

## ST. JEAN'S CREDIT UNION

## CASE STUDY

### Overview

#### Client Name

St. Jean's Credit Union

#### Industry Sector

Financial Services

#### Location

Salem, Massachusetts

#### Application

Point-of-Purchase & Communication

#### Software

Scala 5

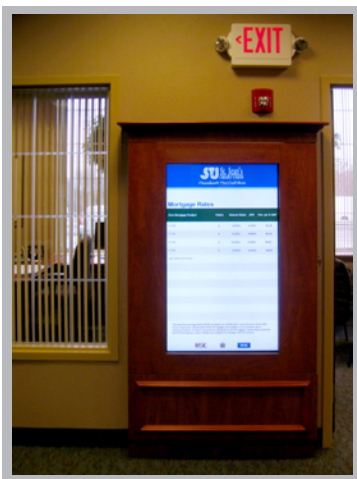
#### Display Technology

LG 26" & 47" LCD Monitors

#### Zero-In Services

System Implementation, Network Operation, Hardware Maintenance, Content Development & Playback Reporting

"The Zero-In team's vast experience in digital signage in the credit union industry provided us the insight we needed to install the right technology and content management strategy." – David/Debra Lee Surface, St. Jean's Credit Union.



### Client Overview

St. Jean's Credit Union ([www.stjeanscu.com](http://www.stjeanscu.com)) is not only Massachusetts' first credit union but actually America's oldest state chartered credit union and second oldest credit union in the country. Founded in 1910 in Lynn, Massachusetts, the credit union is open to membership to anyone living or working in Essex, Middlesex and Suffolk Counties, Commonwealth of Massachusetts and employees and family members of H.P. Hood LLC. The Credit Union offers a wide variety of financial products including deposit services, business services, lending services and various standard banking products such as CDs and savings & money market accounts. St. Jean's Credit Union (STJCU) takes great pride in their offering of the most convenient services to their members which in addition to their wide array of products also offer many convenient services including American Express Travelers Cheques & Gift Cards, Money Orders and Notary Service. STJCU is now in the process of opening another brand new office in the Salem area, is more active than ever in the communities they serve through programs like their "Back to School Supplies" collection to benefit the Massachusetts' Coalition for the Homeless and their partnership with LynnArts, Inc. which aims at bringing exposure to local artists.

### Project Scope

Like most credit unions, STJCU the importance of regular communication with their members regarding banking products & services, branch announcements and community events. When St. Jean's CU made the commitment to open a new Branch & Operations Center, a brand new modern "state-of-the-art" location in Salem, management determined it was the right time to also consider digital signage. STJCU reached out to their build/design firm responsible for the construction of the branch to identify ways to incorporate video merchandising into the branch's design from the beginning so that the technology would blend seamlessly into the branch environment. Although STJCU recognized their need for a digital media system, management needed a firm with digital signage and financial service specific experience to make recommendations regarding the right technology and to work with their build/design firm on the installation. Zero-In was therefore hired to implement a digital media system that met their numerous marketing and communication goals.



### Zero-In Solution

Zero-In worked closely with St. Jean's construction firm to determine the correct number and size of digital displays throughout the branch. It was determined that four LG LCD monitors specifically installed for marketing



and strategically placed throughout the office would adequately reach members as they banked as follows: 1) 47" LCD by the receptionist in the front entrance 2) 47" LCD behind the teller line 3) 47" portrait LCD monitor as a digital rate board in the center of the lobby 4) 26" LCD monitor above the coin machine. Zero-In worked with STJCU's design firm to ensure that appropriate power and data was installed to each screen location during the branch's construction and to build a custom wood cabinet that acts as a frame for the digital rate board. One Scala media player, driving two independent channels of content simultaneously, was installed in the computer room so video and serial signals could be distributed to multiple monitors over a single Cat5 cable.

STJCU made it clear from the beginning stage of the project that they were searching for a system that was not "cookie-cutter" and based on canned templates like they had seen used by other credit unions. The system had to allow for their in-house marketing director to easily create content in standard design packages such as PhotoShop in effort to keep a consistent sense of branding found in their other marketing collateral and overall branch design. Zero-In's recommendation for the implementation of a Scala system achieved these goals in that the system has a user friendly web portal for the management of content and possesses a powerful design tool for the development of custom STJCU content. The Zero-In team worked closely with St. Jean's CU's marketing director to develop an entire library of custom content for various products such as auto loans, mortgages, HELOCs, holiday club accounts, direct deposit, debit cards, checking accounts, ATM Cards, on-line statements, bill payment services, CDs, student loans, junior kid accounts, youth ATM cards, wedding registry accounts, holiday loans, vacation loans and fuel loans. Zero-In further assisted STJCU in customizing a 3 frame screen layout for their landscape channel which provides the ability to show local weather on a side banner, a scroll at the bottom for stock quotes & world news and a large main window for promotions. Upon going live, STJCU had a first-class marketing system that looked great and provided the credit union the ability to quickly distribute information to their members.



Debra Lee of STJCU commented on their experience with the Zero-In team and Scala solution as follows: "As we approach our 100th Anniversary, we see the opening of our Salem Branch & Operations Center as a milestone in our rich history. We looked at this as an opportunity to communicate with our membership using the most up to date technology. Zero-In provided us with a fully customizable solution to achieve our marketing goals. Their superior service and vast knowledge of digital signage in the credit union industry not only gives us great insight, but allows us to manage a clear, consistent marketing message. Anyone that visits our Salem Branch comments on how great the displays look, and how easy it is for them to obtain information about the products and services that we have to offer."

## Results

Since Credit Unions are "non-profit" financial cooperatives, they often do not have the same large marketing funds that banks may have to their disposal. Zero-In's ability to implement an affordable marketing system to a 4 branch credit union once again portrays how smaller organizations like St. Jean's Credit Union can intelligently maximize opportunities to market to customers even without the budget of a "for-profit" financial institution. St. Jean's CU is a great example of how credit unions of any size can implement a custom video merchandising system for their own "in-Branch" marketing goals.