

Marketing  
with

style



## EMV & TOKENIZATION: ENHANCED PROTECTION FOR CREDIT AND DEBIT CARD USERS

Media-enthusiastic members probably already know a thing or two about EMV and Tokenization. But for all of your other members, have you shown them that you're familiar with this new card technology? Here's a look at what are EMV and Tokenization, what makes them different, and suggestions for how you can keep communicating to your members as this technology continues to emerge:

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### WELCOME

Community West Credit Union!



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Better website, better service!

### EMV

EMV is named for its developers: *Europay*, *MasterCard*, and *VISA*. Instead of having a magnetic stripe, it contains an embedded microprocessor chip that encrypts transaction data differently for each purchase. The same personal card information that is stored on a magnetic stripe is stored on the EMV-enabled card; however, the unique transaction data that the microprocessor chip encrypts for each purchase makes it more difficult for criminals to steal the card information.

In addition to how the EMV-enabled card looks, what you'll start to see in the near-future is new card processing equipment and how you pay using an EMV-enabled card. Instead of swiping your card, you'll insert it into or tap it against a cardreader, which will allow the microprocessor chip on your card to connect to the terminal reader and "talk" securely.

### Tokenization

Similar to EMV, but for digital online and mobile transactions, tokenization replaces the primary account number with a unique digital token. One token will be allowed per purchase channel (e.g. phone, online retail store, retail app). Consumers can have multiple tokens for one channel, but the same token cannot be used in a different channel.

With tokenization, Token Service Providers can easily disable any token. Further, because a token was transmitted and not the primary account number, the rest of the card account will not be in jeopardy and a thief will not be able to use the disabled token across other purchase channels.

Token storage will be managed in highly secure vaults. The industry currently indicates that vaults will exist at each of the international brands: *VISA*, *MasterCard*, *American Express*, and *Discover*.

As the details surrounding this technology continue to emerge, it's important to keep your communication lines open with your members. We will offer a topic about EMV and Tokenization on our upcoming idea sheets for newsletter content throughout 2015. We can also help you create direct mail pieces, handouts, email messages and more to let your members know that you're aware of what's going on. Connect with CUAdvantage and we'll help you get started!

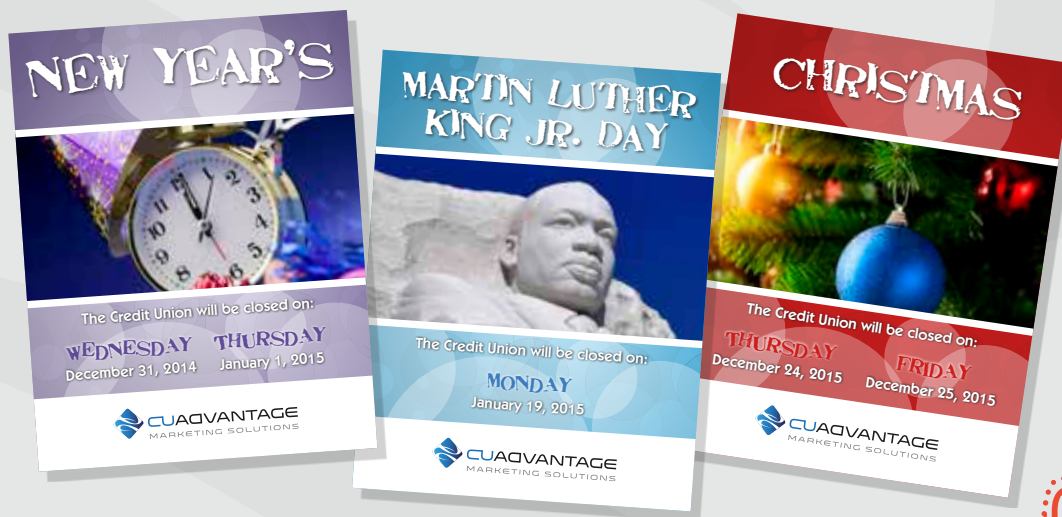
Fall 2014



# CUADVANTAGE/UPS HOLIDAY SCHEDULE

HOLIDAY	CUADVANTAGE	UPS*
<b>Thanksgiving Day</b> Thursday, November 27, 2014	<b>CLOSED</b>	No UPS pickup or delivery services.
<b>Day After Thanksgiving</b> Friday, November 28, 2014	<b>CLOSED</b>	Normal UPS pickup and delivery services.
<b>Christmas Eve</b> Wednesday, December 24, 2014	<b>OPEN</b>	Normal delivery service. Pickup of UPS Air & International shipments if pre-arranged by Tuesday, December 23rd. No UPS Ground pickup until Friday, December 26th.
<b>Christmas Day</b> Thursday, December 25, 2014	<b>CLOSED</b>	No UPS pickup or delivery services.
Tuesday, December 30, 2014	<b>OPEN</b>	Last day of normal pickup and delivery services.
<b>New Year's Eve</b> Wednesday, December 31, 2014	<b>OPEN</b>	Delivery of UPS Air & International shipments only. Pickup of UPS Air & International shipments if pre-arranged by Tuesday, December 30th. No UPS Ground pickup until Friday, January 2, 2015.
<b>New Year's Day</b> Thursday, January 1, 2015	<b>CLOSED</b>	No UPS pickup or delivery services.

\*Subject to change based on UPS.



## 2015 HOLIDAY CLOSING POSTERS

Order your holiday closing posters today, and be ready for the entire year well ahead of time!

STANDARD SIZE: **8.5x11**  
PRICE: **\$5.00 each**

Other sizes with pricing are available. Add closing hours and customize the dates as you need. Please contact CUAdvantage for more information or to place your order.

## HAPPY HOLIDAYS & HAPPY NEW YEAR!

*Your CUAdvantage family wishes you, your credit union team, family and friends a very Merry Christmas and Happy New Year! We look forward to 2015 and all the opportunities in store for creating successful marketing solutions with you.*



## INCREASE YOUR CONTENT'S PERFORMANCE WITH AN E-NEWSLETTER

Your message is important. How efficiently you're able to communicate with your members will affect the outcome of your message. A well-designed E-Newsletter cannot only create brand awareness with your members, it can help you communicate critical credit union information, marketing promotions, and strengthen your relationships with your members.

At CUAdvantage, we can help you create an E-Newsletter that engages your members and speaks using your credit union's personal style. Please contact us for pricing information or let us know how we can help you get started!

# Welcome

COMMUNITY WEST CREDIT UNION!

**COMMUNITY WEST**  
CREDIT UNION

We're excited that you've joined us!  
We look forward to working with you.

**CUADVANTAGE.COM**  
**BETTER WEBSITE,**  
**BETTER SERVICE!**

Our new and improved online space, CUAdvantage.com, launched mid-September 2014. Its improved appearance and visitor navigation allows for better, more efficient service for all our current clients and warmly welcomes new customers as well. Current clients are capable of performing the same requests as before, and new clients can easily learn about everything we can do. If you have not had the opportunity to check out our new website, please visit us online and let us know what you think!





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CUAdvantage Marketing Solutions is a full-service marketing company specializing in the credit union industry. We are experienced in providing exceptional customer service and creating custom-designed marketing materials. Our graphic designers pride themselves in creating new and innovative pieces, while our copywriting puts your ideas to work. If you have an idea that you'd like to bring to life, give us a call or send us an email.



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