

the leap  
**CONCEPT DOCUMENT**

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## INTRODUCTION

The current social climate is creating more awareness and desire to be green. Environmental concerns regularly top opinion polls as being important. Along with awareness is the desire to purchase products that are green, such as organic, natural, or ones that have an environmentally friendly benefit. (1) According IRI, a leading provider of consumer, shopper, and market intelligence; 30% of consumers feel it is important to purchase eco-friendly products. Companies that believe the “green appeal” is relative to a small niche market may be surprised to learn that the spectrum of green shoppers is broad and represents a diverse array of consumer demographics, psychographics, values and beliefs. (2) Consumer interested in green products is expected to continue growing. The Natural Marketing Institute estimates that the size of the green marketplace will reach \$420 billion by 2010. (1)

Credit unions cannot ignore the greening of America. Eco-friendly products are readily available. As not-for-profit institutions our members easily associate the similar values and expect more from their credit union. The inherit association makes it easy for us to implement green into our product lines as a natural progression of our value proposition.

## EXECUTIVE SUMMARY

Many credit unions have chosen to ignore the popularity of sustainability and green products due to the highly charged political ramifications. We are all aware that going green is an important concept for the younger generation but you may not be aware of its universal appeal. The marketing industry has tallied the numbers and proven that the green revolution is not going away – it has become more popular. We might as well embrace the ideals and move forward. We surveyed our members and the majority wants and expects their credit union to participate. As cooperatives known for caring about our members it is a natural extension that we should care about our environment. To ensure a good response we must be cognizant of our individual members’ perception. Let’s face it, green concepts are not universally accepted. To mitigate risk credit unions may want to get their feet wet before they fully charge. “the leap” was created to help credit unions do just that- enter the green market subtly, at no cost, and little need for resources. The web based platform introduces the idea of sustainable products to members, provides simple actions steps to help them become more green and enlightens them on products available at the credit union. The exciting part for credit unions is that we already have many e-products that fulfill the green philosophy and encouraging use solidifies relations, and reduces costs & resources.

## OPPORTUNITY

Despite the popularity of green products there is ample opportunity for companies to expand initiatives. Most consumers are well-meaning but do not follow through. Half of Americans that say they want to purchase a green product end up buying a traditional one (1). The large variance between desire and actual purchase trends indicates there is a miss-match in meeting consumer needs.

### **Gen Y and sustainability**

Sustainability and green living have rooted in the environmental movement and social causes the Baby Boomers brought the to the nation’s attention in the 1960s. But, for the most part, the Baby Boomers’ children – Generation Y have been raised living and breathing the sustainability message. Gen Yers were reared on concern for the environment, fair employment practices and social issues that underlie the sustainability concept. It’s ingrained in this generation’s lives, and they promise to spread the message of sustainability with their choices – and their dollars – as they enter adulthood and the workplace. (3)

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Two surveys released by Cone Inc., a Boston-based brand strategy and communications agency, shed some light on Gen Y's views on sustainability. Cone's 2006 Millennial Cause Study summarizes their views:

- 61 percent of 13-25-year-olds feel personally responsible for making a difference in the world;
- 83 percent will trust a company more if it is socially and environmentally responsible;
- 69 percent consider a company's social and environmental commitment when deciding where to shop; and
- 74 percent are more likely to pay attention to a company's messages if the company has a deep commitment to a cause.

Credit unions were founded on sustainable principles. Their tax-exempt status places credit unions in a natural position to offer green programs without the concern of green washing or stepping outside their area of expertise.

### **Shades of Green – How green are you?**

Our team surveyed our members to find out their interest in going green and how the credit union should be involved. From the four credit unions we had a total of **635** responses.



The survey results were interesting to say the least. In general, while the majority of members supported green initiatives, the members that did not were quite passionate about their non-support.

### **Quick facts:**

- 81.9% of the members responded positively to their credit union offering green education or financial products.
- 86% of members may participate in a green product or service provided by their credit union.
- When queried about the types of education members wanted from their financial several topics were supported by more the majority of respondents:
  - 59.4% recycling/green garbage
  - 58.4% reusable energy sources
  - 58.3% home energy efficiency/green home construction
  - 58% greening your lifestyle (gas, groceries, etc)
  - 51.3% green cleaning & products
  - 50.7% green gardening & landscaping
- 55% either strongly or somewhat feel guilty about the impact they have on the environment
- 53.5% believe environmental problems are having a negative impact on their health
- 80.6% feel an environmentally friendly lifestyle is good for their health
- 77.8% may be agreeable to paying more for an energy-saving product if it will save money over the product's lifetime
- 53.9% pay more attention to stories about the environment
- 64.1% do not believe than green is a passing fad
- 57.3% do not believe the seriousness of environmental problems are exaggerated
- 82.1% do not feel than owning a luxury car is important
- 69.6% believes individuals can impact the environment.

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**A few questions posed were highly disputed or had diverse answers:**

- 48.9% of said that a considered places they travel frequently when selecting their home to save on the environment but 34.9% disagreed and a large number didn't know if that was a factor 16.2%.
- 44.1% usually purchased items pre-owned while 42% did not.
- 45% did not believe industry was working hard to clean up the environment while 54.4% either believe they were or did not know.

**Written responses:**

The largest percentage, 18.6% of written responses was devoted to negative reaction to green initiatives. Many believing their credit union should remain separate from the political associations of the green movement.

**Summary:**

The majority of members surveyed clearly have interest in their credit union providing some sort of green educational product or service. The positive response must be tempered with the highly charged negative reactions. Due to the political backlash that could be created by vocal opposition, credit unions may want to survey their own members to better gauge member reaction prior to implementation to assess needs, targets, and product solutions.

## ENVIRONMENTAL SCAN

### Green initiatives

While there is a litany of green tools available on the internet there are almost too many options making it confusing and difficult for consumers to get through all of the information. As educators for our community, many credit unions have developed their own green initiatives. The development varies greatly from offering discounted rates on hybrid cars to fully developed web sites with various tools and information. Credit union strategy also has great variation. Some market specific green products while others have adopted long-term sustainability planning.

Our i3 team reviewed existing models and found that a particular area of the market was not being served. Credit unions located in areas that place a high importance of green living have freely adapted sophisticated green initiatives that fit the ideals of their marketplace. However, there are still many credit unions that have minimal or no sustainable educational tools. As you would expect, some credit unions have made a choice not to offer these tools. Our team has developed a simple, easy tool for those credit unions that are interested but are unable to develop.

