

# X Marks The Spot

A Texas credit union's marketing campaign for Gen X women speaks directly to the family CFO.



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## CU QUICK FACTS

### Fort Worth Community Credit Union

DATA AS OF 03.31.17

HQ: Bedford, TX

ASSETS: \$880.6M

MEMBERS: 84,969

BRANCHES: 11

12-MO SHARE GROWTH: 4.2%

12-MO LOAN GROWTH: 0.6%

ROA: 0.22%

In 2010, the marketing team at Fort Worth Community Credit Union (<http://www.creditunions.com/analyze/profile/Fort-Worth-Community/>) (\$880.6M, Bedford, TX) knew it needed to explore social media outreach, but it didn't want to take a spray-and-pray approach to the emerging marketing channel.

“We didn't want to start launching social media accounts under our main brand with no plan,” says Brandy Scarlett, marketing administrator of the credit union since 2008. “That's the way everyone was doing it then, and there was no brand growth or engagement.”

So FWCCU took a different approach.

## Choosing A Target Market

FWCCU recognizes its women members — the ones managing most of the household finances — are a powerful market.



Brandy Scarlett, Marketing Administrator, Fort Worth Community Credit Union

“Gen X women are in their prime borrowing years,” Scarlett says. “They’re buying homes and cars, starting families, and establishing relationships with financial institutions.”

These members not only juggle family care, careers, and other responsibilities, they’re also savvy consumers who expect meaningful outreach that shows a company understands their needs (<http://yourbusiness.azcentral.com/generation-x-consumer-behavior-9585.html>).

To do just that, FWCCU created a formal digital marketing plan that focused specifically on women as the target market.

“We worked with our ad agency to come up with Gabby Knows (<http://www.thirddegreeadv.com/gabby-knows-engaging-women-with-social-media>), a carefully constructed persona who authentically represents Gen X women,” Scarlett says.

To promote Gabby Knows, FWCCU used those social media platforms it knew Gen X women visited — Facebook (<https://www.facebook.com/GabbyKnows/>), Twitter, Pinterest, and Instagram. It also introduced a blog, Get Your Worth On (<http://www.getyourworthon.com/>).

Fort Worth Community Credit Union used Third Degree to take its digital marketing to the next level. Find your next partner in Callahan’s Online Buyer’s Guide (<http://www.creditunions.com/connect/buyers-guide/>).

## A Data-Driven Social Persona

Fort Worth Community Credit Union defines Gen X as those members born 1964-1981.

Also known as the “sandwich generation (<http://www.cnbc.com/2015/03/31/being-stuck-in-sandwich-generation-is-no-baloney.html>),” Gen X is caught in the middle of four distinct age cohorts. The Greatest Generation and Baby Boomers one side, Gen Y and Millennials on the other (with Gen Z bringing up the pack but coming on strong).

Many Gen Xers take on daily care responsibilities for both minor children and elder relatives.

Some are even financially supporting adult children, too.

“Woman make 80% of all household financial decisions and consumer purchases,” Scarlett says. “They handle 89% of U.S. checking accounts. At the time we launched our campaign, 64% of moms on Twitter were following at least one brand, and 48% of them were willing to use a product or service from a company that uses Twitter.”

The most compelling statistic for FWCCU, however, was that 92% of women on social media share information about online deals or finds to their friends.

“We used this data to create Gabby’s voice and build her personality,” Scarlett says. “We launched Gabby Knows on Valentine’s Day 2011, and she’s still going today.”

Gen X women are in their prime borrowing years. They’re buying homes and cars, starting families, and establishing relationships with financial institutions.

— Brandy Scarlett, Marketing Administrator, Fort Worth Community Credit Union

## Making The Relationship The Focus

The credit union carefully constructed every aspect of the Gabby avatar, making the relationships it wanted to build with its members the guiding light for decision-making. The FWCCU marketing team knew it was important that all women could relate to Gabby and connect with her message of financial savvy.

“We wanted her to encompass women of all backgrounds,” Scarlett says.

FWCCU invested six to eight months of research to create an accurate, believable persona for Gabby. The result is a straight-shooter who doesn’t do or say what no Gen X woman would. Gabby is direct, funny, honest, hard-working, responsible, thoughtful, and helpful without being pushy (or, worse yet for Gen X women (<http://specialtyretail.com/issue/generation-x/>), salesy).



How Gabby appears on the credit union's Facebook page. Image courtesy of FTWCCU.

