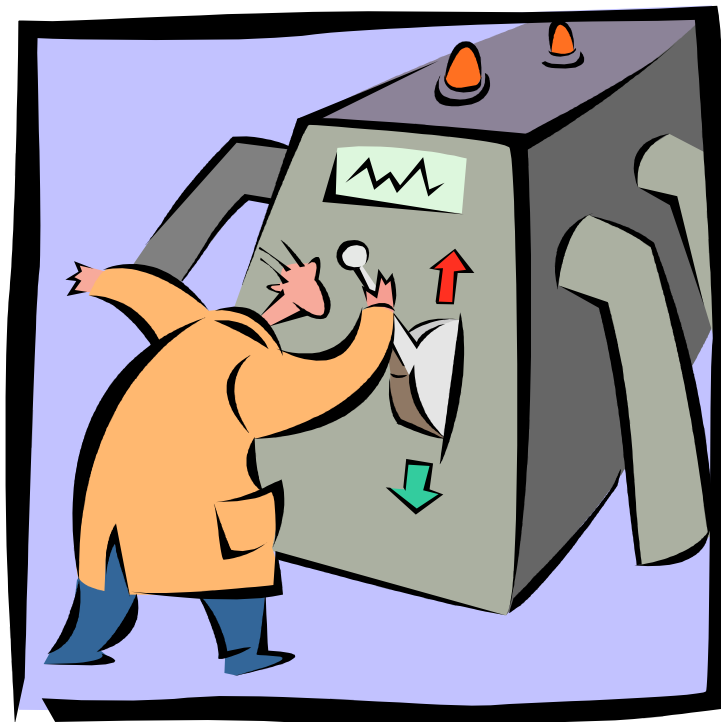




**Mailing Statements  
Innovations for the  
21<sup>st</sup> century**

Naturally we think of high-tech mailing methods...





# -Presentment:

Getting the information to the  
customer electronically

## Mailing Options

- Traditional Print and Mail
- E – Presentment
- E – Presentment + Print & Mail

# The Data File Can be Split



**print and mail**  
some

and

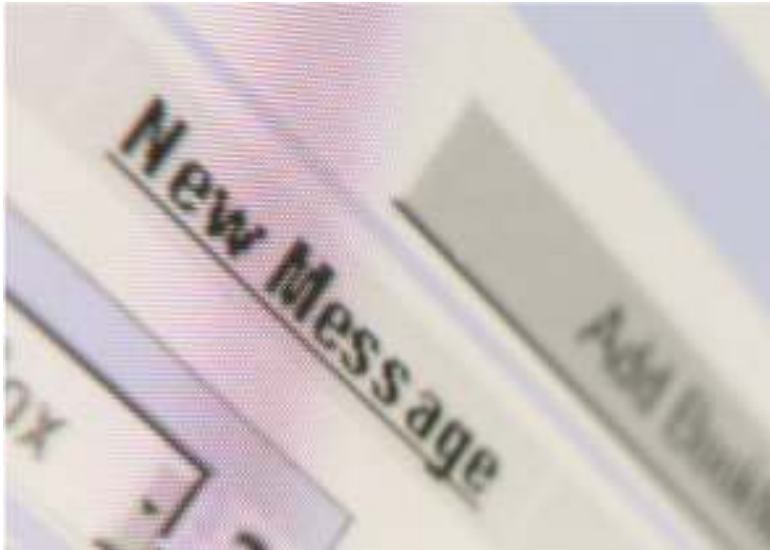


**e-mail**  
others

**or both**

# E- Presentment

- PDF image of statement is attached to an e-mail OR
- E-mail notice is sent to customer



Indicating the statement can be viewed on:

1. Your website or
2. On vendor website

# Challenges for successful E-Presentment

- Must get valid e-mail address
  1. Use a current statement mailing to request they sign up
  2. Do a special mailing – could go Standard A
- Keep email address current – 30% change
- Verify Receipt
  1. Did they **Receive** it? (Did it go to junk email?)
  2. Did they **Read** it? – Website can validate

# Advantages for E-statements

- Lower Cost
- Instant delivery (If good e-mail address!)
- Many/Most will also pay electronic.



# Disadvantages for E-Presentment

- Difficult to verify receipt
- If Customer downloads & prints - using their copy to pay and return payment
  - Did they address the envelope correctly?
  - Are they returning the payment stub?
    - Right size – paper weight?
    - Is OCR readable?