### Credit Union's going green

#### Separate web sites

- Community First Credit Union has a separate web site that can be accessed from their home page. <http://www.gogreenpolkcounty.com/tips.html> main: <http://www.cfcufl.org/>
- Beth Page Credit Union has a separate web site that is accessible via an interior page. The link is subtle and part of other community information. [http://www.bethpage.coop/community\\_ligreen.asp](http://www.bethpage.coop/community_ligreen.asp)  
<https://www.bethpage.coop/>

#### Green building

- Racine's Educators Credit Union promotes green building practices. <http://www.acppubs.com/article/CA6625093.html>

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- Many credit unions offer green loans such as State Employees Credit Union. main: <http://www.ncsecu.org/Loans/GreenVehicle.html>

#### **Green marketing initiatives**

- Denver Community Credit Union has created a green video on u-tube. <http://www.youtube.com/watch?v=RatwUbsAwAI>
- Elevations Credit Union has sustainability policy that guides their business practices. [http://www.elevationscu.com/about\\_us/community/difference/](http://www.elevationscu.com/about_us/community/difference/)

#### **Green branding**

- Bolder Valley Credit Union natural brand with a separate green web site that is linked on their home page. <http://www.wecarecolorado.com/index.html> main: <http://www.bvcu.org/>
- Columbia Credit Union integrates green into their brand. They have a separate sustainable learning center that is accessible on their personal home page. <http://www.columbiacu.org/green/recycling/index.html> main: <http://www.columbiacu.org/personal/index.html>

## **SOLUTION**

“the leap” is a web-based tool that simplifies what has become an increasingly complex concept into simple, tangible steps. The web product consists of a green calculator quiz and a credit union products page that highlights green products that are available at the credit union.

The calculator quiz assesses areas where you are currently saving money by making green choices. Then, step by step it calculates how much money you are currently saving or not saving by making green choices. In the end it gives you a summary to let you know areas you can be greener and also save more money.

Once completed members can look through additional information about green products their credit union offers.

Start the quiz!


Web site screen shots of the calculator:



See how much \$ you can save going green



Your Savings:



-\$1936

**Vehicle Efficiency**  
 Uh-oh! It looks like you could use some help with fuel efficiency -- you are losing \$1936 per year!

Get a quick summary of savings for each section

Next

**Summary**

Question	Your Selection	Savings	Possible savings
I drive a hybrid vehicle	no	0	1528
I carpool at least once per week	no	0	229
I plan my errands before going shopping	no	0	179
I have replaced my lights with energy efficient bulbs	no	0	110
I have placed timers on devices such as TVs	no	0	117
I turn home computers off when not in use	no	0	88
I have a front loading washing machine	yes	100	0
I use regulated thermostat(s) in my house	yes	670	0
I turn out the lights when I go to lunch	yes	19	0
I print only pages of documents I need to work with	yes	38	0
I use E-Statement features from my credit union	yes	0	0
I use Online Banking rather than traveling to a branch	yes	72	0
I have used my CU to finance home energy efficiency	no	0	0
<b>Total</b>	<b>-1352</b>	<b>899</b>	<b>2251</b>

See the big picture. Look at ways to become greener.

Next

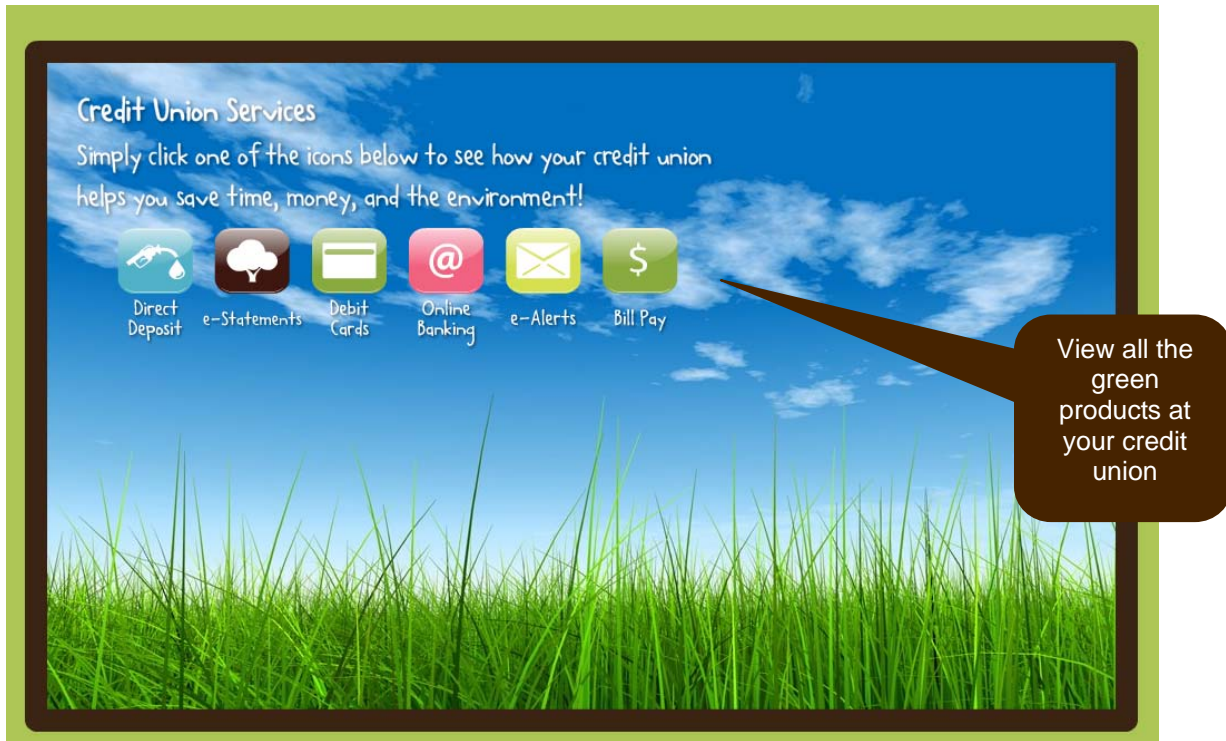
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**The green products page:**

The web page is a completely customizable listing of green products available at the credit union with links to other areas of the credit union web site for sign up. Most credit unions currently provide many e-services already that just need to have their green features communicated. Additional green products can be added by each individual credit union.

**Web site screen shots of green products page:**





Find out how  
the products  
save the  
environment

**Credit Union Services**  
Simply click one of the icons below to see how your credit union helps you save time, money, and the environment!

Direct Deposit   e-Statements   Debit Cards   Online Banking   e-Alerts   Bill Pay

Recycling one aluminum can saves enough energy to run a TV for three hours – or the equivalent of a half a gallon of gasoline.

**Direct Deposit**

- Save money & gas. No need to drive to credit union to deposit
- Safer than cashing checks or mailing them in
- It's dependable. Your deposit goes direct into your account, usually on a specified day
- Convenient. Make automatic deposits to other accounts or loans

Next Section

## MEMBER BENEFITS

As an educational resource for our members the web page provides members with several added-value benefits:

- Members can save money by using green services. Use of bill payment services can reduce the cost of monthly stamps and credit unions may choose to provide other incentives to be green. An example: The Heritage Go Go Green checking product incents the use of electronic services with a high interest rate on balances and free ATM usage.
- The use of green e-services reduces time, paper, and lowers the risk of identity theft by eliminating mail services. All of which translates in tangible and intangible member benefits.
- Easy access to educational material on their credit union web site all in one section.
- Provides member with a personal action plan of easy ways to become greener, including services available at the credit union.
- It provides the member with peace of mind knowing their credit union is concerned about sustainable issues and their impact on the environment.

