Community Matter initiative, there is a Twitter account: @CIBCcommunity. "As a leader in community investment, CIBC is committed to supporting causes that matter to our clients, our employees and our communities." There are 295 followers and only 12 tweets.

There have been a number of mock Twitter accounts for CIBC. Notably, @cibc and @cibc\_news have both been suspended on Twitter for impersonating and mocking the CIBC brand.



*YouTube*

CIBC does not have a YouTube channel.

*LinkedIn*

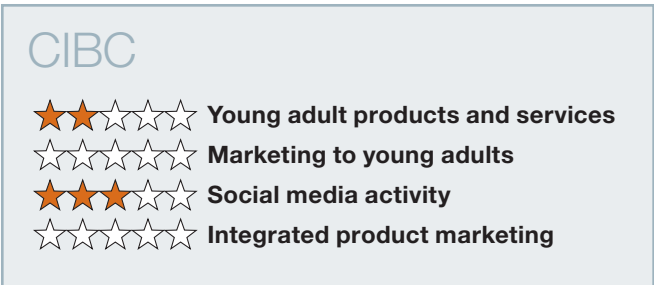
CIBC has a corporate LinkedIn page with 7,959 employees connected to it ([linkedin.com/company/cibc](https://www.linkedin.com/company/cibc)).

*Links*

It is hard to find CIBC on the social web. There are no links, icons or social activity included on its corporate homepage.

**Integrated product marketing**

CIBC is not incorporating any product offers into its social media efforts.



# BMO

**Assets: \$397 billion**  
**Employees: 38,000**  
**Customers: 9 million**  
**Branches: 900**  
**Headquarters: Toronto, ON**  
**bmo.com**

BMO (Bank of Montreal) is Canada's 5th largest national bank.

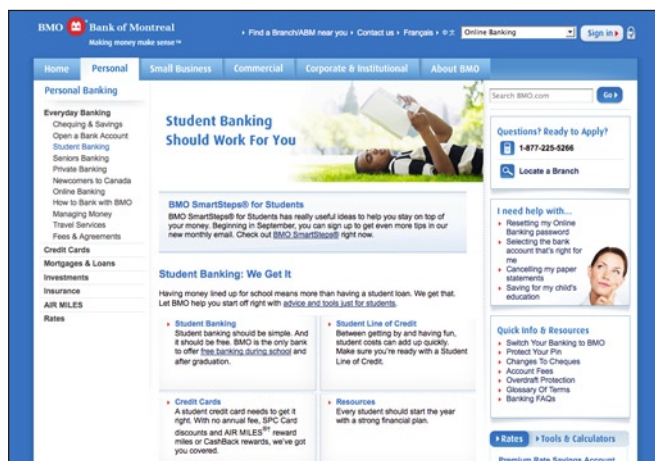
## Products and services for young adults

BMO offers a number of products specifically for students. "Student banking should be simple. And it should be free. BMO is the only bank to offer free banking during school and after graduation." There is a Primary Chequing account and a Premium Rate Savings account with the Plus Plan. Students save \$8.50/month (\$102 each year) and get up to 30 transactions each month, one Interac Email Money Transfer per month, cheque image return, unlimited in-branch bill payments and overdraft transfer service at no extra charge.

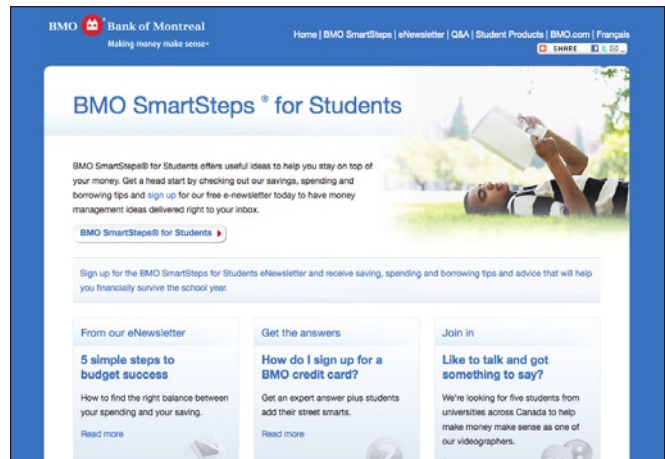
## Marketing to young adults

BMO has two dedicated areas on its website for students.

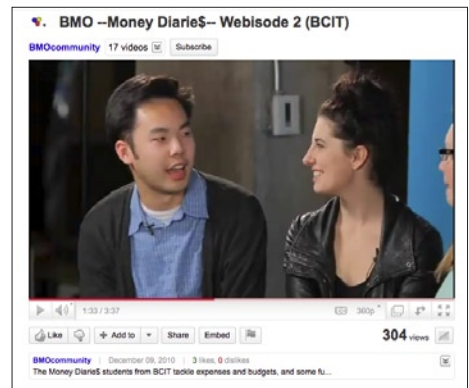
1) A basic landing page with links to products.



2) BMO SmartSteps for Students microsite. "BMO SmartSteps for Students offers useful ideas to help you stay on top of your money. Get a head start by checking out our savings, spending and borrowing tips and sign up for our free e-newsletter today to have money management ideas delivered right to your inbox."



Within the site there are a series of YouTube videos entitled the "Money Diarie\$." The YouTube channel can be found at youtube.com/BMOcommunity. There are real young people being interviewed at major universities across the country. The videos seem real and authentic, but they lack but they are not particularly compelling. This is evident when the views are examined. In total, all 17 videos have been viewed 2,590 times (with an average of 152 views per video). With the cost of sending a production crew across the country, this seems very like a lot of money to spend for very little impact.





## Social media activity

BMO is just getting involved in social media, so it is too early to glean any insights on its strategy or how it will fare on the social web.

### Facebook

BMO is on Facebook at [facebook.com/BMOcommunity](https://facebook.com/BMOcommunity). The page was created on December 16, 2010 and has just 205 likes. From the about page, "Why is BMO on Facebook? Our approach in all that we do is relationship-driven. We're here to help you make sense of your money by delivering the broadest range of financial services through a single point of contact. This Facebook page is intended to serve our customers and anyone else who is looking for clarity and insight into money matters. We're just getting started, so stay tuned for more valuable content to come. At this time we're not able to turn on comments on our Wall, but we hope to in the near future so that we can better engage with you and answer your questions."

### Twitter

BMO has a number of Twitter accounts. @BMO and @BMOInvestorLine have 0 tweets and appear to just be held by BMO. @BMOCM (Capital Markets) has 430 followers and 267 tweets although follows 0 people. @BMOVanMarathon has 788 followers and 2,944 tweets about the Vancouver Marathon.

### YouTube

As mentioned above, BMO has a YouTube channel ([youtube.com/BMOcommunity](https://youtube.com/BMOcommunity)) with 17 videos that have been viewed a total of 2,590 times.

### LinkedIn

BMO has a corporate LinkedIn page with 4,819 employees connected to it ([linkedin.com/company/bank-of-montreal](https://linkedin.com/company/bank-of-montreal)).

### Links

It is hard to find BMO on the social web. There are no links, icons or social activity included on its corporate homepage.

## Integrated product marketing

Apart from product links and mentions on its BMO SmartSteps for Students microsite there is no evidence of BMO integrating its product and services into outward young adult marketing or within its social media efforts.