**What about**  
**Traditional mail?**  
**Any advances?**

# YES!

## I. Letter Mail can be Address Verified!

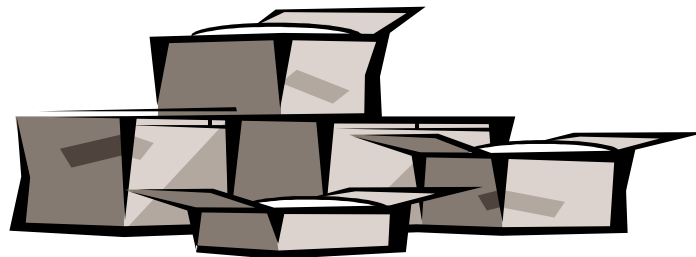
- Reduce Undeliverable Mail - key to reducing postage
  - CASS software/service validates an address is recognized as a legitimate delivery address **before** mailing
    - Only CASS validated addresses get postage discounts - \$\$
  - AEC I & II – uses postal carriers to correct addresses that are wrong



## II. Address can be Updated when a Move occurs

1. Ancillary endorsements
2. ACS service – Electronic updates
3. NCOA (National Change of Address)

**Note: One of these methods MUST be used prior to bulk mailing in order to get postage discounts - \$\$**



**NEW!**

**The Intelligent Mail Barcode  
will soon be Mandatory!!**

~~May 2011 – Must BE IMB!~~

• **Going – Going –Gone**

PostNet Bar-code

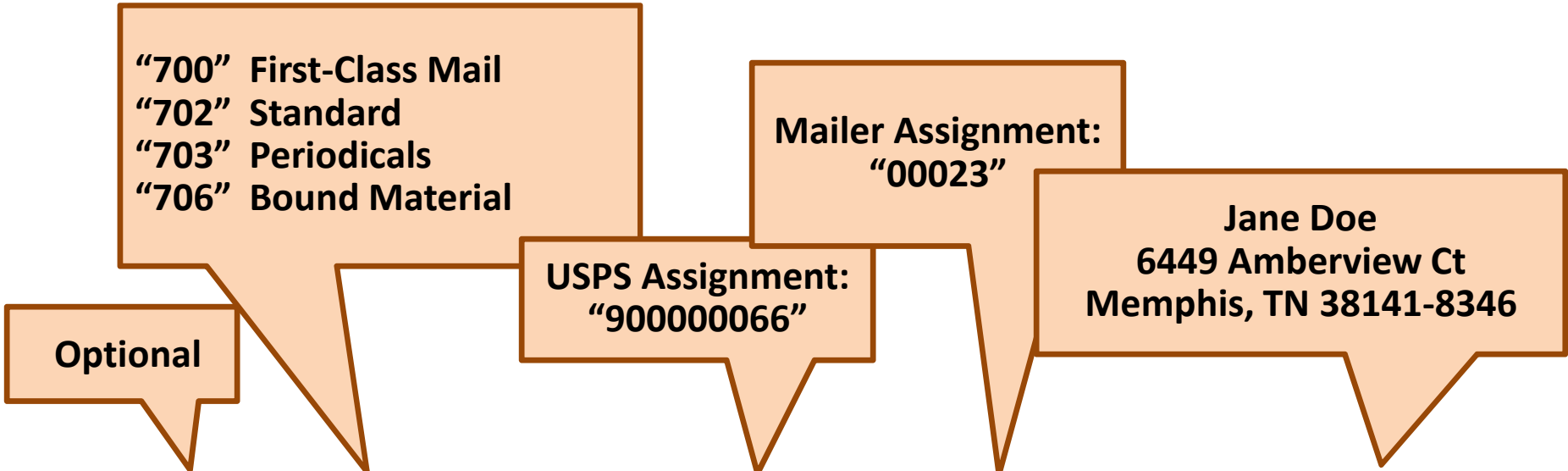


• **New - Required**

IMB Bar-code



<b>Intelligent Mail Barcode</b>	<b>POSTNET™ Barcode</b>
	



<b>Barcode ID, Optional Endorsement Line</b>	<b>Service Type, ACS or Confirm</b>	<b>Mailer ID</b>	<b>Serial Number</b>	<b>Delivery Point ZIP</b>
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### III. Letter Mail can be Tracked

#### Using the New Intelligent Mail Barcode

1. Total mail counts can be verified upon acceptance at the USPS bulk mail facility
2. Individual Mail pieces can be tracked and validated upon entry at the USPS bulk mail facility



## IV. Letter Mail can be Confirmed for Delivery to Carrier



### Using the New Intelligent Mail Barcode

Each and every mail piece in a bulk mailing can be tracked to the carrier who delivered the mail piece.

