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## Most CU Taglines Are Mediocre, But The Best Show Why They're Effective

By Paul Lucas

I received an e-mail from a CU board member asking me to explain why a tagline is important in branding. My initial reaction was surprise that anyone would ask this. But then I realized that people wisely question the value of taglines, because there are so many truly bad taglines out there that can obscure the value of effective taglines.

Done right, a tagline sums up the brand promise in a way that connects with members and potential members. Think of Nike brand loyalists who "Just Do It." When milk producers pooled dollars years ago to "brand" milk, many ad experts were skeptical about branding a commodity until their tagline came along and asked, "Got milk?"

Volkswagen was considering leaving the U.S. market until their new ad agency repositioned the brand with the simple line, "Drivers Wanted." And when we recently rebranded "London Civic Employees CU" in Canada as "boomerang CREDIT UNION," the brand identity was not complete until we added, "Where your money comes back to you."

Each of these lines makes their brands approachable, memorable and distinct. Each brand is stronger with the line than without the line. Good taglines help build an emotional bridge to the type of person the brand exists to serve. When I started really looking at taglines it became apparent that many go unnoticed because they don't deserve our attention. And that raises the question, "Why are so many taglines so bad?" I randomly Googled "credit unions in Baltimore, MD." Below are the taglines in the order their respective CUs came up in the search.

- Different Direction
- Baltimore's Credit Union
- Serving our members since 1953
- Your finances. Our promise.
- Always Where You Are
- Serving the Johns Hopkins community since 1971
- Financially Strong

This list provides an excellent lesson in what a tagline is not. An effective tagline does not exist to say how long the company has been in business. Plus, taglines need to make sense and should speak to the benefits offered to the member, not focus on the CU bragging about itself. That eliminates most of the phrases above. Don't infer a promise that is meaningless or a value that is expected. Instead, tell people what you're going to do *for them*.

A good tagline speaks to how that business meets their customers' needs. "Drivers wanted" implies that Volkswagens are for take-charge people who like to drive and like to lead. Miss Clairol hair color might have the best brand promise of all time, "Does she or doesn't she? Only her hairdresser knows for sure." Within six years of Miss Clairol's launch over 70% of women were coloring their hair (or so says Wikipedia). So, developing a good tagline is like striking brand gold.

A good tagline helps present the CU brand promise in a way that makes the value easier to understand for people unfamiliar with our complex concept. Navy FCU's tagline is, "We serve where you serve." It demonstrates empathy for the special needs of members in the armed forces. It works. First Entertainment CU serves professionals in the entertainment industry, many of whom have special needs because their incomes fluctuate. Their tagline is, "An ALTERNATIVE WAY to Bank." For people living an alternative work life that makes sense-it connects.

If you need a tagline, or a better tagline, it's a fairly simple process. First, work with a professional to identify your special brand promise. And stay open-minded about the tagline option or options presented. Many very good taglines can seem oversimplified or basic when you first see them. That's what makes them good.

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