# HSBC Bank of Canada

**Assets: \$72 billion**  
**Employees: unknown**  
**Customers: unknown**  
**Branches: 140**  
**Headquarters: Vancouver, BC**  
**hsbc.ca**

## Products and services for young adults

HSBC Bank of Canada has no specific products for young people. The Performance Chequing Unlimited account is \$11.95 per month and requires a minimum balance of \$4,000 to waive the fee.

## Marketing to young adults

There is no evidence that HSBC Bank of Canada is doing any marketing to young adults.

## Social web activity

HSBC Bank of Canada does not maintain a Facebook page, Twitter account or YouTube channel.

It's interesting that a bank with 8,000 physical branches located in 87 countries has almost zero presence within the social web. I was only able to find @HSBC\_Brazil on Twitter.

### LinkedIn

HSBC Worldwide has a corporate LinkedIn page with 41,401 employees connected to it ([linkedin.com/company/hsbc](https://www.linkedin.com/company/hsbc)).

### Links

Since HSBC Bank of Canada does not maintain a corporate presence on Facebook, Twitter or YouTube, it makes sense that there are no links, icons or social activity included on its corporate homepage.

## Integrated product marketing

It appears that HSBC Bank of Canada is not executing any integrated product marketing on the web.

## HSBC Bank of Canada

- ☆☆☆☆☆ Young adult products and services
- ☆☆☆☆☆ Marketing to young adults
- ☆☆☆☆☆ Social media activity
- ☆☆☆☆☆ Integrated product marketing



# ING Direct Canada

**Assets: \$27 billion**  
**Employees: 1,000**  
**Customers: 1.6M**  
**Branches: 39**  
**Headquarters: Toronto, ON**  
**ingdirect.ca**

## Products and services for young adults

ING Direct does not segment its products to specific demographic groups, instead it offers a limited set of products to everyone.

ING Direct offers an extremely appealing chequing account called THRiVE. “THRiVE Chequing™ is an online no-fee daily chequing account that actually pays you interest on every one of your hard earned dollars. A chequing account that actually works as hard as you do. What a concept! And THRiVE Chequing is loaded with all the features you’d expect from a regular chequing account and more.”

## Marketing to young adults

Again, ING Direct Canada does not segment its products to specific demographic groups. However, the ING Direct Canada brand is very youthful and energetic and likely appeals to young people. All of the ING Direct products are best-in-class and really do the talking for themselves.

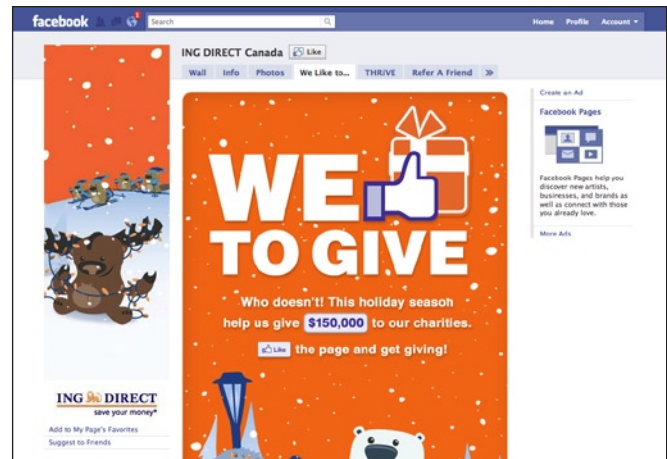
## Social web activity

ING Direct Canada is very involved in social media.

### Facebook

ING Direct Canada’s Facebook page (facebook.com/SuperStarSaver) has 7,413 likes and the wall is updates about five to six times every day. Almost every update receives multiple comments and likes. In addition, an ING Direct Canada representative, responds personally to almost every comment left. There is truly a conversation going on here.

During December 2010, the Facebook page featured an embedded charitable vote app. The charity that received the most votes received \$150,000. Only those that like the page could participate. This promotion was also promoted heavily on the ING Direct Canada website. It’s a very slick and well executed.



### YouTube

The 57 videos on ING Direct Canada’s YouTube channel (youtube.com/superstarsaver) have been viewed more than 275,000 times. The videos are a mix of casual videos starring the CEO and uploaded TV spots. There are 505 subscribers and 220 friends.

The most viewed video (156,000 views) is a launch video for a user-generated video contest that ING Direct Canada ran in 2007 entitled ING Direct Canadian Superstar Saver Search.



Almost 200 entries were submitted and ING Direct Canada gave away \$10,000 to the highest vote getter. "Congratulations to "ING Beat," the winning English video in our Canadian Superstar Saver Search contest and the winner of \$10,000! Kudos to all the participants of our contest. Check out the top 10 finalists and the honourable mentions. The videos had over 460,000 views and the top 10 videos were voted on by members of the YouTube community almost 6,000 times!"



#### Twitter

ING Direct has a very active and popular @SuperStarSaver Twitter account. There are 2,802 followers and 1,550 tweets. There are lots of retweets and mentions indicating that there is actual dialogue taking place.

#### Blog

ING Direct Canada is the only Canadian bank with a blog. Entitled Direct Talk with Peter Aceto (ingdirect.ca/en/aboutus/directtalk), the CEO publishes approximately two new blog posts per month. The posts are not open to comments, but you can email the CEO directly to enter into a discussion. As a complement to the blog, Peter also tweets at @ceo\_ingdirect. He has 4,159 followers and 3,214 tweets.



#### LinkedIn

ING Direct Canada has a corporate LinkedIn page with 191 employees connected to it (linkedin.com/company/ing-direct-canada).

#### Links

It is easy to find ING Direct Canada on the social web. There are Facebook, Twitter and YouTube icons clearly displayed on its corporate homepage.

As an online bank, ING Direct Canada clearly understands the importance of the Internet. It is doing a fantastic job leveraging social media.

#### Integrated product marketing

ING Direct Canada has fantastic products and is clearly very proud of them. Throughout all of the online channels from its corporate website to Facebook, Twitter and YouTube, there are appropriate marketing and sales messages about the product mixed in with helpful information and casual conversation.



# ATB Financial

**Assets: \$26 billion**  
**Employees: 5,000**  
**Customers: 670,000**  
**Branches: 165**  
**Headquarters: Edmonton, AB**  
**atb.com**

## Products and services for young adults

ATB Financial has a line of student products. Students First Account, Students First Line of Credit and Students First MasterCard. The Students First Account costs \$2.95 per month and includes 40 transactions.

## Marketing to young adults

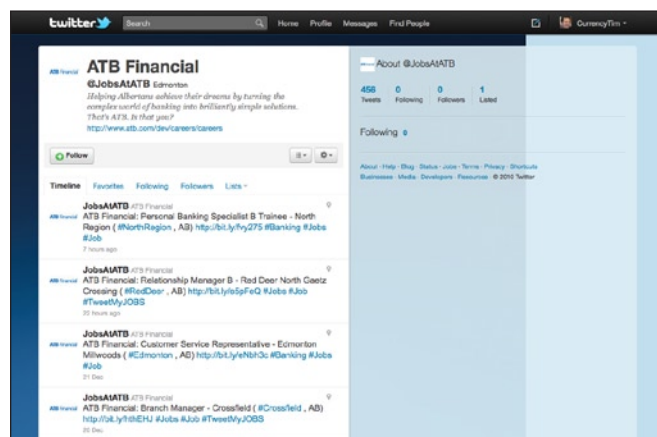
There is no evidence that ATB Financial is doing any marketing to young adults.