*This is just short of signature confirmation*

A blurred, grayscale background image showing a person's hands holding a letter. A pen is resting on the letter. The image is out of focus, creating a soft, artistic effect.

# **Innovations for letter Mail**

# Inserts

- For yourself OR
- Share the expense of your mailing with another interested department
- At least two other 1/3 sheet inserts can be added & stay under one ounce



## 2<sup>nd</sup> Ounce for letter rate

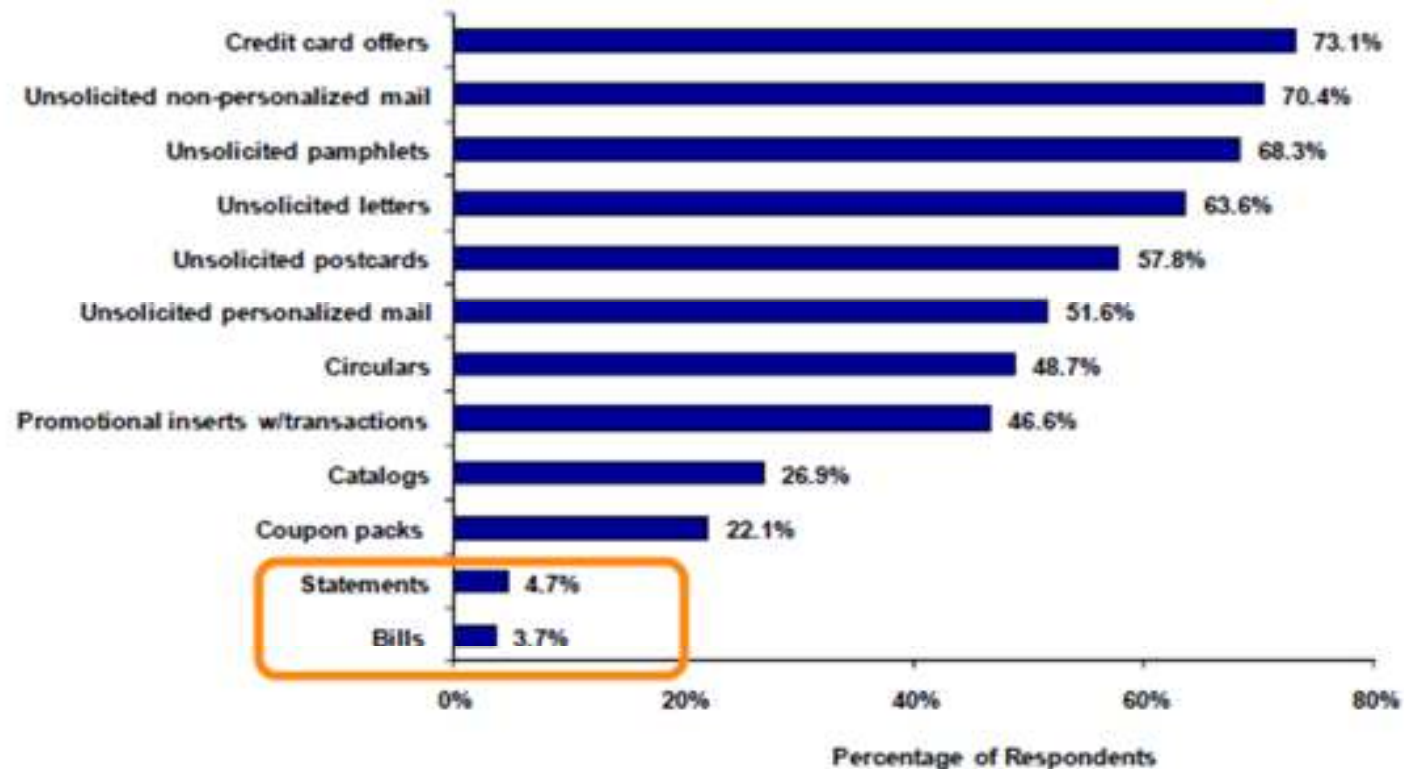
- Full regular rate = 20¢
- Automation rate = Just 12.5¢ each
- USPS is considering making 2<sup>nd</sup> ounce “Free”





## Transaction Mail Gets Opened

In general, which of the following types of mail do you discard **without** opening or reading?  
Please check all that apply.





