

# What Message Are You Sending?

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## What is Messaging?

- How you describe your business at a cocktail party
- Logo
- Tagline
- Web Site
- Brochures
- Advertising
- How you and your employees dress & speak when representing the firm
- Your pricing



# The Reason Why Customers Choose You Over The Competition



## Why is Messaging Important?

- Allows your company to stand out quickly in the clutter
- Clearly articulates the specific value you provide to your customers
- Guarantees materials are consistent
- Allows your customers to repeat your strengths to others



# The Reason Why Customers Choose You Over The Competition



# Hamilton Horizons Credit Union Messaging Analysis



## Hamilton Horizons Federal Credit Union Brand Identity Analysis

### Overview

Dedicated to serving the community of Hamilton Township, New Jersey, Hamilton Horizons Federal Credit Union provides its more than 3,300 members with a full range of checking, savings, investment and loan services.

Founded in 1955, the institution adopted a community charter in 2000, making all residents and employees in Hamilton Township eligible for membership.

With a potential membership pool of nearly 88,000 residents (according to Year 2000 United States Census Data), the institution would appear to have an opportunity for significant growth. The organization currently faces a series of challenges, however, which could impede its progress.

The purpose of document is to summarize and analyze Hamilton Horizons's prospects for growth in the classic marketing S.W.O.T. terms of **Strengths, Weaknesses, Opportunities and Threats**.

Following this summary, we will offer some potential brand identity and creative direction concepts we feel could help Hamilton best promote its positive attributes – while negating some of the perceived advantages of existing competitors.

### Strengths

As far as we know, Hamilton Horizons Federal Credit Union is the only full service financial institution solely dedicated to serving the residents and employees of the Township – making it the only locally based, locally owned, locally run – and locally focused institution in the area.

Being a Credit Union, the organization can also offer significant advantages over banks, such as higher investment rates, low or no fees and a far more personalized degree of service. In addition, Hamilton offers such modern conveniences as online banking & coin counting.

Hamilton also boasts an extremely experienced staff with a remarkably low level of employee turnover (the least experienced employee having been with the organization for more than four years).

This undoubtedly translates to an enormous wealth of knowledge about individual members, the financial opportunities the credit union can offer and the local community.



*Where people are worth more than money.*

**The Benefits of Membership**

- ~ The Loan Zone
- ~ The Pit Stop Auto Shop
- ~ Financial Solutions
- ~ For Kids Only
- ~ The News Bulletin
- ~ Membership Application
- ~ Online Banking
- ~ HORIZONS Newsletter Online
- ~ Community Action
- ~ Get to Know Us
- ~ Downloads, Links, & Special Promotions
- ~ Community Information

**What's New at Hamilton Horizons**

**Our Products & Services**

**Contact Information & More**

**Frequently Asked Questions**

**Rates at a glance**

	APR
Auto	as low as 5.49%
Home Equity	as low as 5.49%
Signature	as low as 12.99%
Visa Classic	13.92%
Visa Premium	9.90%

[Click here for more detailed rate information](#)

**Our Lobby is open to serve You:**

Monday - Wednesday 9:00 am - 3:30 pm  
Thursday - Friday 9:00 am - 8:00 pm  
Saturday 9:00 am - 12:00 pm

