



market research



d. hilton associates inc.



Six Specialties, One Focus...

**Your
Credit
Union**

From the moment D. Hilton Associates Inc. (DHA) opened its doors in 1985, its mission was defined: It would help credit unions to meet the challenges of a rapidly changing financial services marketplace. As a result, even in its earliest days, the firm provided a variety of services to clients.

DHA continues to pursue this mission today. Over the years, as the company has grown and expanded, its work has been aligned into six practice areas:

Marketing and Advertising

Management Recruiting

Human Resources

Market Research

Retention and Retirement

Mergers

In addition, DHA continues to diversify and expand its offerings with additional projects outside of these areas that utilize cross-functional teams or the special abilities of one or more staff members.

The Market Research Practice

DHA's Market Research Practice is the part of the company that helps credit unions to learn more about their own operations. Market research projects deal with the collection and analysis of statistical data from primary and secondary sources, and with the use of the resulting information as the foundation for strategic planning.

When you choose DHA as your partner for market research, you get professionals that understand the financial services industry as well as statistical analysis. However, we're not mired in traditional ways of doing things. We're constantly pursuing new ways to obtain data and look at performance with statistical measures in order to help you improve your operation.

While credit unions share many characteristics, DHA understands that each credit union also has subtle differences from its peers. That's why we don't use "canned" survey forms. Our clients always have the ability to customize their projects to pursue the information they truly want and need. In addition, we free you from unnecessary "busy work." You won't have to worry about mailing survey forms or collecting returns and forwarding them for processing.

We also understand that there are many ways to look at performance. We offer you options other than just measuring your popularity through a member satisfaction survey. We provide the tools to learn what you really want to know—what your members value in a financial institution, how you rate against their ideal, and how that's likely to affect your future with various groups of members.

Market Research Products

Member Surveys

Member research anchors marketing and strategic planning efforts to a firm factual basis. With DHA, clients have the option of choosing from multiple data collection channels (direct mail, telephone, Internet, focus groups). The client also has the option of setting the emphasis for research, whether that is ascertaining the success of a marketing effort, assessing member response to service delivery by channel, estimating the likely results of member loyalty, or identifying differences between demographic subgroups of members.

Nonmember Surveys

In a field of membership expansion, whether conversion to a community charter, addition of an underserved area, or addition of new sponsor groups, it helps to know how the attitudes and expectations of prospective members differ from those of current members. In addition to identifying basic attitudinal and demographic differences, nonmember research can identify barriers to market entry and ascertain knowledge or service gaps that might affect the credit union's success in the new market.

Market Share Analysis

The DHA Market Share Report provides a credit union access to a more detailed view of its local market. It compares the credit union's performance to that of local, regional and national banks active in its community, as well as to other credit unions. In addition, the report also allows credit unions to view competitor data for different branches, even when those branches are located in different cities.

Retail Delivery Review and Site Selection

At the core of any successful financial institution is a strong strategy for consistent retail delivery. DHA assists credit unions through evaluation of current and potential branch locations based on branding considerations.

Segmentation Analysis

Using behavioral, demographic and financial data from the credit union's database system, DHA can develop actionable strategies to help the credit union grow business and strengthen member relationships. Uses of such analysis include: enhancing precision of direct mail marketing, developing cross-sell models, and making profitability predictions based on member satisfaction. The procedure can also be used to develop performance data useful in incentive plans and performance reviews.

Brand Assessment

This process begins with measuring perceptions of the client credit union among its stakeholders. Using the resulting information, DHA helps credit union leaders to understand their current brand and guides them through formulation of strategy to address weaknesses and capitalize on strengths.

Strategic Planning

DHA's seven-stage strategic planning model provides technical support to volunteers, senior managers and all employees who must develop tactical plans from the credit union's master strategic plan. Our research based process helps credit unions to achieve greater agility, which results in a competitive advantage over time.

d. hilton associates'

Promise to You

We set the industry standard. Since 1985, D. Hilton Associates has been launching new initiatives and pioneering processes for the credit union industry.

We are independent. We do not maintain an ownership position in any company that provides products and services to the credit union industry.

We work exclusively with credit unions. Rather than splitting our focus, we keep it strictly on one industry. We devote full energy to providing our credit union clients with specialized expertise tailored to the demands of the industry.

We offer a full-time, in-house staff. DHA's professional staff members have outstanding credentials and experience in their areas of expertise, and they devote their entire workday to client projects.

We value our client relationships. Our goal is long-lasting partnerships with our clients. We know credit unions are in business to provide service to members and we respect our clients' need to make this their priority.

We conduct the project for a fixed fee. Our prices are set on a flat-fee basis that reflects the complexity, timeframes and scope of the project. Our clients always know the scope and price of the project before we begin.

We are the most qualified firm in the business.

No other firm—and certainly no individual—working with credit unions today offers the breadth and depth of services D. Hilton Associates provides.



d. hilton associates inc.

human resources

management recruiting

retention and retirement

market research

marketing and advertising

mergers

9450 grogan's mill road, suite 200
the woodlands, texas 77380

toll free: 800.367.0433

fax: 281.292.8893

www.dhilton.com