## Social web activity

ATB Financial does not maintain a Facebook page or YouTube channel.

### Twitter

The @jobsatatb account has 0 followers and 456 tweets. "Helping Albertans achieve their dreams by turning the complex world of banking into brilliantly simple solutions. That's ATB. Is that you?" ATB is literally talking to no one multiple times per day.



### LinkedIn

ATB Financial has a corporate LinkedIn page with 855 employees connected to it (linkedin.com/company/atb-financial).

### Links

Since ATB Financial does not maintain a corporate presence on Facebook, Twitter or YouTube, it makes sense that there are no links, icons or social activity included on its corporate homepage.

## Integrated product marketing

It appears that ATB Financial is not executing any integrated product marketing on the web.

## ATB Financial

- ★☆☆☆☆ Young adult products and services
- ☆☆☆☆☆ Marketing to young adults
- ☆☆☆☆☆ Social media activity
- ☆☆☆☆☆ Integrated product marketing

# Canadian Western Bank

**Assets: \$12 billion**  
**Employees: 1,700**  
**Customers: 500,000**  
**Branches: 39**  
**Headquarters: Edmonton, AB**  
**cwbank.com**

## Products and services for young adults

Canadian Western Bank offers its “Student Account.” It is an account tailored to students age 18–26 who are also enrolled in post secondary education. It includes 30 free “Self-Serve” transactions per month. There is also a no annual fee Student MasterCard available, on approval from MBNA. For both products, students are required to present proof of enrollment in post-secondary studies annually.

## Marketing to young adults

There is no evidence that Canadian Western Bank is doing any marketing to young adults.

## Social web activity

Canadian Western Bank does not maintain a Facebook page, Twitter account or YouTube channel.

### LinkedIn

Canadian Western Bank has a corporate LinkedIn page with 210 employees connected to it ([linkedin.com/company/canadian-western-bank](https://www.linkedin.com/company/canadian-western-bank)).

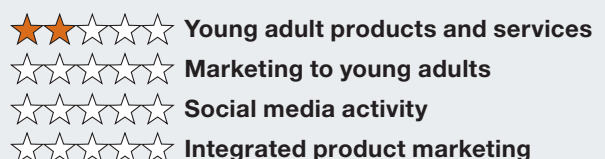
### Links

Since Canadian Western Bank does not maintain a corporate presence on Facebook, Twitter or YouTube, it makes sense that there are no links, icons or social activity included on its corporate homepage.

## Integrated product marketing

It appears that Canadian Western Bank is not executing any integrated product marketing on the web.

## Canadian Western Bank





# Vancity

**Assets: \$14.4 billion**  
**Employees: 2,000**  
**Members: 414,000**  
**Branches: 59**  
**Headquarters: Vancouver, BC**  
**vancity.com**

Vancity is the largest credit union in British Columbia and in Canada.

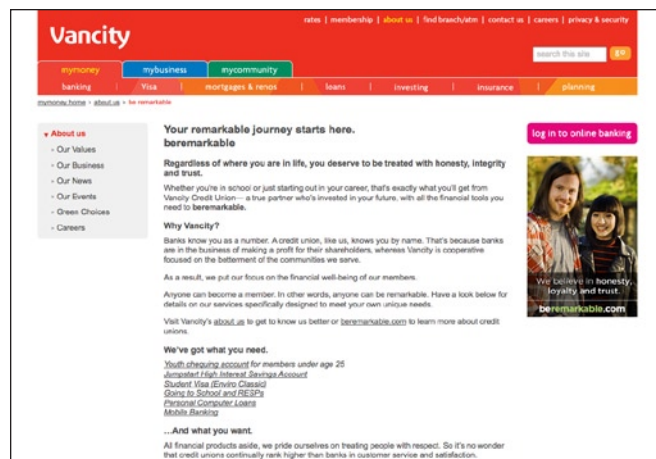
## Products and services for young adults

Vancity offers the Young Chequing Account. "Our Youth Chequing Account is designed for youth under age 25 who use their account on a daily basis. And it's free." The account includes unlimited free transactions.

Vancity also offers the Jumpstart High Interest Savings Account which could be attractive to young people starting out. "Boost your savings with our Jumpstart High Interest Savings Account. You get free online access to your cash, while earning our best daily savings rate."

## Marketing to young adults

Vancity does not do any specific marketing to the young adult segment, however it is involved in the Be Remarkable province-wide campaign coordinated through Central 1 Credit Union (see page 36 for details). Vancity features Be Remarkable on its homepage and has a dedicated page with more information about the program.

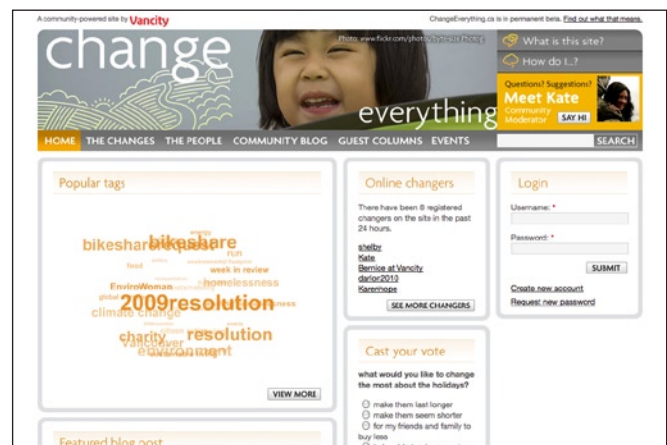


## Social web activity

Vancity does not maintain a corporate Facebook page or a Twitter account.

### YouTube

Vancity has a YouTube channel (youtube.com/vancitycu). There are 14 uploaded videos with 9,404 total views. The videos are a mix of board interviews, event coverage and promotional spots.



## Social network

Seen as an early pioneer in social media, Vancity launched its own social network in 2007—ChangeEverything.ca. "We're an online community of changemakers. Some of us are longtime activists; some of us are community leaders; and a lot of us are just regular people with a few ideas for how we'd like to change things."

The site has nearly 4,000 registered users and continues to this day, however, it appears to see less than 20 users login each day. Approximately six to 10 new blog posts are added to the community blog each month. Site traffic is estimated at under 1,000 visitors per month by compete.com. There is a complementary ChangeEverything Facebook page with 159 members, however, it has not been updated in nearly a year.

*LinkedIn*

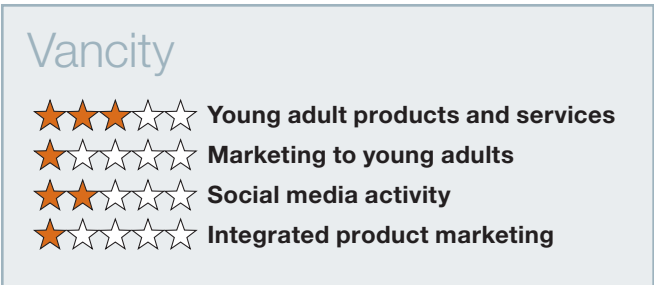
Vancity has a corporate LinkedIn page with 544 employees connected to it (linkedin.com/company/vancity).