**ENTER**  
Log In Here For ONLINE BANKING

[Click here for... EZCardInfo](#)  
VISA Credit Card Information

  
CU SERVICE CENTERS  
The Member-Friendly Financial Network

**+** Hurricane Katrina Disaster Relief

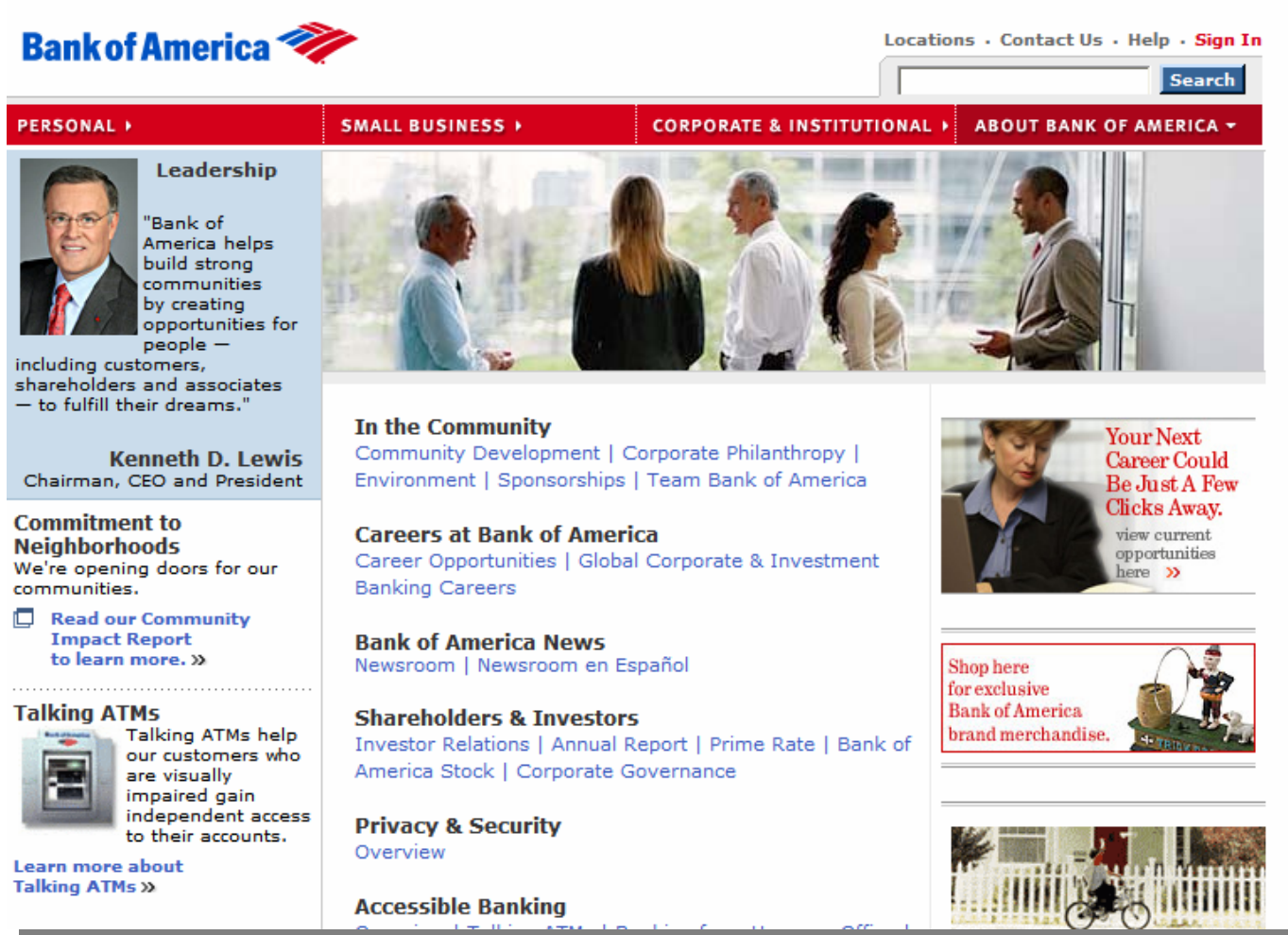
*Welcome to Hamilton Horizons Federal Credit Union*


Thank you for your interest in Hamilton Horizons Federal Credit Union. We look forward to becoming your family's preferred financial institution. Hamilton Horizons Federal Credit Union is a member-owned, not-for-profit financial cooperative. Since its founding in 1955, the credit union has grown considerably; in October 2000, we adopted a community chapter which makes all residents and employees of Hamilton Township, New Jersey, eligible for membership. Yet despite substantial growth, Hamilton Horizons Federal Credit Union is proud to have maintained our family atmosphere.

As a not-for profit institution, member satisfaction is our bottom line. We are dedicated to providing our members with quality financial products and services delivered in a professional, courteous and timely manner. Unlike other financial institutions that need to generate profits to satisfy stockholders, we return excess earnings to our members in the following forms:

**FIND A SURCHARGE-FREE ATM!**  
32,000 ATM LOCATIONS

Zip Code




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**PERSONAL** | **SMALL BUSINESS** | **CORPORATE & INSTITUTIONAL** | **ABOUT BANK OF AMERICA**

**Leadership**




"Bank of America helps build strong communities by creating opportunities for people — including customers, shareholders and associates — to fulfill their dreams."

**Kenneth D. Lewis**  
Chairman, CEO and President


**Commitment to Neighborhoods**  
We're opening doors for our communities.

[Read our Community Impact Report to learn more.](#)

**Talking ATMs**  
Talking ATMs help our customers who are visually impaired gain independent access to their accounts.



[Learn more about Talking ATMs](#)



**In the Community**  
[Community Development](#) | [Corporate Philanthropy](#) | [Environment](#) | [Sponsorships](#) | [Team Bank of America](#)

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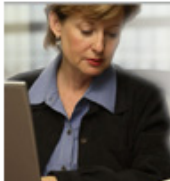
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Hamilton Horizons  
Federal Credit Union  
[www.hamiltonhorizons.org](http://www.hamiltonhorizons.org)

ONLINE BANKING LOGIN >>>

NEW USER? SIGN UP HERE >>>

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Your Credit Union...