**SPOKANE FIREFIGHTERS CU**  
 2002 N ATLANTIC  
 SPOKANE, WA 99205  
 (509) 484-5050

## Statement of Account

Loan products subject to an underwrite and credit review. The member must complete the Finance Charge in the initial borrowing document and if after credits are processed and no additional or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance for deposits that have previously not been subject to the cash number of days such balance, simple interest. The outstanding balance is shown below in the current month before and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the daily periodic rate by the number of periods in a year (360), is shown below (also see account number).



JOHN DOE SAMPLE  
 1324 W MAIN ST  
 SPOKANE, WA 99205-5423



From: 6/01/10 To: 6/30/11 Member #: 999999

**FUNDS AVAILABILITY CHANGE IN TERMS NOTICE**  
 Beginning 07/21/11, Sec 2 of your Funds Available Disclosure will be revised to reflect if we place a hold on Shared Branching deposits, \$200 will be available on the business day after the deposit.



**REFER A FRIEND**  
*to our credit union!*

- You are an owner! Credit unions are cooperative financial institutions owned and controlled by its members.
- Great rates and lower fees.
- Security. Credit Unions insure their member's savings and work hard to keep account information confidential.
- Personal service. We strive for great service, not great profit.

**SHARE THE BENEFITS OF A CREDIT UNION TODAY!**

Refills	Account Description	Last Tran	Balance
000	REGULAR SHARES	6/30/11	58,159.76
011	CHECKING	6/30/11	1,027.99

**SHARE ACCOUNTS**

**000: REGULAR SHARES**

Year-to-Date Divd Paid:	255.05	59.99	Sp 111 2:	.80 %/	7499.99		
Divd Rate:	.80 %	Sp 111 1:	.25 %/	9999.99	Sp 111 4:	.80 %/	74999.99
		Sp 111 3:	.80 %/				

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
6/01/11	* Beginning Balance *					59,990.48
6/02/11	PAYROLL DEPOSIT			50.00		60,040.48
6/03/11	AUTO. FUNDS TRANSFER	99	322700-311		50.00	59,990.48
6/10/11	REG SHARES DEPOSIT	SR		50.00		60,040.48
6/10/11	REG SHARES CASH w/O	SR			1,858.00	58,190.00
6/16/11	PAYROLL DEPOSIT			50.00		58,240.00
6/17/11	AUTO. FUNDS TRANSFER	99	322700-311		50.00	58,190.00
6/22/11	FC CU TRANSFER		322700-360		288.00	57,900.00
6/30/11	PAYROLL DEPOSIT			50.00		58,040.00
6/30/11	SHARE DIVIDEND			119.28		58,159.76
Your Annual Percentage Yield Earned (APYE) is .80%, based on an Average Balance of 59,821.94 for the 91 day period ending 6/30/11.						
6/30/11	** Ending Balance **			319.28*	2,158.00*	58,159.76

# Onserts:

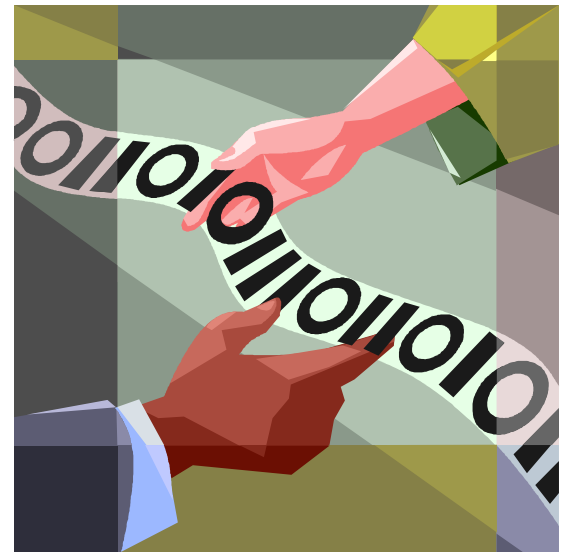
Print directly on statement

“TransPromo”

Paid Advertiser

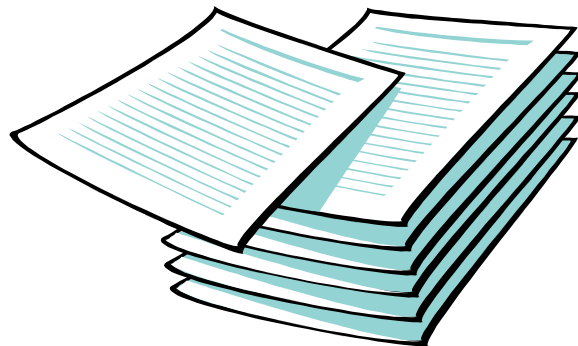
# Selective Inserts/Onserts

- By geography – zip code
- Any flag in file
  - specific assessment types
  - Special Tax districts
  - “>” or “<” dollar amounts
  - etc.