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## CREDIT UNION BENEFITS

The value to the credit union may be in the form of both nominal and intangible benefits:

- Green products encourage the use of electronic means. Reduced paper translates in real savings including, reduced costs of production for e-statements versus paper statements, reduced labor and material costs in processing paper checks and forms and lessened the likelihood of identity theft with eliminating paper statements. E-services also solidify member relationships since they are less likely to leave if they have to change over automatic payments, withdrawals, bill pay, etc.
- The interactive member-focused web tool promotes self-service options rather than walk-in alternatives.
- An intangible benefit is the member affinity that is created by developing a common bond with members that are concerned with sustainability issues.
- The opportunity to gain new member acquisition and retention of members that support green initiatives.
- Attracting Gen Y members that have a deeper support of companies with sustainable plans.
- Green initiatives can provide credit unions a ways of differentiating themselves in the marketplace
- A green company is a magnet for attracting younger employees that are eager to be involved in socially-conscious issues.

## TARGET MARKET

### **Credit Union target**

“the leap” is targeted at credit unions that have recognized the current green trends but are unsure or hesitant to proceed due to the political aspects of the concept. The target falls into two main categories. Smaller credit unions that may be interested in providing an educational service to their members but do not have the time or resources to build the web pages. The second target is credit unions of any size that feel compelled to keep up with trends but are concerned the topic could upset members who do not believe in the controversial subject of global warming and need of sustainability. They want to get their feet wet and gain member understanding but do not want to invest in developing a product on their own. For both targets, “the leap” is a great solution: no costs and easy to implement.

### **Member target**

The target market for each individual credit union is much more difficult to define. Green living is ingrained in the younger generation but the overall trend encompasses a wide range of ages and geographical trends. Although national studies have identified increases in the awareness and positive attitudes toward green ideas, some areas of the county can have diverse acceptance, often relative to the dominant political and social climates.

“the leap” team members conducted both pre and post product surveys and reviewed national marketing trends to better understand their target.

### **Pre-surveys (Appendix 1):**

Almost 82% of members were interested or somewhat interested in their credit union providing some sort of green education.

### **Post surveys (Appendix 2):**

The majority of product users were women (68.4%) in the age range of 36-45.

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## National marketing research:

### Javelin consumer model (4):

Javelin Marketing, Inc. has researched U.S. consumers for their attitudes and behaviors toward sustainability and environmental concerns in the financial markets. From this knowledge, they have identified three consumer segments categorized by their receptivity to green marketing concepts:

### The three segments as defined include:

- GREENS (48%) – say it is extremely important to consider environmental impact when weighing what to buy and who to do business with. 59.5% are women.
- MODERATES (44%) – have a neutral opinion when asked if they would be more loyal to a financial institution because of its environmental activities. A slight skew of men.
- SKEPTICS (8%) – are actually less likely to be loyal to a financial institution because of its environmental activities. 63.5% are men.

### Javelin financial survey facts:

- Greens have a higher satisfaction rate with their financial at 90% vs. 72% for skeptics, and 71% for moderates.
- Greens tend to buy fewer financial products such as retirement plans, mortgages, and CDs than moderates.
- Skeptics are less likely to own checking and savings accounts and nearly 20% have no financial banking products at all.
- Greens are more likely to touch their financial more and will typically do it in paperless ways as phone, email and online banking
- There are 3 motivators that persuade consumers to go paperless: reduced clutter (63%), reduce environmental impact (44%), and reduced chance of theft of paper statements (38%).

## OPERATIONAL AND OTHER CONSIDERATIONS

**Training:** Staff needs to be comfortable with assisting members, interpreting the data and providing guidance on next steps. They must also be prepared to accept feedback from members that may not agree with green education.

**Level of customization:** links provided may not meet branding requirements or fit the products/services offered at individual credit unions.

**Member perception:** It is very important that companies offering green alternatives are perceived by their customers as being authentic. If the member seeing the web site as only a marketing ploy, it could negate any positive response. Credit unions that start with “the leap” should consider other areas of integration such as energy savings, green building, and other environmentally friendly business practices to support their sincerity.

**Member acceptance:** Green initiatives tend to be somewhat political and can create emotional responses. Credit unions members that do not believe in the green revolution may be offended by CU efforts. Taking a

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perceived unfavorable side could cost the credit union some relationships. Credit unions must know their membership and their desires. Research or member surveys may be helpful prior to implementing. Marketing tactics should also fit the audience. Targeted campaigns may be considered.

**Green products:** Does the credit union offer products that are centered on a green theme? Does the credit union have sustainable practices that can be used in education? If not, products, promotions or sustainable planning may need to be developed.

## PROOF OF CONCEPT

“the leap” web site was jointly created by the IT departments at Teachers Federal Credit Union and Call Federal Credit Union. Our team brought the concept live to all of the credit unions on our team on September 1<sup>st</sup> 2009.

The team embedded a survey into the credit union products page. Statistics were gathered over a relatively short period of time, from September 1<sup>st</sup> to Sept 3<sup>th</sup>. The team feels that more time and information should be gathered to provide accurate results. Even with the short time to collect responses, we had a total of 1,043 member participants. Unfortunately due to an initial design flaw the survey was not available to all users and therefore the number of participants (38 total) is not enough to provide a statistically accurate sampling. (Appendix 2)

- 1,043 users visited the web site
- 38 users completed the survey
- Gender summary: 68.4% of the respondents were female
- Age summary – The majority of participants were in the age group of 36-45
- HH income summary – There were two dominant income categories of participants: \$25-\$45K per year and \$85-\$100K per year

### Overall member comments:

- 55.3% said the requested information was easy to identify with
- 36.8% said the tool was helpful and informative
- 60.5% liked the look and feel of the tool
- 71.1% said the information was presented in a simple, easy-to-read format
- 60.5% said the results presented were understandable
- 63.2% said the assessment would make a difference in helping them to go green

### Conclusions:

The number of survey participants was not enough to draw any final conclusions but based upon the information gathered from members there are several areas to keep in mind:

- There is so much information available on being green that the topic can be overwhelming. Regardless of what your credit union may choose to post you will find members that are asking for more information or options.
- Statistics can vary greatly, depending upon which site you use. Many of them can be controversial, especially when provided in % of saving versus dollar savings. Credit union will likely receive some questions about data calculations. If the numbers are too vague, you may risk reputation.
- Expect good and bad comments. It is a politically charged topic and we had passionate respondents on both sides of the fence in each our surveys.

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## GETTING STARTED

Our product is designed to help credit unions get a jump into the green marketplace with little or no time. “the leap” is a stand alone website that can be linked from a credit unions existing site. The product page specifically targets electronic services that are available at most credit unions to make it easy to implement. Credit unions can also customize the products and add additional links. Here are a few best practices to start:

- Provide the link to your employees before roll-out. They may not have thought about all of the existing e-products having green advantages.
- Use “the leap” as a starting point to expand your green initiatives.
- Provide links to other areas of your web site that allows members the ability to sign up for your green services.
- Minor adaptations to the site may be available for small fee from Teachers Federal Credit Union. Contact CJ Meyers for more info.