**DISCOVER YOUR CREDIT UNION**

To learn more, simply click on the links below:

- Credit Union Newsletter
- Take Our Survey - Win an iPod!
- 2007 Annual Meeting
- Discover Why We're All About YOU!

**Quick Links**

- > [Check Rates](#)
- > [Apply for a Loan](#)
- > [Become a Member](#)

**Convenience Services >>>**

- Find a No-Fee ATM 
- Find a CU Service Center 
- Manage Your VISA Account 

**Check Out Our Great CD Rates!**



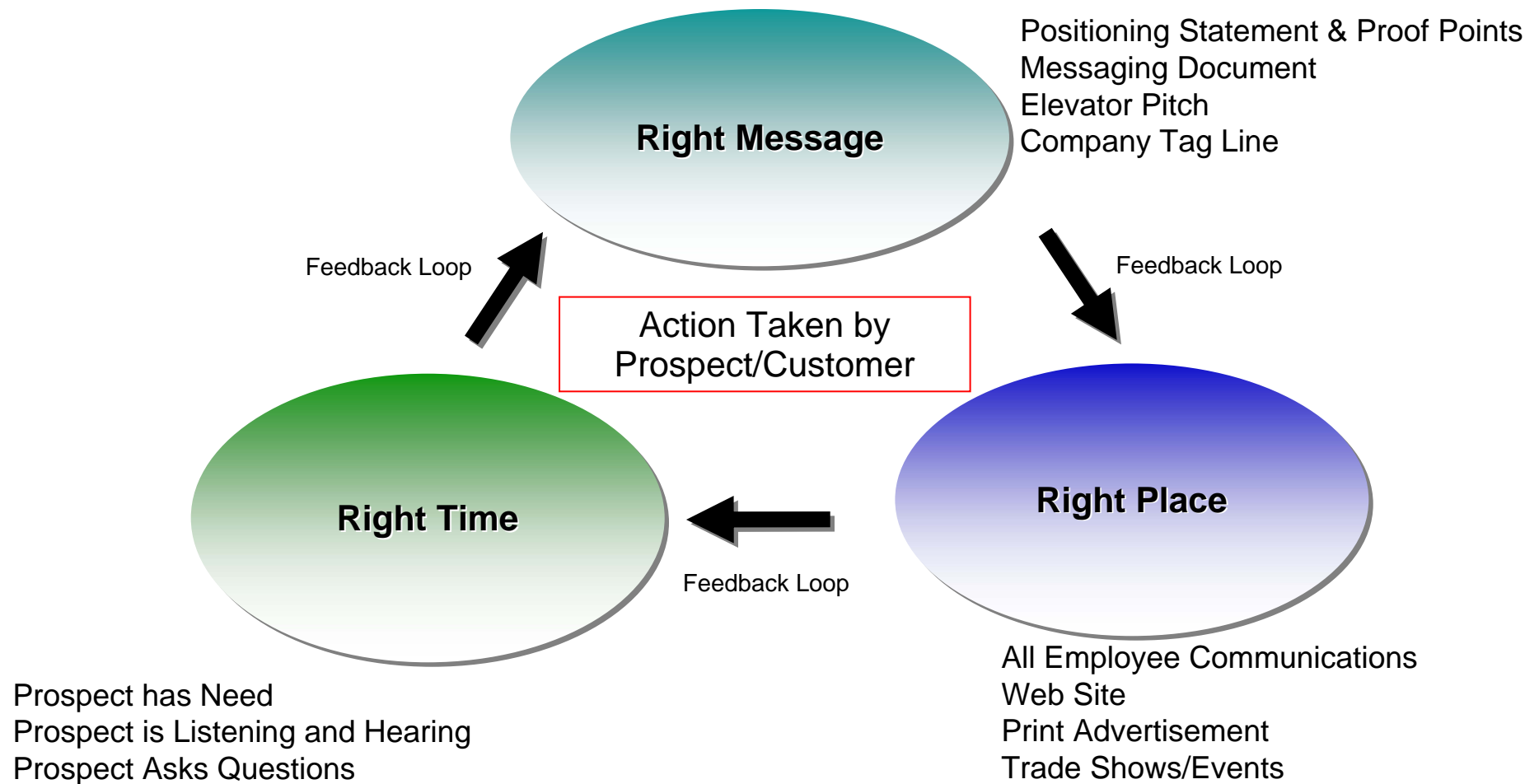
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**4.98% APY!**

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- Start the messaging process with a Positioning Statement
  1. Define your market
  2. Define your product
  3. Define who your customers are
  4. Highlight why you are different
- Start using and testing the Positioning Statement's content



Start writing your first draft Positioning Statement tomorrow (see page 14 for a template).