# Multiple Statements

- When name and address are identical between two or more statements – enclose in just one envelope
- Combine Real, Personal, and/or Special Assessments in the **same envelope**
  - Ramsey County – Tax & Assessment notice
  - County of Kauai – NOV & Solid Waste notice
  - Franklin County – Real, personal, & irrigation



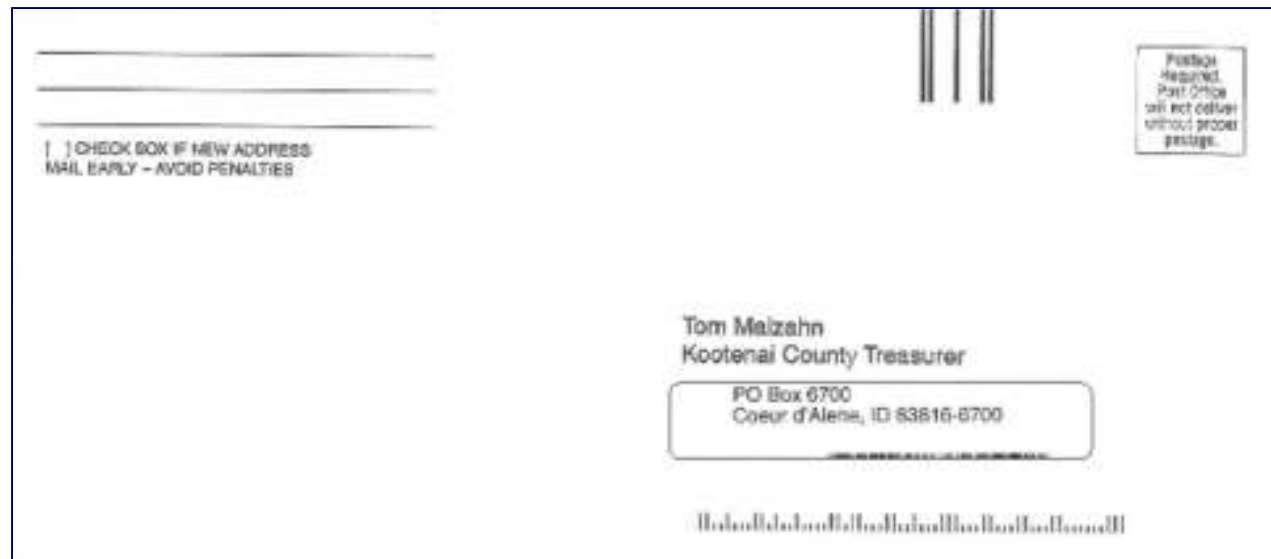


# Multiple Statements

- 2d barcode can contain:
  - Customer ID number or Job number
  - Statement number
  - Total pages for this statement
  - Which page within each set
  - Control number to tell the inserter what to do
  - Perfect matches with 100% integrity

# Reply Envelope with window

- Forces the payment stub to be returned for ease of matching payment to account
- Forces orientation to always be stub first - then check behind



# Reply Envelope with window – Colored Paper

1. Makes it easier for sorting when returned
2. Prompts quicker return than white paper



# Advantages for Mail

- Most trusted delivery system in the world

**The Hope Diamond  
was mailed to the  
Smithsonian Museum  
via the USPS?**



- Hard copy is still preferred method of delivery by majority of U.S. population

### Hardcopy transaction mail remains important!

- In 2010, 55% of consumers received bills and statements only by print, 18% by print and electronically, and 27% only electronically
- Convenience attributes are the highest rated benefits for receiving bills and statements by mail:
  - It's a reminder to pay (48%)
  - Provides a good back-up copy (45%)
  - It is easy to review (42%)
- Customers who receive both hardcopy and electronic copies identified three key reasons why they do not want to convert to an electronic only delivery method:
  - Perception that provider / biller has not made it easy to do so
  - Need for archiving
  - Security concerns

# Another approach: Send Both!



&



Email is inexpensive

Hard Copy insures delivery

Email encourages online payment

**Thank you.....**



**Jim Coté ~ President  
The Master's Touch, LLC  
1405 N Ash ST  
Spokane, WA 99201**

**Phone Toll Free: 1-800-301-1347**

**Email: Masters@TheMastersTouch.com**

**Website: www.TheMastersTouch.com**



**THE MASTER'S TOUCH, LLC**