*Links*

It is hard to find Vancity on the social web. There are no links, icons or social activity included on its corporate homepage. In fact, there isn't even a link to ChangeEverything.ca.

**Integrated product marketing**

Vancity has taken a public “wait-and-see” approach to Twitter and Facebook and does not participate in the social web beyond simply monitoring. There is no evidence of integrated product marketing through the online channels other than traditional banner advertising.



# Coast Capital Savings

**Assets: \$12.9 billion**  
**Employees: 1,800**  
**Members: 435,000**  
**Branches: 51**  
**Headquarters: Vancouver, BC**  
**coastcapitalsavings.com**

Coast Capital Savings is Canada's 2nd largest credit union and the 2nd largest credit union in British Columbia.

## Products and services for young adults

Coast Capital Savings does not segment its products to specific demographic groups, instead it offers a suite of very attractive products to all members.

"Our Free Chequing, Free Debit and More Account is the first free chequing account offered by a full-service institution in Canada. No monthly fee. No minimum balance requirement. And no charge for day-to-day banking services. Stop looking for the catch—there isn't one."

## Marketing to young adults

Coast Capital Savings does not do any specific marketing to the young adult segment, however it is involved in the Be Remarkable province-wide campaign coordinated through Central 1 Credit Union (see page 36 for details). Interestingly though, there is no mention of the Be Remarkable campaign on the Coast Capital Savings website.

The Coast Capital Savings is decidedly young and edgy for a financial institution. The credit union is a heavy traditional advertiser relying mainly on TV, radio and print. All advertising features very high production value, is product focused and is very humorous.

## Social web activity

### Julie, the Online Greeter

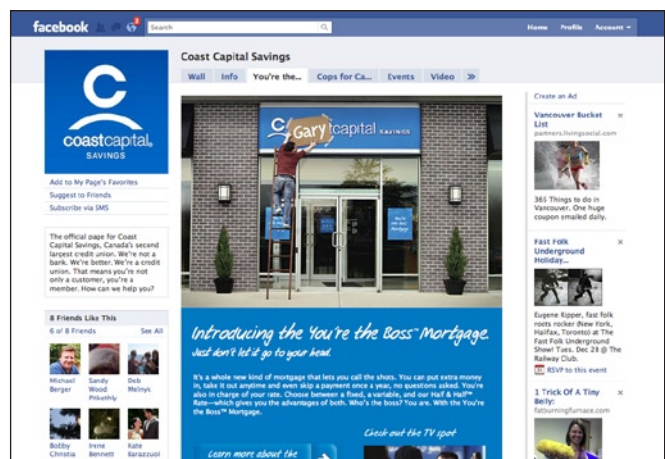
"When you visit one of our branches, one of our friendly staff will greet you. Why should our website be any different? Meet our Online Greeter™, Julie. She's a hard worker, our Julie. She's at her post on our main page 24/7, through rain, sleet or snow (but not power outages). It's a good thing she loves her job."



Julie has been the central element on the Coast Capital corporate website since 2007. You ask her a question and she returns an informative and funny answer.

### Facebook

Coast Capital Savings' Facebook page (facebook.com/coastcapitalsavings) has 1,100 likes and the status is updated about three times per month. There are two custom tabs used for promotion of current product offers and community involvement.



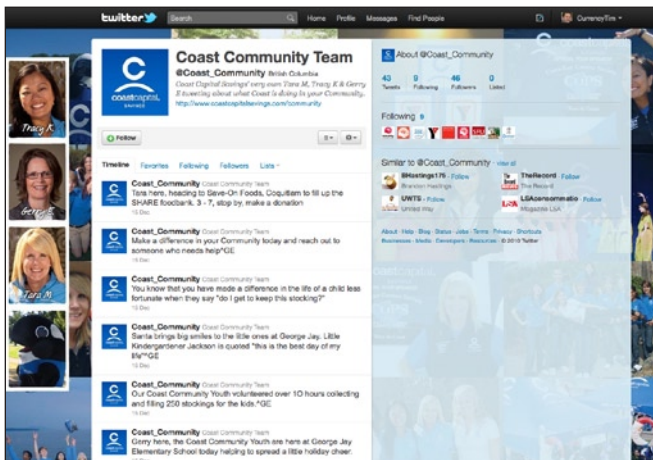
## Twitter

Coast Capital Savings maintains two official Twitter accounts.

1) @Coast\_Capital. There are tweets from “Julie from Coast.” Julie is an “Expert in Online Greeting for Coast Capital Savings Credit Union.” There are 1,317 followers and 611 tweets. Julie is very active tweeting multiple times a day consistently responding to users tweets.



2) @Coast\_Community. “Coast Capital Savings’ very own Tara M, Tracy K & Gerry E tweeting about what Coast is doing in your Community.” Started in November 2010, this account now has 46 followers and 43 tweets.



## YouTube

Coast Capital Savings has a YouTube channel (youtube.com/CoastCapitalSavings). There are 13 uploaded videos with 36,317 total views. The videos are a TV commercials and event and news coverage.

## LinkedIn

Coast Capital Savings has a corporate LinkedIn page with 544 employees connected to it (linkedin.com/company/coast-capital-savings).

## Links

It is easy to find Coast Capital Savings on the social web. There are Facebook and Twitter icons clearly displayed on its corporate homepage. There is also a Twitter widget with the latest tweets from the community relations team on the homepage.

## Integrated product marketing

Coast Capital Savings is extremely service and product centered. Throughout all of the online channels from its corporate website to Facebook, Twitter and YouTube, there are appropriate marketing and sales messages about the product mixed in with helpful information and casual conversation.

## Coast Capital Savings

- ★★★★☆ Young adult products and services
- ★★★★☆ Marketing to young adults
- ★★★★☆ Social media activity
- ★★★★☆ Integrated product marketing



# Servus Credit Union

**Assets: \$10 billion**  
**Employees: 2,000**  
**Members: 400,000**  
**Branches: 100**  
**Headquarters: Edmonton, AB**  
**[servus.ca](http://servus.ca)**

Servus Credit Union is Canada's 3rd largest credit union and the largest credit union in Alberta.

## Products and services for young adults

Servus Credit Union offers the Young & Free Chequing Account specifically for young adults between the ages of 17 to 25. There are no service fees and no student requirements.

## Marketing to young adults

Launched in 2007, Young & Free Alberta ([youngfreealberta.com](http://youngfreealberta.com)) is a comprehensive young adult marketing program. At the core of the program is the annual search contest for a Young & Free Alberta Spokesperson. Applicants submit a 60-second YouTube video and a blog post and then a shortlist of the top three are voted on by the public. The finalist with the most votes becomes the spokesperson.



The winner gets the Young & Free Spokesperson title for a year with a great salary and gear. The job involves blogging five times per week, creating a fresh video every week, contributing to the Living Young & Free Show, connecting on Twitter and Facebook and representing the credit union at local events.

Servus has had three spokespeople to date and is currently planning for the 4th annual search.