Our team has secured links to a couple applicable sites. Use either address.

<http://www.TheLeapForGreen.com>

<http://www.GoGreenLeap.com>

## MARKETING TACTICS

### **Stand alone product:**

The web site is designed to be marketed as a complete stand alone product for easy implementation and highlights the benefits of e products. Some credit unions have chosen to separate green products from their web site or integrate discrete links into resources to avoid any negative political feedback. “the leap” was created to limit negative exposure by providing a fun, interactive way to link directly to existing credit union products without any pomp or circumstance. Each credit union can decide the best option to market. Our team used several typical e-marketing practices:

- Add a web icon on the homepage
- Banner ads for home banking or email marketing
- Statement stuffers and posters for branch promotion.
- Embedded links to obtain more information or sign up for e products.
- Customized pages to highlight other green products available.
- Personalized email to credit union staff to invite them to take the quiz and introduce the enhancement prior to roll out.
- Consider adding other green educational information such as:
  - Green practices your credit union is using that help save the environment
  - Sustainable planning
  - Green certified building practices or materials
  - Social or community assistance that help to improve lives of our members
  - Recycling or shredding initiatives
  - Green or cooperative partnerships/alliances

### **Add “the leap” to existing credit union green site:**

If your credit union has an existing green site developed, “the leap” can be a fun addition to keep members coming back.

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**Free marketing materials available for your credit union:**

Contact Kelley Parks at Call Federal Credit Union: 804-307-6333

We have made available several marketing collateral pieces in support of the website. We recommend using the Leap to promote and support a credit union's green initiatives. The Leap would be an excellent tool to use in conjunction with an eStatement, Debit Card, Direct Deposit, Bill Pay or other green product promotion. It creates an easy tie in to enhance any current marketing efforts.

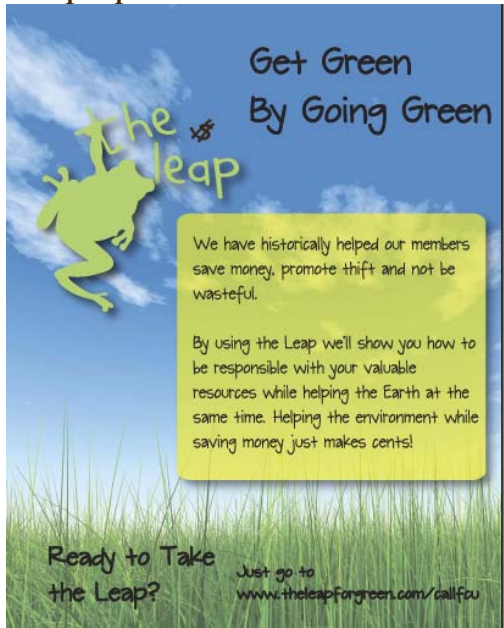
**Sample web button**



**Sample statement stuffer**



Sample poster



Sample postcard



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**Note of caution:**

Consumers are not forgiving if they believe you are green washing. This is the practice of a company disingenuously spinning their products or policies as environmentally friendly. How do you know when that is happening? As a guide, if you are spending more time advertising that you are green versus practicing green habits, you may be a green washer! The good news for credit unions is that the ideas of sustainability are an inherit part of people helping people.

## RESOURCES

1. Winning at Green Innovation By: Robert Mooth, Vice President, Client Consulting, Nielsen [http://en-us.nielsen.com/main/insights/consumer\\_insight/issue\\_16/winning\\_at\\_green\\_innovation](http://en-us.nielsen.com/main/insights/consumer_insight/issue_16/winning_at_green_innovation), retrieved on June 23, 2009.
2. <http://us.infores.com/Insights/ResearchTools/SearchLibrary/tabid/115/SearchTerm/sustainability/default.aspx>  
Information resources, Inc., retrieved June 23, 2009 from [www.infores.com](http://www.infores.com), report: Sustainability: CPG marketing in a Green World, February 2009.
3. Sustaining Gen Y's interest by Ellen C Wells, retrieved August 11, 2009.  
<http://www.todaysgardencenter.com/trends/sustainability/?storyid=340>  
Information retrieved from survey by Cone, Inc.
4. Credit Union Management magazine, August 2009, Walk the Green Walk by Diane Franklin, survey excerpts from Javelin Marketing, Inc.

## PROJECT TEAM

Filene i<sup>3</sup> is a creative group of insightful and energetic credit unions professional who develop new ideas, innovate, and implement for the benefit of the credit union system. Please visit [filene.org/home/innovation](http://filene.org/home/innovation) or email [innovation@filene.org](mailto:innovation@filene.org) to learn more. The team members who developed this idea are:

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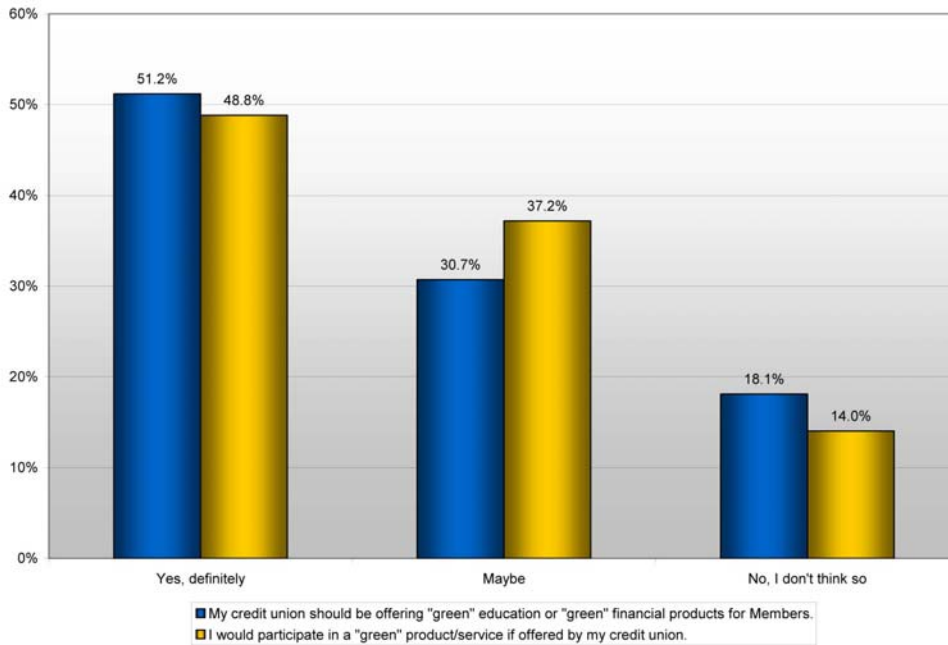
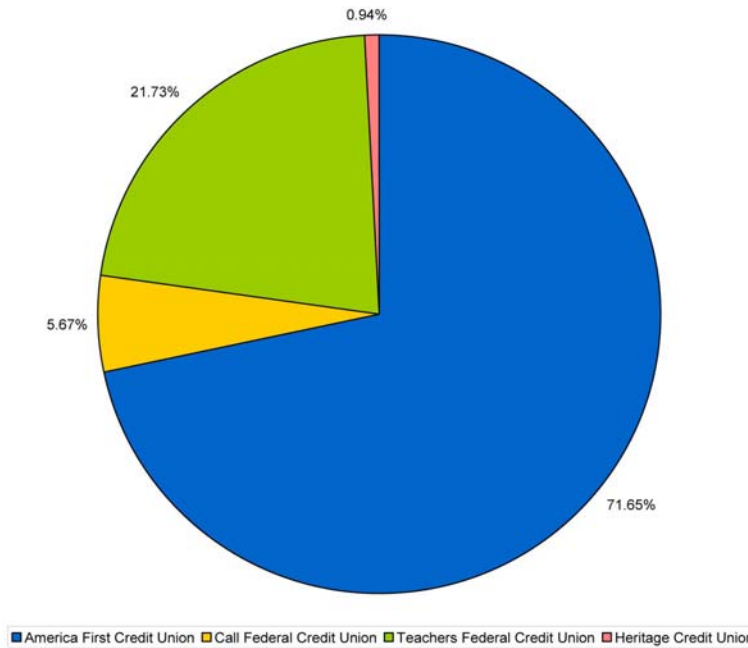
Heritage Credit Union  
Madison, WI  
[caroliner@heritagecu.org](mailto:caroliner@heritagecu.org)