Email me a draft by the end of next week (March 30) for a FREE review:

Steven Katz

Azimuth Marketing Group

[steven@azimuthmarketing.com](mailto:steven@azimuthmarketing.com)

1-310-325-3333

No obligations. No strings. Real help.



Always be Asking:  
Why Do Customers Choose  
You Over The Competition?



# The Building of a Positioning Statement 8 Easy Steps



Who you are:

Your Company is a (A) relationship to category that enables (B) target customers to (C) category definition which (D) category benefits.



Category is defined in terms of customer need.

Why you are different:

Customers chose Your Company because (E) customer benefits. Unlike (F) competitive category/companies who/which (G) competitive practice; Your Company offers (H) your differentiators.



### Positioning Statement - (A) relationship to category

Who you are:

Your Company is a (A) relationship to category that enables (B) target customers to (C) category definition which (D) category benefits.

Category is defined in terms of customer need.

(A) Relationship to category:

*Define the Category and your relationship in it. For example:*

- Graphic Designer
- Design Firm
- Marketing Consultant
- Advertising Agency
- Marketing Agency
- Sales Consultant

### Positioning Statement - (B) target customers

Who you are:

Your Company is a (A) relationship to category that enables (B) target customers to (C) category definition which (D) category benefits.

Category is defined in terms of customer need.

(B) Target customers:

*Who are your target customers?*

- Corporations / Non-Profits / Hospitals
- Small businesses/ Large Business
- Individuals
- Consumer Focused Companies
- Business to Business focused companies
- High Tech Companies / Automotive / Manufacturers



### Positioning Statement – (C) category definition

Who you are:

Your Company is a (A) relationship to category that enables (B) target customers to (C) category definition which (D) category benefits.

Category is defined in terms of customer need.

#### (C) Category definition:

*What products/services do customers typically go to this category of company for? Put yourself in a box to quickly allow someone to understand what you do.*

- Strategy Consulting
  - Sales strategy & plans
  - Marketing strategy & plans
  - Creative services
  - Needs web sites
  - Needs logo
  - Needs brochures



Who you are:

Your Company is a (A) relationship to category that enables (B) target customers to (C) category definition which (D) category benefits.

Category is defined in terms of customer need.

(D) Category benefits:

*What benefits do these services provide to companies?*

- New web sites
- New brochures
- Increased sales
- Cleaner more professional image
- Better name recognition
- Sales support materials
- More effective marketing
- More leads
- Increased sales



Why you are different:

Customers chose Your Company because

(E) customer benefits. Unlike (F) competitive category/companies

who/which (G) competitive practice; Your Company offers

(H) your differentiators.

(E) Customer benefits:

*What are some of the customer benefits of choosing you?*

- Limited budgets / More resources for dollar
- Limited expertise / More experience for dollar
- Unclear direction / Outsider input and clarity
- Lack of sales / Marketing focused on sales growth
- Deep Industry Expertise – strong banking, high-tech, electronics, software and computer industry expertise



Positioning Statement – (F) competitive category/companies

Why you are different:

Customers chose Your Company because

(E) customer benefits. Unlike (F) competitive category/companies

who/which (G) competitive practice; Your Company offers

(H) your differentiators.

(F) Competitive category/companies:

*What other companies or category are competitors?*

- Marketing Consultant
- Marketing Agency
- Advertising Agency
- Graphic Designer
- Design Firm
- Sales Consultant



Why you are different:

Customers chose Your Company because

(E) customer benefits. Unlike (F) competitive category/companies

who/which (G) competitive practice; Your Company offers

(H) your differentiators.

(G) Competitive practice:

*What services do competitors or others in the industry offer?*

- Strategy
- Design
- Branding
- Expensive services
- Retainer
- Consumer Advertising (Radio, TV, etc.)



Why you are different:

Customers chose Your Company because

(E) customer benefits. Unlike (F) competitive category/companies

who/which (G) competitive practice; Your Company offers

(H) your differentiators.

(H) Your differentiators:

*What do you offer that your competitors do not?*

- Reasonably priced
- Hourly, Project Based, Retainer
- Onsite, Offsite, Hybrid
- Marketing AND Sales focused
- B2B focus and expertise
- Lead generation strategy and activities
- Focused approach and process



Who you are:

Azimuth Marketing is a marketing agency that enables small and mid-size B2B companies to get superior marketing strategy and services which increases sales and company value.

Why you are different:

Customers chose Azimuth Marketing because customers have limited marketing staffing, budgets and/or expertise. Unlike design firms who only handle creative execution; Azimuth Marketing offers a virtual marketing department that allows full support from strategy to execution of both your marketing and sales needs.