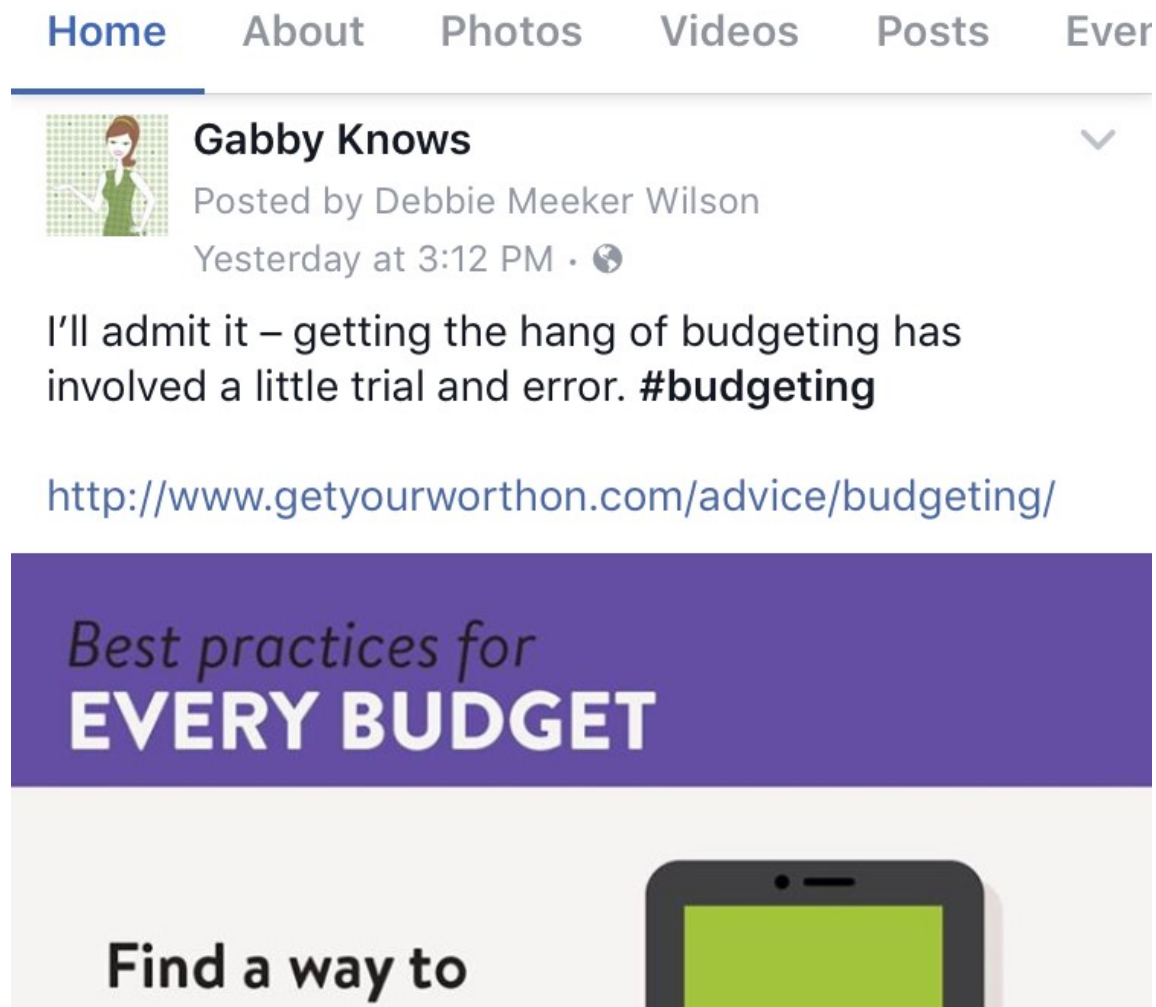
“She’s very much a part of the credit union, but she doesn’t sell products or services directly,” says Scarlett, who herself is on the cusp of Gen X and Gen Y. “This is about engagement and building relationships with our credit union.”

Even on the Get Your Worth On blog, where Gabby offers readers personal finance guidance, there are few calls to action related to credit union products and services. According to Scarlett, if Gabby mentions checking, for example, an ending blurb will tell readers how they can learn about checking accounts at FWCCU.