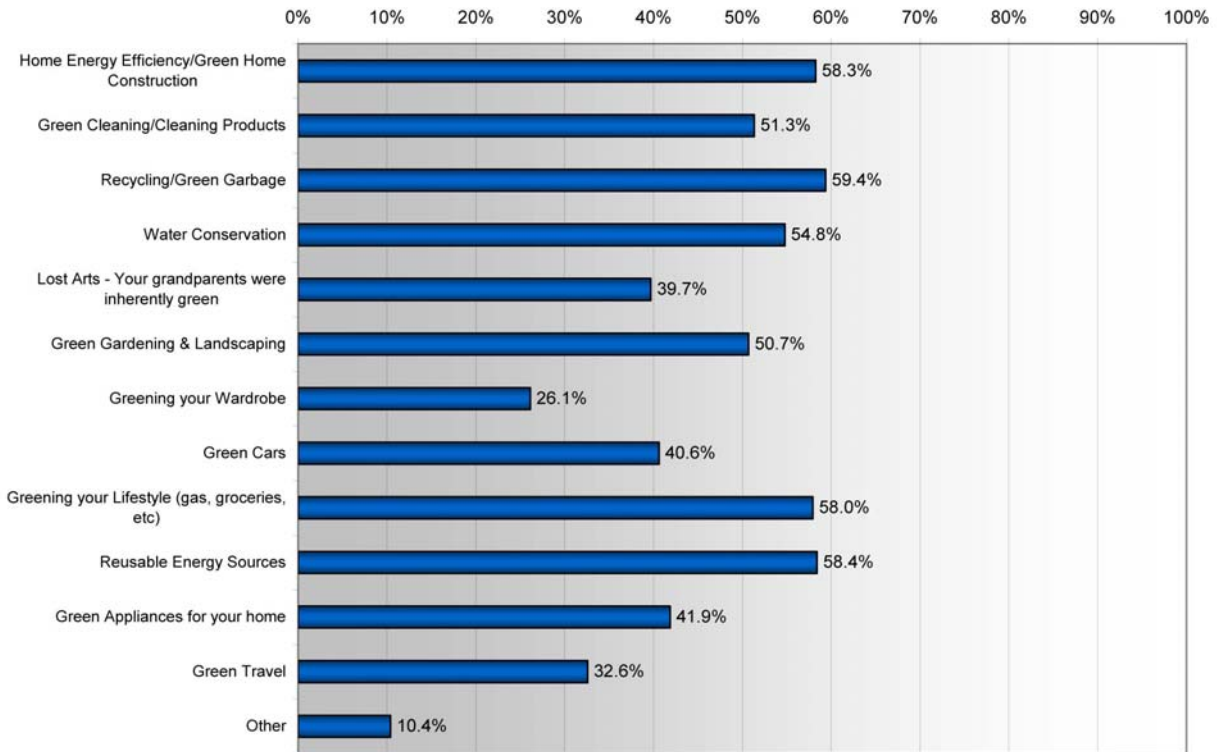
# APPENDIX I

## Going Green Survey Report June 2009

This report is based upon 635 responses.