In addition to the stand-alone microsite and blog, Young & Free Alberta has a presence on Twitter, Facebook, YouTube and Flickr.

Throughout the year, Servus uses the Young & Free Alberta platform to mount additional contest and promotions. There has been a 30-second TV commercial video contest, a T-shirt design contest and a scholarship program. The Young & Free Scholarship Program drew 245 applicants that either submitted a YouTube video or wrote an original essay. Thirty \$1,000 scholarships were awarded picked by an internal judging panel and three wildcard prizes were given away based on public votes—there were over 900,000 total votes for the wildcard portion of the program. In 2011, Servus is planning the Young & Free Dance Challenge—a video contest aimed young people with an interest in dance.

In its more than three years live, the site receives an average of 6,700 unique visitors per month with peak days reaching as high as 2,800 people per day during certain contests and promotions. The site is updated daily with either a new blog post or video. In fact, there have been 875 posts to date.

To date, more than 20,000 Young & Free Chequing Accounts have been opened including more than 13,000 opened by brand new credit union members.

## Social web activity

Servus does not maintain a corporate Facebook page or a Twitter account, so the accounts referenced below are for Young & Free Alberta.

### Facebook

The Young & Free Alberta Facebook page ([facebook.com/youngandfreealberta](http://facebook.com/youngandfreealberta)) has 626 likes with more than 1,000 monthly active users. The daily posts are viewed more than 1,600 times. The status is updated multiple times per day and those updates receive multiple comments and likes each.



#### Twitter

The @YoungFreeAB Twitter account is very active with 1,679 followers and 3,091 tweets.

#### YouTube

Servus Credit Union has a YouTube channel ([youtube.com/youngfreealberta](http://youtube.com/youngfreealberta)). In the first year of the program, all of the Young & Free videos were posted to the first spokesperson's channel ([youtube.com/larissawalkiw](http://youtube.com/larissawalkiw)). Between these two channels, there are 146 uploaded videos with 283,395 total views. The videos posted here are the weekly videos created by the Young & Free Alberta Spokespeople. In addition to these videos, there have been more than 200 additional user-generated videos created by entrants of Young & Free Alberta's various contests.

#### LinkedIn

Servus Credit Union has a corporate LinkedIn page with 115 employees connected to it ([linkedin.com/company/servus-credit-union](http://linkedin.com/company/servus-credit-union)).

#### Other social initiatives

Started in the Fall of 2009, Servus Credit Union holds an annual Feel Good Ripple promotion ([feelgoodripple.ca](http://feelgoodripple.ca)). "Has someone ever done something nice for you? Remember how good that felt? That's exactly the feeling we want to ripple across Alberta. Here's where you come in. We're asking you to make someone's day. Anyone's day. In the spirit of community. Help a stranger carry groceries to their car. Give a calling card to someone far from home. Volunteer to walk dogs for an animal shelter. Do something. Anything! Make someone feel good and inspire them to do the same for someone else."

To seed the program each year, Servus hands out thousands of packages containing \$10 bills. People are encouraged to share their ripples on the microsite. The ripples are essentially mini blog posts. To date, 1,329 ripples have been submitted to the site and are posted on the site's blog. It is a very inspiring campaign and goes a long way to reinforce Servus' brand positioning, "Feel good about your money."



#### Links

Servus makes it easy to find Young & Free Alberta. There is a very prominent box and banner on its homepage with a direct link. However, the Feel Good Ripple is a little harder to find. There is a link two clicks deep in the community section.

Since Servus does not maintain a corporate presence on Facebook, Twitter or YouTube, it makes sense that there are no links, icons or social activity included on its corporate homepage.

#### Integrated product marketing

The Feel Good Ripple is really about building community, so you will not see any product promotion through this channel. However, through the Young & Free Alberta program, Servus does a great job of subtly promoting its great free chequing account through traditional and non-traditional mediums.



# Meridian Credit Union

**Assets: \$4.6 billion**  
**Employees: 1,000**  
**Members: 214,000**  
**Branches: 44**  
**Headquarters: Toronto, ON**  
**meridiancu.ca**

Meridian Credit Union is Canada's 4th largest credit union and the largest credit union in Ontario.

## Products and services for young adults

Meridian Credit Union has no specific products for young people. The Maximiser Chequing account is \$5.00 per month for the Convenience Plan that includes 15 transactions. You can upgrade to the E-Package and pay a total of \$9.00 per month. This includes unlimited electronic transactions.

## Marketing to young adults

Meridian does not do any specific marketing to the young adult segment.

## Social web activity

### Facebook

Meridian Credit Union's Facebook page (facebook.com/MeridianCreditUnion) has 212 likes and the status is updated about three times per month. The page features more than 100 event photos and three event videos.

### Twitter

The @MeridianCU Twitter account has 115 followers and 64 tweets. The account has not been updated in 11 months.

### YouTube

Meridian Credit Union has a YouTube channel (youtube.com/MeridianCreditUnion). There are two uploaded videos with 225 total views.

### LinkedIn

Meridian Credit Union has a corporate LinkedIn page with 209 employees connected to it (linkedin.com/company/meridian-credit-union).

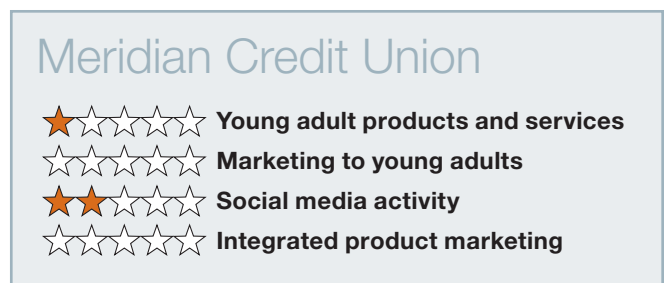
### Links

It is hard to find Meridian Credit Union on the social web. There are no links, icons or social activity included on its corporate homepage.



## Integrated product marketing

It appears that Meridian Credit Union is not executing any integrated product marketing on the web.



# Envision Financial

**Assets: \$5.6 billion**  
**Employees: 1,150**  
**Members: 167,000**  
**Branches: 21**  
**Headquarters: Langley, BC**  
**envisionfinancial.ca**

Envision Financial is Canada's 5th largest credit union and the 3rd largest credit union in British Columbia.

## Products and services for young adults

Envision Financial offers the Ignition Chequing Account. "The Ignition Chequing account will simplify your life. There is no monthly fee and all pre-authorized and electronic transfers are free. Choose from a mailed account statement or e-statement. Available to members 24 and under."

Envision also offers Big Change. "Big Change is a free feature that can be applied to any Envision personal chequing account. Every time you use your debit card to make a Point Of Sale purchase, Big Change will round your purchase up to the nearest dollar and transfer the additional amount to your savings account automatically."

## Marketing to young adults

Envision Financial does not do any specific marketing to the young adult segment, however it is involved in the Be Remarkable province-wide campaign coordinated through Central 1 Credit Union (see page 33 for details). Interestingly though, there is no mention of the Be Remarkable campaign on the Envision Financial website.

## Social web activity

### Facebook

Envision Financial's Facebook page (facebook.com/envisionfinancial.ca) has 465 likes and the status is updated about three times per week. It features more than 100 photos and Envision uses the notes feature to publish press releases to the page.

