



Bellco Credit Union's Online Visibility Surges with a Locally-Focused Interactive Marketing Program



The program achieved first page visibility for highly competitive industry-related keywords, leading to a 138% increase in qualified traffic to the website from search engines.

Bellco Credit Union is Denver's largest credit union, with \$1.89 billion in assets, over 320 employees and 15 branches across the Denver-metro area. Founded in 1936, Bellco offers a full range of financial products and services. Today it has 175,000 members and over a thousand Select Employee Groups. The credit union actively supports the community by donating funds and employee volunteer hours to many Denver-area organizations.

Challenge

For its financial services to be at the top of prospects' minds, Bellco Credit Union needed to rise to the top of search engine listings. It was virtually non-existent to users searching without brand-related terms. That means that those searching more broadly with industry-related and geo-specific terms, such as "denver credit union," had little chance of finding the website.

Laura Higgins, Director of Marketing for Bellco Credit Union, noted, "Bellco has been a Denver institution for over seventy years – yet, from a search engine perspective, we were, unfortunately, invisible. Sure, we have a website, and our online banking platform is consistently rated very high in customer satisfaction, but you just could not find out about us online if you searched. And as a marketer, the last thing I want to be is the 'best kept secret in town.'"

The credit union was also missing opportunities for exposure in local online media. Without a revamped approach to its interactive marketing, prospects unaware of the brand would not have had



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the opportunity to learn about Bellco's membership benefits or scope of financial services online.

Solution

With a membership base primarily in Colorado, Bellco sought a firm with expertise in generating local exposure. 90octane had the know-how to strategize a comprehensive online media plan packed with locally-focused online publications and ad networks. The agency negotiated and executed placements in websites and e-newsletters, as well as some less conventional formats. Through the CBS ad network, Bellco attained visibility in hip, niche sites and blogs, while the credit union also reached targeted, local audiences through Clear Channel and Entercom's streaming radio pre-rolls.

"Finding an interactive firm that really gets *local* advertising online was not easy, and I kissed a few digital frogs before finding a prince in 90octane," said Higgins. "Just because the Internet lets you advertise to the whole world doesn't mean that's what Bellco needed. It's much tougher to put together an effective online campaign that hits just one particular geographic area. My goal was to make sure that people *in Denver* (or people looking to move to Denver) could find us easily – and 90octane figured out how to make that happen. They uncovered 'virtual Denver hangouts' that allow us to reach exactly the audience we want."

A geo-targeted pay-per-click (PPC) campaign delivered ads with messaging specific to Colorado residents, while the national campaign reached potential transplants to the state. PPC creative was integrated with Bellco's offline marketing efforts for consistent messaging. It aimed to effectively capture those prospects previously exposed to the credit union's traditional ads who ventured online for more information.

Search engine optimization (SEO) techniques also brought the Bellco brand to the fore, building a strong foundation for long-term exposure. 90octane offered strategic recommendations to



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enhance the website's visibility and conversions, including path analysis, traffic summary, visitor analysis and goal conversions. For immediate impact on local search visibility, 90octane submitted the credit union to online directories and web mapping service applications, including Google Maps.

Each tactic was carefully tracked, with metrics regularly reported to Bellco, building program momentum and effectively proving real-time results. "The 90octane team did a bang-up job of translating geek-speak into boardroom value," said Higgins. "You should see the way our account team's eyes light up when they start talking about the data. These people not only thoroughly understand the value of 'bottom line numbers,' but their passion for results is obvious."

Results

Bellco credits 90octane's program as a key contributor to having exceeded budget goals for membership growth and checking account growth. Noted Higgins, "I'm convinced that by adjusting this foundational element and keeping the emphasis on our SEO program, people are finding us that weren't before. Especially younger people, because, of course, Gen Y does everything online. It goes back to the issue of credibility – if you're not visible on Google, you're just not going to be credible to young adults."

Prior to optimization, Bellco had limited organic (unpaid) visibility across the top five search engines for only three keywords, with an emphasis on branded terms. Even a search for "Bellco" on Ask.com wouldn't bring up Bellco.org in the results. The credit union currently appears in organic results for a wide range of highly competitive, industry-related keywords. From November 2007 to May 2008, #1 rankings increased 122%, top 10 listings increased 188% and top 30 listings increased 110%. Overall traffic to the Bellco site increased 18%, while traffic from the search engines increased 138% during the program.



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The overall click-through rate (CTR) for the geo-targeted, PPC campaign was 8.68%, with the average cost per click (CPC) far below finance industry standards.

90octane also conducted a full analysis of each media plan placement and optimized the program for top performers. The ad units delivered hundreds of high quality visitors to the site at a very low cost per visit.

The program has accomplished its goals of delivering qualified prospects at an unprecedented rate and building a partnership with a strong foundation of measured results. Said Higgins, "I'm tough to please, I admit it, but 90octane has proven themselves to be one of the very best online marketing vendors I have ever worked with. Not only have they delivered extraordinary results across the board – the numbers speak for themselves – but they have been fabulous to work with. 90octane is the kind of vendor that truly understands what it takes. As a marketer, I know they've got my back. Their reporting is first rate, their follow-through is excellent, and their approach to our challenges, has been world class."

For more information, please contact info@90octane.com.



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