**What types of educational "green" ideas would you be interested in learning more about?**

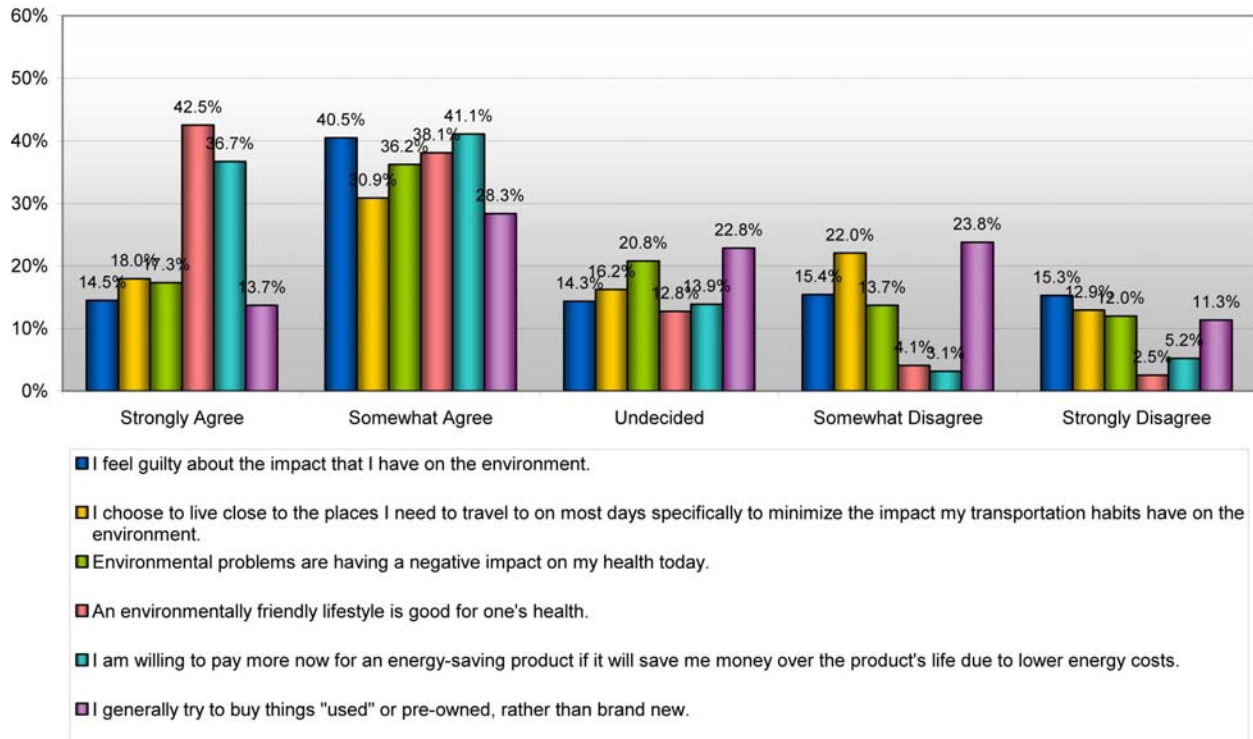


Other

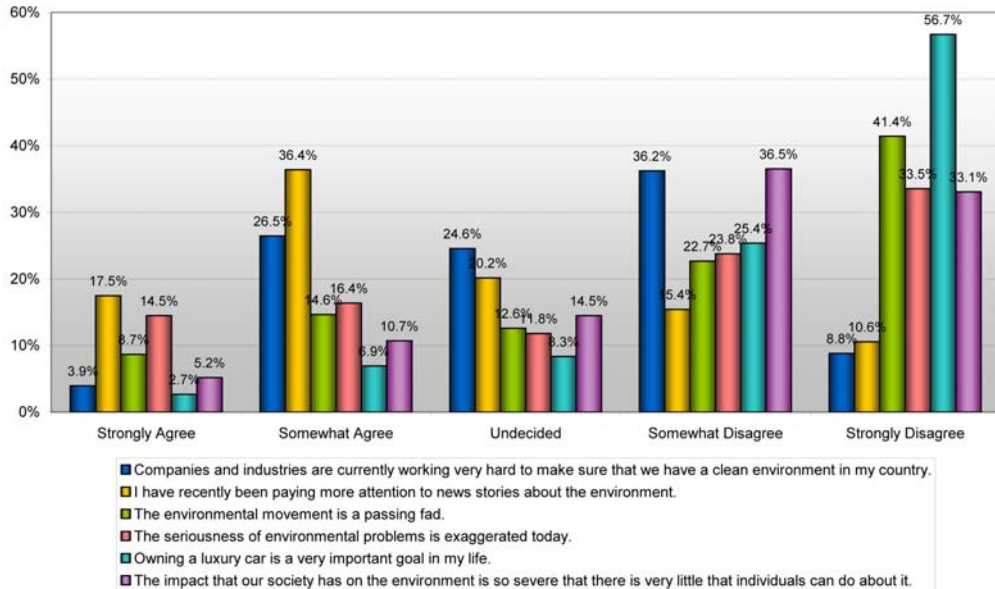
- Worry about my finances not my environment.
- what a scam
- The credit union recycles all those deposit tickets they fill out right?
- specific solar and wind options
- Solar, Ecothermal, Wind
- Recycling boxes supplies are sent in.
- Nothing, have always be careful with water usage.
- nothing it should be up to the individual not the CU
- Nothing (2)
- not so interested
- not from a credit union
- "None. ""Green"" has a politically motivated agenda and has no place in my credit union"
- None (28)
- none, there are better ways to spend government money
- None, bunch of bull
- None most have been drilled by the media already.
- My credit union shouldn't be responsible for teaching me more about any of these things.
- I'm so tired of hearing corporations talk about all of this green stuff, when in order to be truly 'green', we would all be living in huts made from dead trees. Give it a break, I just want my financial institution to serve my needs as best as possible.
- I would like to know what efforts the CU is doing itself to operate as green as possible
- I satisfy all of the above so do banking not extreme liberal causes.
- I have major issues with the going green phenomenon. I want nothing to do with it. I believe it is not a man made problem. I will get off my soap box now.

- I don't mind being green but I don't want to here anything about the environment from my Credit Union.
- I don't expect a credit union to provide this info.
- "I am tired of having all this ""go green"" stuff shoved down my neck by all these tree hugging liberals. "
- How we can convince idiots that there in no such thing as global warming and that green jobs and promotion of such lose jobs.
- how to invest in solar panels for your home
- Home energy and car.
- Green Your Office
- green organic food that can be grown in the backyard
- Green Banking - Paperless Statements, etc.
- Gardening
- For your information, Melaleuca in Idaho Falls, Idaho already has the best green program with environmentally safe, toxin free cleaning products.
- Employment Opportunities (Gov Funded)
- Don't really feel this is something my credit union should be giving me info on
- Buying locally/sustainably
- business energy efficiency
- Absolutely none, there is no proof that Global Warming is man made. The earth has been changing temperatures up and down for millions of years even w/o us burning fossil fuels

**Please indicate to what extent you agree or disagree with each of the following statements.**  
(1)



Please indicate to what extent you agree or disagree with each of the following statements.  
(2)



WHAT'S YOUR "GREEN" IDEA?		
CATEGORY	DEFINITION	% RESPONSE
Bug off	The credit union should remain separate from the 'green' movement and focus on financial education and keeping Members' 'green' money safe; Negative comments regarding 'green' movement and political association;	18.6%
Paper (3 R's) (Reduce/Reuse/Recycle)	Ideas around how we should not 'waste' so much paper; or recycle paper and not print unnecessarily	15.2%
Ideology	Ideology behind the 'green' movement: moderation, common sense, waste not, use/take only what you need;	14.5%
Recycle/Reuse	Ideas for recycling/reusing items you regularly use; Make recycling facilities available;	14.5%
Transportation	Ideas for 'green' transportation;	9.0%
Electricity (3 R's)	Ideas to reduce electricity (solar panels, light bulbs, unplug and turn off _____)	9.0%
Water (3 R's)	Ideas to conserve water ('gray' water, watering less)	9.0%
Lawn/Garden	Suggestions for growing a garden, supporting local farms and ways to use plants/lawn clippings	4.8%
Cost	The cost is too high to go 'green'	4.8%
Miscellaneous	Any comment that doesn't fit any of the associated categories	3.4%
Bags	Use your own fabric bags instead of plastic/paper bags at the store	2.8%
Educate	Teach people about 'green' ideas	2.1%
Loan Rates	Offer loan incentives/lower rates on 'green' products	2.1%
Plastic (3 R's)	Recycle plastic and/or don't make so much of it	1.4%
Cleaning	Ideas to make green home cleaners	1.4%

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# Going Green

## What's your "Green" idea?

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### Bags

I love the green bags they have at grocery stores, I wish they had them everywhere!!! Also, what's with the GIANT receipts I get at America First, can't they can be any smaller and made out of recycled paper!?!

If everyone did something small, like took thier own bags to the grocery story instead of using plastic bags would help.

Taking reusable shopping bags to the store, or declining a bag if you only have a few items! Also water your lawn and flowers in the evening so that you aren't wasting water!

### Bug off

All the "green-ness" is WAAAAY overrated!!! It's just another way for the people at the top to exert control.

we are a credit union, were are here to educate the members about financial things not about saving the planet and stuff. there is a time and place for everything but as a financial place, its not our spot to be focusing on the evironment, i love the environment but it is irrelevant to what we do as a business. the only thing that we need to be educating members on that is green, is the money they could be saving and such. i mean we could swap light bulbs for more energy efficient ones, remembering to turn off lights/computers/ect. when done with them, and recycle paper & soda cans. but that is not what the members care about/need to be concerned about when they come into a branch.