### Twitter

Envision does not have a Twitter account.

### YouTube

Envision Financial has a YouTube channel (youtube.com/envisionfinancial). There is one uploaded videos with 56 views. This video was uploaded 18 months ago.



### LinkedIn

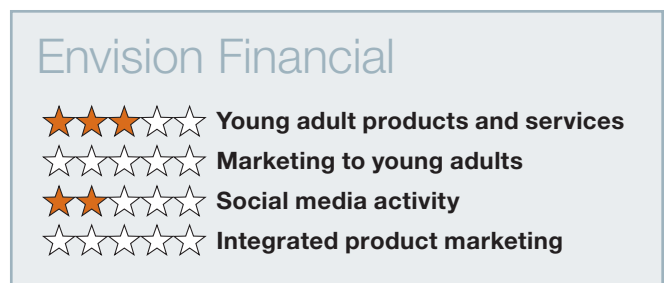
Envision Financial has a corporate LinkedIn page with 126 employees connected to it (linkedin.com/company/envisionfinancial).

### Links

It is easy to find Envision Financial on Facebook—there is a prominent link right on its corporate homepage. Since Envision does not maintain a corporate presence on Twitter or YouTube, it makes sense that there are no links, icons or social activity included on its corporate homepage.

## Integrated product marketing

It appears that Envision Financial is not executing any integrated product marketing on the web.





# Conexus Credit Union

**Assets: \$4.1 billion**  
**Employees: 1,000**  
**Members: 118,000**  
**Branches: 66**  
**Headquarters: Regina, SK**  
**conexus.ca**

Conexus Credit Union is Canada's 6th largest credit union and the largest credit union in Saskatchewan.

## Products and services for young adults

Conexus Credit Union offers a Young Adult Package. "Whether you're moving on to college, university or on your own, you deserve a break as you build your financial future. That's why Conexus Credit Union offers special services for all of our customers who are between the ages of 19 and 25. Young Adult packages can only be attached to a basic chequing account. Deposits do not count as a transaction and do not incur service fees. Here's a bonus for you. If you have 10 or fewer transactions each month, you won't be charged any monthly fee!"

## Marketing to young adults

Conexus Credit Union does not do any specific marketing to the young adult segment.

## Social web activity

Conexus Credit Union does not maintain a Facebook page, Twitter account or YouTube channel.

### LinkedIn

Conexus Credit Union has a corporate LinkedIn page with 41 employees connected to it ([linkedin.com/company/conexus-credit-union](https://www.linkedin.com/company/conexus-credit-union)).

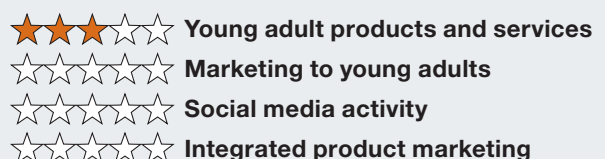
### Links

Since Conexus Credit Union does not maintain a corporate presence on Facebook, Twitter or YouTube, it makes sense that there are no links, icons or social activity included on its corporate homepage.

## Integrated product marketing

It appears that Conexus Credit Union is not executing any integrated product marketing on the web.

## Conexus Credit Union



# Steinbach Credit Union

**Assets: \$3 billion**  
**Employees: 100**  
**Members: 72,000**  
**Branches: 3**  
**Headquarters: Steinbach, MB**  
**scu.mb.ca**

Steinbach Credit Union is Canada's 7th largest credit union and the largest credit union in Manitoba.

## Products and services for young adults

Steinbach Credit Union offers the SCU On Track Pack for those aged 19–24 for \$3.50 per month. It includes 35 free cheques and interac debits and payments at Manitoba credit union ATMs.

The SCU Student Pack is for students aged 19–24 and it is free with annual proof of full time enrolment at a post secondary institution required.

There is also a student MasterCard with no annual fees and a low interest rate.

## Marketing to young adults

Steinbach Credit Union does not do any specific marketing to the young adult segment.

## Social web activity

Steinbach Credit Union does not maintain a Facebook page, Twitter account or YouTube channel.

### LinkedIn

Steinbach Credit Union has a corporate LinkedIn page with 26 employees connected to it ([linkedin.com/company/steinbach-credit-union](https://www.linkedin.com/company/steinbach-credit-union)).

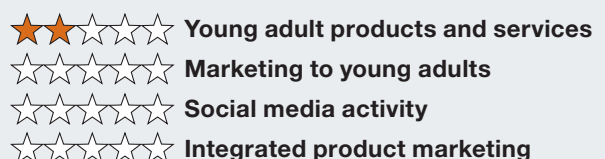
### Links

Since Steinbach Credit Union does not maintain a corporate presence on Facebook, Twitter or YouTube, it makes sense that there are no links, icons or social activity included on its corporate homepage.

## Integrated product marketing

It appears that Steinbach Credit Union is not executing any integrated product marketing on the web.

## Steinbach Credit Union



# Assiniboine Credit Union

**Assets: \$2.6 billion**  
**Employees: 500**  
**Members: 105,000**  
**Branches: 25**  
**Headquarters: Winnipeg, MB**  
**assiniboine.mb.ca**

Assiniboine Credit Union is Canada's 8th largest credit union and the second largest credit union in Manitoba.

## Products and services for young adults

Assiniboine Credit Union offers the CareerTrack for those aged 18–24 for \$2.50 per month. The first 30 self serve plus first 5 full-service transactions are included.

There is also a student line of credit and a student MasterCard offered.

## Marketing to young adults

Assiniboine Credit Union does not do any specific marketing to the young adult segment.

## Social web activity

Assiniboine Credit Union does not maintain a Facebook page, Twitter account or YouTube channel.

### LinkedIn

Assiniboine Credit Union has a corporate LinkedIn page with 41 employees connected to it ([linkedin.com/company/assiniboine-credit-union](https://linkedin.com/company/assiniboine-credit-union)).

### Links

Since Assiniboine Credit Union does not maintain a corporate presence on Facebook, Twitter or YouTube, it makes sense that there are no links, icons or social activity included on its corporate homepage.

## Integrated product marketing

It appears that Assiniboine Credit Union is not executing any integrated product marketing on the web.

## Assiniboine Credit Union

- ★☆☆☆☆ Young adult products and services
- ☆☆☆☆☆ Marketing to young adults
- ☆☆☆☆☆ Social media activity
- ☆☆☆☆☆ Integrated product marketing

# First Calgary Financial

**Assets: \$2.5 billion**  
**Employees: 500**  
**Members: 80,000**  
**Branches: 16**  
**Headquarters: Calgary, AB**  
**1stcalgary.com**

First Calgary Financial is Canada's 9th largest credit union and the second largest credit union in Alberta.

## Products and services for young adults

First Calgary Financial does not offer a specific young adult account, however, it does offer an interesting package of products called the HARMONeY Account.

"Our new HARMONeY Account simplifies banking. It contains seven day-to-day products in one easy-to-use account. It includes a chequing account with unlimited transactions, linked high-interest savings account, ChangeUp™ automatic savings, no-fee MasterCard, authorized overdraft approval, free personalized cheques, money orders, bank drafts and travelers cheques. The package also includes online, telephone and mobile banking at no additional charge. All for just \$14 per month."