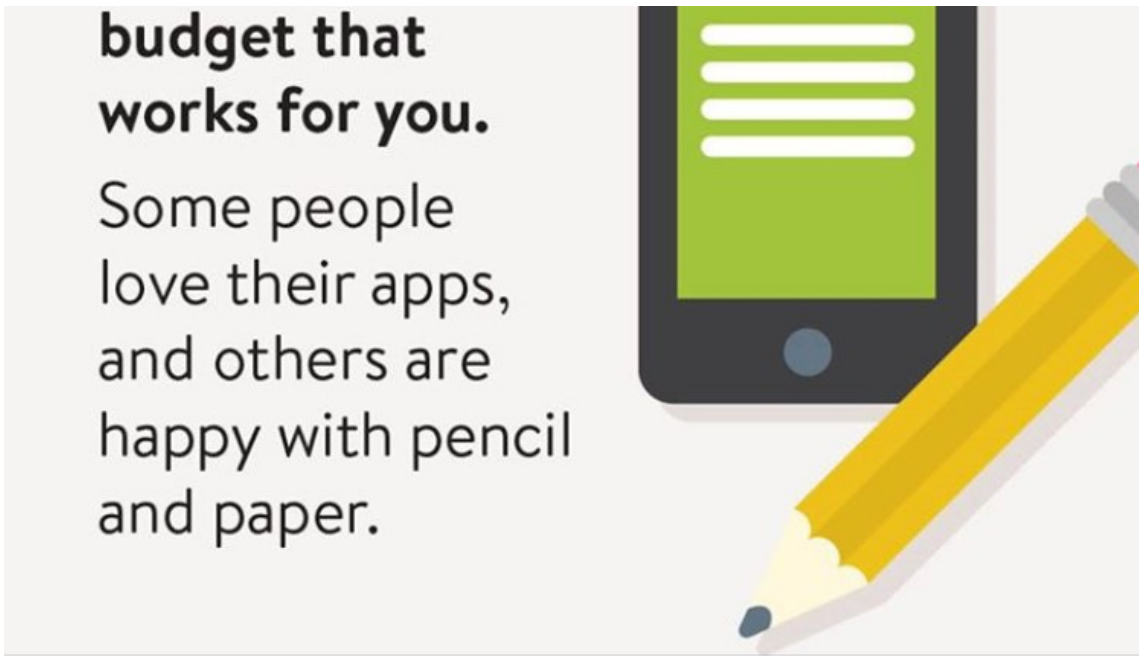
## Authenticity Fuels Brand Awareness

Upon launch, the new Gabby persona received strong reception and FWCCU’s social media numbers grew rapidly.

To build an email list to engage with its target audience on an ongoing basis, the credit union rolled out a promotion during Gabby’s launch that gave members the opportunity to win a day at the spa in return for a name and email address.



The image shows a screenshot of a Facebook post. At the top, there is a navigation bar with the following tabs: Home (highlighted with a blue underline), About, Photos, Videos, Posts, and Ever. Below the navigation bar is the profile header for 'Gabby Knows', which includes a profile picture of a woman in a green dress, the name 'Gabby Knows', and a dropdown arrow. The post content reads: 'Posted by Debbie Meeker Wilson Yesterday at 3:12 PM · 🌐'. The main text of the post says: 'I’ll admit it – getting the hang of budgeting has involved a little trial and error. #budgeting'. Below the text is a blue hyperlink: 'http://www.getyourworthon.com/advice/budgeting/'. At the bottom of the post is a purple banner with the text 'Best practices for EVERY BUDGET' in white, and below that, a white banner with the text 'Find a way to' in black, next to a graphic of a smartphone with a green screen.



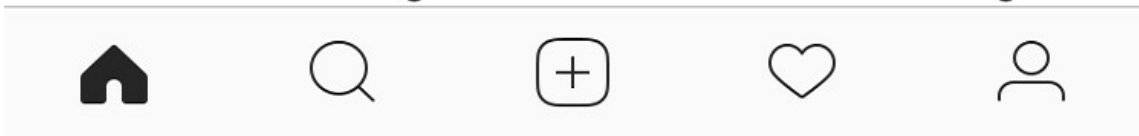
**gabby.knows**





Liked by imhappyimsam, kb\_drake and 28 others

**gabby.knows** No more faded t-shirts 🙄 No more sweatpants with holes in them 🐒 No more wardrobes bursting at the seams and overflowing



Gabby's truly informative Facebook posts help Gen X women become even more savvy with managing their finances. Gabby's fun, useful money and lifestyle tips on Instagram speak directly to Gen X women in their voice.

Today, social media platforms more prominently feature brands that are heavier advertisers, so the credit union conducts quarterly promotions to maintain audience interest and further engage followers.

"We'll do a campaign for Gabby's Valentine's Day birthday in the first quarter, a promotion for Mother's Day in the second quarter, a back-to-school campaign for third quarter, and usually a holiday promotion fourth quarter," Scarlett says.

Throughout the rest of the year, Gabby shares financially empowering and community event information on social media.

The credit union's formal strategy and consistency has paid off in communitywide brand recognition and respect.

"When we go to a mall or other public place where there's consumer traffic, people tell us, "Hey, I know who you are because I follow Gabby," Scarlett says.

## Gabby IRL

Linking brand growth with social media activity can be difficult, especially with Gen Xers who tend to be skeptical of brands (<http://specialtyretail.com/issue/generation-x/>) and avoid allowing brands to track them online (<https://www.theguardian.com/media-network/2015/aug>

/13/employers-millennials-well-versed-in-online-privacy). But the generation also stays loyal to brands and will spend more (<http://yourbusiness.azcentral.com/generation-x-consumer-behavior-9585.html>) to do so.

“Gen X women are looking for a financial institution they can call home,” Scarlett says. “We’re hoping by building these relationships, our name is coming to the top of their list.”

So far, in real life, the numbers show the Gabby Knows campaign, whose specific results are difficult to track, is a successful component of the credit union’s overall marketing strategy.

“Since launching our Gabby campaign, we have added more than 24,000 new members, deposits have increased more than \$147 million, and we’ve added more than 10,000 new loans,” Scarlett says.

And as the social marketing channel has grown, so has the resources FWCCU directs toward Gabby Knows.

“We hired interns then a full-time employee to manage Gabby,” Scarlett says.

The credit union has also increased online advertising and other marketing spend.

Through all the research as well as nearly six years of practice, according to Scarlett, the secret to marketing to Gen X women comes down to two key considerations.

“Know who you’re talking to,” the marketing administrator says. “And when you think they’re not listening, they probably are.”

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