I would rather my credit union focused on being a credit union than teaching me about being "green". It would be a good idea for any business to function as a more sustainable and environmentally friendly business but I would prefer to see AFCU to invest resources in being a better and more efficient credit union than teaching people "green" practices.

Credit Unions should be involved in keeping my green money safe and not get involved in this other green stuff!

Quit pandering to all of this political, environmental crap that is being forced upon us as a backdoor to move us toward socialism. Government should be very minimal and is only needed for National Security, Law Enforcement, Etc. Please don't spend any of my money (as a member of this Credit Union) trying to be "green" unless it makes good financial sense (paperless saves money, etc.)

I don't have a "Green Idea" but I have lived in the northern states (Montana, Wyoming, North Dakota and now Utah for the last 40 years of my life, and have not seen a change that people are talking about, only our planet going through another cycle. Human kind has been there before we can go through it again.

I can't believe America First is spending resources on this. It makes me seriously question why I'm a member of an organization that wastes time and money such worthless initiatives.

Leave people alone and stop scaring them to death about things that are NOT true or valid. This green stuff is a religion designed to give power to government and enrich the companies pushing for it.

I don't see how or why the credit union would choose to be involved in a green initiative. Try to worry about the 'green' that needs to be in my wallet rather than what bug spray you should use to control pests or what light bulb will last longer.

You're asking a lot of questions our of context. I have no idea how a banking/credit union product can be green. Also there is no such thing as a 'green car' (unless your the Flintstones). Some cars are more 'energy smart' or use less resources but they aren't green.

To get the extreme opinionated views of some to quit wasting precious resources such as oxygen.

The whole global warming/climate change attributed to people is utter claptrap.

I like to just live my life. I do not agree with the global warming or the idea that humans are harming the planet. If I choose to by the old style light bulb then I should be able to buy it. I am the one paying for it. There is NO proof that "going green" actually saves the planet. It is just a political game that the liberals are playing.

Global warming is a lie. I am a political conservative and am sickened by the neo political environment that places "mother earth" above human beings. Get out of the "Green" business and worry about protecting my money CFCU. That is ALL I want my credit union to do for me. Let AL Gore worry about the planet!

Your final question is a "loaded question". It can't be answered fairly the way it's written. On that basis, as well as the oervall tone of the questions, I'm force to believe that the survey is not intended to be fair, but rather to continue a point of view.

Shut up Al Gore, he's releasing to much hot air.

too big of a deal and its an upcoming industry that is trying to gain economic ground by the hype of going green.

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what does this have to do with my finances? Please find ways to save me time and money and stop doing silly things like this. By the way, your survey is broken. I said I do NOT want to learn more, but I have to still answer the questions?? Poorly thought out survey!

If AFFCU is trying to do this to look good to Obama and other demacates, then fine- but if you really believe all this nonsense I would be shocked. Your company is great, please don't get sidetracked by all this CRAP. Go ahead and reduce your bills with florescent lights, that is my idea of green. Don't force it on me though.

This is a myth there is no global warming quit trying to get rich by scaring people.

Many of the statements seem very 'loaded'. Give me a break! I am more cynical of corporations than ever because of their lame attempt to go 'green', when in fact they are just bull-shitting customers. Please don't play that game America First.

Stop all the "Green" them and work on building a solid nation!

Going green and global warming is all a bunch of crap. All of this is caused by the natural earth cycle. Trying to brain wash people into thinking "going green" is getting rediculous, it just a way for large companies to save money because they don't have to send statements, buy stamps, etc. It's all about saving money not the earth. I only conserve on items to save money as well, not to "go green".

Get rid of the extreme environmentalists that lie like Al Gore and company.

Deal with the Green in my wallet, I'll worry about my environment. Its a good thing to take care of the planet but I don' feel it is your job to educate me about it. If it save AFCU money i.e. online statement, billing etc. instead of paper and stamps great. That allows more money for expansion, training, or even salaries (that makes happy employees) which I feel will better serve its members. Any forward moving progress will in some facet involve the change of the environment whether.... good or bad is a matter of opinion. Well you have my 2 cents or more time to get off my soap box....

For this crazy society to get over the fact that people caused this and know that is God who put us in this situation in the first place.

I do not have a green idea. I do however, have a "Green" theory. The green movement is a fad pushed by those with personal agendas, trying to profit from the rest of us. Don't get me wrong, I am completely in favor of making homes and buildings more energy efficient, but to force government subsidized programs onto tax paying citizens, to enrich individuals like Al Gore, is dispicable. Sincerely, a concerned citizen.

## Cleaning

Use the cleaners that our grammas used ...vinegar, lemon, and bleach, depending on the job. And be frugal like our grammas ...nothing ever went to waste, especially food (i.e., leftovers).

all purpose soap / use for hair, shower, dishes, laundry yet environmentally safe. get rid of plastic bags and brown bags forever> when i lived in germany in 1983 you had to bring your own bags to the grocery store. im tired of seeing them fly around on the freeway or get thrown away in trash, what a waste.

## Cost

if we can lower the cost of going green then more people would do it

I think there should be more tax incentives for alternative power (solar, wind) for individuals and businesses

I just want enviromental-friendly things to be more affordable. Maybe then I'd buy them more.

We all know the green ideas. I guess we need a better reason to do them.

Please stop using 'green' marketing to try to make me feel fuzzy and warm about my financial institution. Usually 'green' methods involve things like canceling paper bills/statements, and signing up to use email instead of paper. All of these things are mainly done for convenience rather than to help the environment. In fact, all of these things will save the companies thousands of dollars each year. Do those savings ever come back to the end user? Most of the time the savings are not passed on. If you want to have an impact on the environment, find a way to make it financially beneficial to the member to do so. People generally act on monetary gain well before they will act on environmental gain.

If you want people to make lasting "Green" choices it needs to make since economically. People, as a whole, will not "Go Green" if it costs more.

## Educate

Teach people what is recyclable and the first step is to reuse.

Educate Member (w/ respectful if not humorous signage): Turn off Engine when at branch drive thrus (it'll feel good when the AC or Heater comes back on) Note: if this is correlated to this account, I'm not Kinde, I'm James.

Education, the more one learns about the environment and the impact from one self the better the world will be.

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## Electricity

solar panels recycling (especially paper, since we use so much of it)

Circulate your air in the home regularly to decrease the use of AC/Heat. Use a whole house fan to reduce use of AC. Harvest rainwater. Drive like you do not have a brake pedal (hypermiling). ....

offer information to homeowners on incentives for renewable energy--rooftop wind turbines, solar, etc. then offer attractive loan rates for purchase/installation

Change your light bulbs out for energy efficient ones, use cold water, and pay your bills online. Walk everywhere you can (it's good for you) and be a safe driver.

solar panels on every home would be the best way to go green and also would create alot of jobs. there needs to be a way to afford it i would like to do so but the cost is probitative.

go solar

Electric companies should set up solar panel fields in the western states to take full advantage of the sun. They could use solar power during the day and fossil fuel at night if needed.

solar panels on Farmingville to recycle energy, windows that open instead of using forced air

turning off printers and computer monitors at night, esp over the weekend when the whole comp system could be shut down (to preserve the life of the comp and conserve energy). stagger work schedules to avoid traffic collect recycling products to submit to agencies on behalf of Call FCU

I think office buildings with windows should go either without lighting or with reduced lighting during the day, especially during the spring/summer months.

i would like to put solar panels on my home to reduce my electric bills and possibly increasing my home value

I'm building a home and it has lots of windows. When we move in, we won't have to use so many lights.