## Marketing to young adults

First Calgary Financial does not do any specific marketing to the young adult segment.

## Social web activity

### Facebook

First Calgary Financial's Facebook page (facebook.com/firstcalgary) has 1,192 likes and the status is updated about three times per week. The page features Community, Jobs and Environment custom tabs.

### Twitter

First Calgary Financial does not have a Twitter account.

### YouTube

First Calgary Financial does not have a YouTube channel.

### LinkedIn

First Calgary Financial has a corporate LinkedIn page with 67 employees connected to it (linkedin.com/company/first-calgary-savings).

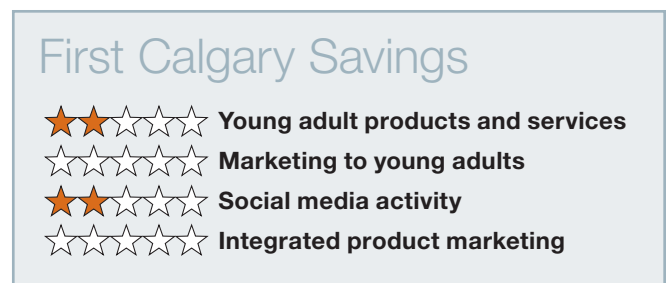


## Links

It is easy to find First Calgary Financial on Facebook—there is a prominent link right on its corporate homepage. Since First Calgary does not maintain a corporate presence on Twitter or YouTube, it makes sense that there are no links, icons or social activity included on its corporate homepage.

## Integrated product marketing

It appears that First Calgary Financial is not executing any integrated product marketing on the web.





# Affinity Credit Union

**Assets: \$2 billion**  
**Employees: 400**  
**Members: 95,000**  
**Branches: 44**  
**Headquarters: Saskatoon, SK**  
**affinitycu.ca**

Affinity Credit Union is Canada's 10th largest credit union and the second largest credit union in Saskatchewan.

## Products and services for young adults

Affinity Credit Union offers the Future Builder Account for young adults aged 19–25. There are three tiers: 25 transactions for \$4.00, 50 transactions for \$7.00 and unlimited transactions for \$11.00 per month.

## Marketing to young adults

Affinity Credit Union does not do any specific marketing to the young adult segment.

## Social web activity

Affinity Credit Union does not maintain a Facebook page, Twitter account or a YouTube channel.

### LinkedIn

Affinity Credit Union has a corporate LinkedIn page with 44 employees connected to it ([linkedin.com/company/affinity-credit-union](https://www.linkedin.com/company/affinity-credit-union)).

### Links

Since Affinity Credit Union does not maintain a corporate presence on Facebook, Twitter or YouTube, it makes sense that there are no links, icons or social activity included on its corporate homepage.

## Integrated product marketing

It appears that Affinity Credit Union is not executing any integrated product marketing on the web.

## Affinity Credit Union

- ★☆☆☆☆ Young adult products and services
- ☆☆☆☆☆ Marketing to young adults
- ☆☆☆☆☆ Social media activity
- ☆☆☆☆☆ Integrated product marketing

# Desjardins Group

**Assets: \$175 billion**  
**Employees: 42,200**  
**Members: 5.8 million**  
**Branches: 1,384**  
**Headquarters: Montreal, QE**  
**desjardins.com**

The Desjardins Group is the largest association of credit unions in North America. It was founded in 1900 in Lévis, Quebec by Alphonse Desjardins. Located mostly in Quebec as well as in Ontario, Manitoba, and New Brunswick, it is composed of 536 local caisses populaires, which serve 5.8 million members. The entire system is grouped into 11 regional federations.

## Products and services for young adults

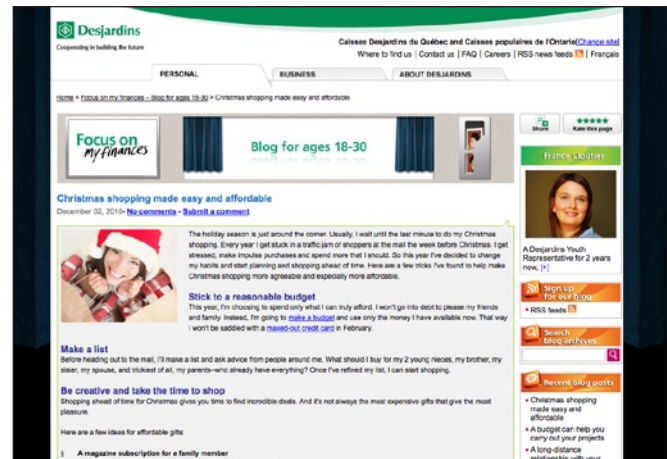
Desjardins Group offers the Student STRATEGIC Account. This package offers a monthly discount of \$4.00 off of a regular chequing account. When coupled with a Student STRATEGIC Line of Credit, there are no service charges.

Desjardins Group offers four different student loan and credit products. Student Advantage Line of Credit, Student STRATEGIC Line of Credit, Government Guaranteed Student Loan and the VISA Desjardins got Students.

To qualify for any of these accounts, students must be enrolled in actuarial studies, chiropractic, law, medicine, dentistry, veterinary medicine, optometry, pharmacy, pharmacology, podiatry, accounting (CA, CGA, CMA) or engineering (all fields).

## Marketing to young adults

Desjardins Group has a "Focus on My Finances" blog (blogues.desjardins.com/focusonmyfinances). It is a blog for ages 18–30 that was started in January 2010. To date, there have been 22 posts and a total of six comments.



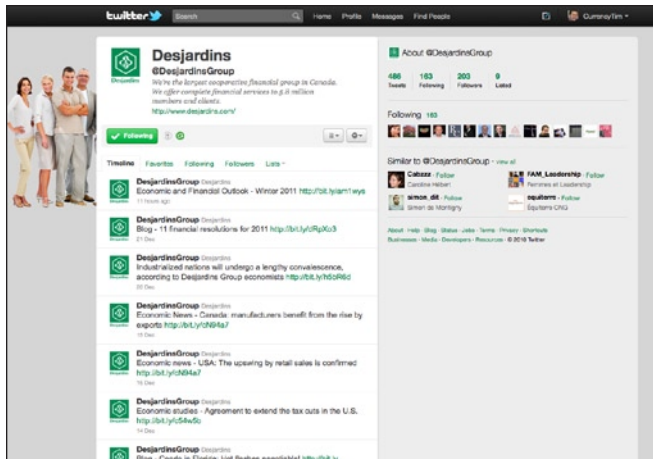
About the author, "A Desjardins Youth Representative for two years now, our youth blogger can best be described as energetic, dynamic and a great listener. A host of many events sponsored in education institutions, France Cloutier is pleased to now turn her attention to our blog. France has a degree in marketing from the Université Laval and has been with Desjardins since 2002: her experience in working in caisses and in the areas of insurance and products and services make her the ideal person to answer your questions and concerns regarding finances and how to go about achieving your projects.

The articles are well-written, typical financial fare. There is not much interaction—the last comment was left in March 2010.

## Social web activity

### Facebook

Desjardins Group does not maintain a Facebook page.



### Twitter

The @DesjardinsGroup Twitter account has 202 followers and 486 tweets. The account is updated daily.

