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Google Whoogle

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DENVER -

Credit union products are often deeply buried in the pages of popular search engines, never to be seen by online consumers.

"We've billed ourselves as the top auto lender in Denver," suggested Laura Higgins, director, marketing, at \$1.6-billion Bellco Credit Union here. "But if I search on Google for 'auto loan Denver,' we don't show up until the second page of results."

And that means Bellco may lose a loan prospect, Higgins continued.

Bellco gets smothered in millions of results in other critical Internet searches that could deliver new members and deposit accounts, as well: type the search "Denver credit union" into Google, and Bellco doesn't pop up until the third page.

Search for mortgage products in Denver, using "Denver mortgage," and the first 20 pages of results are devoid of credit unions entirely.

Not that most Net users would look that deeply anyway—most consumers stop looking after three pages of results, according to New York-based Jupiter Research and iProspect, a search engine marketing firm in Watertown, Mass.

"If I search 'mortgage Denver,' I'm going to get Countrywide or 1st American, companies that are spending money on search engine marketing, not Bellco," said Higgins.

In September, Bellco itself decided to climb out of the black hole of Google and spend some money on search engine marketing as part of the credit union's overall marketing strategy, Higgins said. "I just really believe in being easy to find online. Search engine marketing is an entirely different discipline from branding, which I do very well."

The credit union partnered with [90octane](#), a Denver-based search engine marketing firm, setting a goal to move to the top of the first-results page for local loan, deposit and membership searches—also known as "search engine optimization."

Currently, Bellco is figuring out which basic search strings users will probably type to find the credit union and its products. "The foundation of any search engine marketing program is keyword strategy," said Jim Grinney, co-founder, 90octane.

Though the number and exact phrasing of Bellco's keywords are still in the works, a basic assumption is that the terms will limit results to the Denver area.

"We'll focus heavily on geo-specific terms," said Grinney.





In tandem, the Bellco website is undergoing a months-long fine-tuning, which will eventually make use of the keywords, Grinney said. "We're optimizing the site by modifying meta-data and developing XML site-maps that make sure the search engine crawlers read all the information they're supposed to."

At that point, Bellco should be sitting pretty in search results—at least in the organic search results, those that a search engine delivers for free.

Bellco sweetened the kitty two weeks ago by launching its first pay-per-click advertisements, which help bolster the organic results for local users, Higgins said.

90octane is helping with advertising copy for the pay-per-click campaign and recommending which search engines and keywords should get the bulk of Bellco's ad money.

"Eventually, if an individual is in the research phase, they'll see Bellco in the organic results," explained Grinney. "But if they've already done the research, then they can look at Bellco's sponsored listings for the best deal or discount."

"Once Bellco has the top position for auto loans in Denver and is generating a lot of traffic, then our job will be to make sure the traffic results in conversions," Grinney added.

One day, Bellco hopes to keep pace with search trends by popping up on the maps that are now featured on the results' front page. Other possibilities include jumping on Google's software platform for mobile phones, called Android, and anything that enables "searches on the go," said Grinney.

Credit unions don't have to spend a lot of money getting noticed by Internet search engines, according to Laura Higgins, director, marketing, at Bellco.

One trick is to extend the CU's site domain registration to the 10-year legal maximum, said Higgins. Registration is usually inexpensive, running about \$10 per year.

"We'd always registered for one year and then renewed," she said. "But, simply and plainly, search engines take you more seriously if you've registered for 10 years."