### YouTube

Desjardins Group has a YouTube channel ([youtube.com/desjardinsgroup](http://youtube.com/desjardinsgroup)). There are eight uploaded videos with 664 total views. No new videos have been uploaded in the past year.

### LinkedIn

Desjardins Group has a corporate LinkedIn page with 2,915 employees connected to it ([linkedin.com/company/desjardins](http://linkedin.com/company/desjardins)).

### Links

It is easy to find Desjardins Group on Twitter—there is a prominent link right on its corporate homepage. Since Desjardins Group does not maintain a corporate presence on Facebook, it makes sense that there are no links, icons or social activity included on its corporate homepage.

### Integrated product marketing

It appears that Desjardins Group is not executing any integrated product marketing on the web.



# Central 1 Credit Union

**Assets: \$10 billion**  
**Employees: 500**  
**Members: 2.9 million (combined)**  
**Branches: 800 (combined)**  
**Headquarters: Vancouver, BC**  
**central1.com**

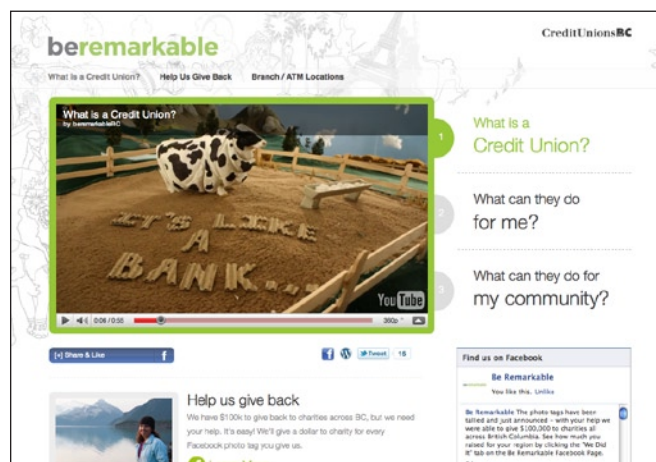
Central 1 Credit Union is the central financial facility and trade association for the BC and Ontario credit union systems.

## Products and services for young adults

Each individual credit union that participates in Central 1's province-wide campaign in British Columbia may be offering young adults products and services, but there are no common young adult products being promoted.

## Marketing to young adults

Launched in Fall 2010, the credit unions in BC are participating in a province-wide campaign called "Be Remarkable (beremarkable.com)". This is a multi-million dollar collective television advertising and social media initiative mounted by all 45 of British Columbia's credit unions.



From a Central 1 press release, "This fall, BC's credit unions are enlisting young adults to help them give \$100,000 to local charities through an innovative Facebook campaign. This initiative is part of a province-wide communications program led by Central 1 Credit Union on behalf of British Columbia's 45 credit unions to help build the credit union brand across BC."

"The campaign, Be Remarkable, is focused on showing young adults aged 18 to 29 how credit unions can help them meet their personal goals. Since its launch, the campaign has quickly drawn traffic to [www.facebook.com/beremarkable](http://www.facebook.com/beremarkable) and more than 60 per cent of the funds have been allocated."

"Be Remarkable also features a multimedia microsite ([beremarkable.com](http://beremarkable.com)) that uses stop-motion videos to showcase how the credit union system aligns with the values of young adults. Throughout the fall, additional campaign activities, information, and services will be rolled out on the site. The campaign is supported by an online media buy, TV ads and on-campus media executions including interactive 'stunt' ATMs."

"The charitable portion of the campaign uses a Facebook fan page to distribute \$100,000 to charities. Sixteen regions in BC are represented by a Facebook photo album. Every time a Facebook user tags themselves or a friend in photos of their region or town, BC's credit unions will donate \$1 to a local charity. Thirty-two charities are eligible to receive the funds: two from each region. Each charity focuses on issues important to young adults such as sports, culture, education, health, and the environment. To date more than 63,000 tags have been generated and the page has more than 22,200 'likes'."

The Be Remarkable website is essentially a landing page with some basic information about credit unions in print and video form. It's hard to say how popular the site is since [competec.com](http://competec.com) is unable to measure the traffic, stating, "The site may have little traffic or we may not have a statistically relevant sample to project the traffic with." This may have been the goal, since Central 1's Martin Reed stated in an *Enterprise Magazine* article about the Be Remarkable program, "We're trying to get into the Facebook traffic and the YouTube traffic."

The Facebook tagging component of this campaign was very innovative. Central 1 had an ambitious goal of giving all \$100,000 away in two days. Even though it took three and half months to reach the 100,000-tag target, it is still very impressive.



## Social web activity

### Facebook

Central 1 Credit Union maintains two Facebook pages.



1) The Be Remarkable Facebook page (facebook.com/beremarkable) has 25,748 likes. During the initial three weeks of the tagging campaign, thousands of people tagged photos and dozens were commenting on the wall daily. Since this time, the page is now updated about three to five times per month and there is little interaction.



2) Credit Unions of BC (facebook.com/creditunionsofbc) has 85 likes. This is a supporting page for Central 1's general awareness campaign. The page is largely inactive with just six wall posts in the last year.

### Twitter

Central 1 Credit Union maintains two Twitter accounts.

1) The @beremarkablebc Twitter account has 107 followers and 49 tweets. The account has been updated just eight times in the past two months.



2) The corporate @Central1CU Twitter account has 137 followers and 158 tweets. Tweets primarily link to economic articles and press releases. Central 1 only follows eight people with this account so there are no @ mentions. This indicates that there is no conversation or interaction happening.



## YouTube

Central 1 Credit Union has a YouTube channel (youtube.com/beremarkableBC). There are five uploaded videos with 7,278 views. There are two TV commercials and a series of three very elaborate and entertaining “stop-motion videos to showcase how the credit union system aligns with the values of young adults.” The production value is extremely high and the series likely cost a lot of money to produce. The intent was to have this series go viral, but with a combined 3,500 views since launching three months ago, these videos have underperformed.



## LinkedIn

Central 1 Credit Union has a corporate LinkedIn page with 227 employees connected to it (linkedin.com/company/central-credit-union).

## Links

It is hard to find Central 1 Credit Union on the social web. There are no links, icons or social activity included on its corporate homepage.

## Integrated product marketing

It appears that Central 1 Credit Union is not executing any integrated product marketing on the web.

## Central 1 Credit Union

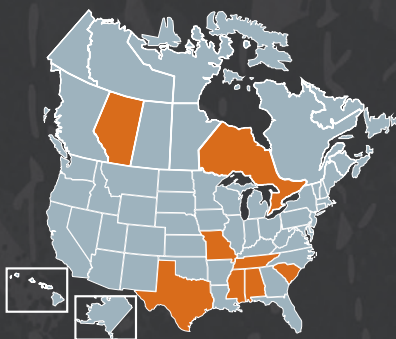
- ☆☆☆☆☆ Young adult products and services
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# 5%

of Gen Y will consider a credit union the next time they need a financial product.\*

## Refuse to become a statistic.

Join the Young & Free movement and attract the next generation of members to your credit union. Our eight partner credit unions now have more than 60,000 young adult members in accounts associated with Young & Free. Will your credit union be next?



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\*Source: Alte Group Engaging Gen Y: Cultivating a New Generation of Banking Customers



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