## Ideology

Buy and use just the necessary. Do not collect junk. Share with the needy is my greenest idea.

Things of nature also have a grave impact on the environment. I do believe we should do what we can not to cause greater problems.

Let us each use what we need and take no more. Want not, waste not. Greed and materialism is not green.

Let's drop this whole "GREEN" label. It makes taking care of our resources and environment into a buzzword and a trend. It also makes it easy for big companies that have the largest negative impact on resources and environment to sound as if they care about change when all they are really interested in is increasing business by appealing to society's desire to make the world a better place. How about we all just make positive changes and adopt/market/sell low-impact, sustainable product simply because it's the right thing to do, and stop advertising the fact that we are doing that!

All things in moderation! This goes for the people on both ends of the pendulum.

every and each person in the world have to participate in a "go green"

Common Sense!

The impact that our society has on the environment is so severe-TRUE! there is very little that individuals can do about it-False

get outside and appreciate the nature you have around you instead of staring at a tv while running your a/c and getting fat and lazy.

To do the best we can to leave the least impact for our children to enjoy what we and our parents have enjoyed.

watch what you buy and throw away. Take care of things

I think that green is a fad. I think people should just be wise about what they do if doing something that is supposed to be green seems like a wise idea do it. If not don't. Their is too much today being made out that people are bad and the earth is being made to suffer for it. I don't believe everything that is being said about this subject.

That we just make sure to be careful in all that we do, not just with mother earth but with our brothers and sisters that live on her as well.

Lets come to a happy medium, rather than mandate changes because of the loud complaining of the environmental causes. They blow things out of proportion and are so radical that they listen to no one except themselves.

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my green idea is to have an environment that is free of all these toxic materials that affect the ozone. we need most things green to make us enjoy our environment.

If we all do a little bit to help we can make a difference.

I think the concept of man-made global warming is a fraud. The sun causes warming. It's been warmer and colder than now, it's cyclical. We need to focus on the environment for sure, but not become detrimental to our economy.

Let the earth do what it does best, and live your life normally.

Start at home, ask local businesses' to start being more green. Participate when possible, in any Green activity!

One solution, proposed in England, is to get rid of half the people. According to them, that would save the planet. I guess that is ok if your not one in the half that was eliminated. Sure people are an impact. Get over it. We should work smart. I am an engineer and have advocated smart ideas for 30 years. Maybe, we will finally get some action. But remember that green will not be cheap and may consume a lot of "open spaces."

### Lawn/Garden

I put my lawn clippings in flower beds and on the garden to hold the weeds down and the moisture in.

support local farmers or farm coops in your area

I strongly feel large industry changes are key. However, individuals can do some things to change. One way to lessen the burden on the agriculture industry would be GROWING YOUR OWN FOOD, even if it is only a small portion of your yearly intake.

Plant a garden

Plant lots of greenery to help with photosynthesis--more ground cover too so it will grow freely and require little or no fertilizers and pest controls.

### Loan Rates

Green Home Equity Loans, with a bit of a lower rate, that require green building; such as solar panels and energy saving appliances.

### Miscellaneous

We should stop burying people in concrete tombs. It is better in nature for the bodies to replenish the soil.

All garbage should be processed by local collection agency for recycled products. Dirty job but would be great on environment and could pay for itself.

Green cards

No ATM fees to put GREEN in my account!

I see indiscriminate burning of weeds, trash, tires etc. that are severely impacting the air we breath, in addition to the smokers who pollute the air outside of businesses to the point of choking others entering these establishments. There needs to be more restrictions on burning and areas near building entrances where people smoke.

### Paper

I'd love to have the option to filter my mail. Especially the grocery store and retail flyers. What a waste! It goes directly from my mailbox to the garbage (or recycling bin, if possible).

Start Recycling Paper here!

My credit union should use balance booklets (like passports) instead of receipts, so that we can use less paper.

Stop forwarding insurance directories (Aetna directory is the size of an old Yellowpages book ) This would save paper and the energy it cost to transport it.

I think we should get better printers that use less paper. Also we should buy recycled envelopes, people just throw them out anyway which leads to more waste in the landfills. We should start using solar and wind energy to power the branches.

Recycle paper within branch. Printer paper should be from recycled paper. Energy saver light bulbs. Shutting computers off at end of day.

I currently use all scrap non-shred paper as scratch note paper and have also put a small box with a sign in my department to encourage the same from my staff. I have cut my post-it note use by about 90 percent. When appropriate, I also attach a "please do not print" message on my emails.



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Save the TREES!!!! STOP printing paper money.

All branches should have recycle bins for paper glass and plastic. This would ease the impact the Credit Union has on the environment and use of resources. TFCU could use this a model program for other CU's on Long Island and be a leader in this area.

stop wasting so much paper

I like the idea you already have of online statements....using less paper is a plus!

using less paper for transactions

As much paperless information as possible, but privacy and "hacking/identity theft" measures need to be increased.

get more people paperless and use more thermal energy in this country

As a Credit Union the first step we should be doing is recycle paper. We use so much paper everyday and it goes out with the regular trash, every banch should have a recycle bin.

Our CU wastes a tremendous amount of paper (receipts and copier) and the waste is not recycled. We need to update our systems/equipment and have a recycling program in every branch & office.

The credit union should be recycling all paper that is usually thrown out. All people should recycle.

Use less paper on the job. We go through so much paper it is frightening to think how much goes to waste. There is so much wasteful use.

Offices waste a lot of paper and ink printing reports. I would like to see offices print on the back of unused paper. Reminders about water conservation need to be sent again. I hate seeing residential and especially, commercial properties watering in the middle of the day. The water evaporates and sprinklers usually aren't spraying the grass anyway.

## Plastic

Stop making so much plastic.

I wish I was younger, I would love to start a plastic recycling plant. I am ashamed of our LDS culture that is negligent in caring for the earth and its environment here in Utah. I suggest that our legislators make it mandatory to conserve water and require everyone to xerandscape just like they do in Arizona. It is shocking and disgusting how much water we waste on watering grass.

## Recycle/Reuse

We need recycle depots in every community for all products which can be recycled.

Do one new step a week to go green. For example, i started to recycle cans, then cardboard, now I am recycling plastic.

layton city or davis county needs recycling options

Reuse ziploc bags by washing them. It saves money and saves the environment!

fast food restaurants should have garbage cans for paper bags and napkins

Recycle plant packets, recycle boxes paper are sent to us in.

Have every branch of TFCU have recycling bins for can's, bottles, plastics etc. none are available. Review all printing operations to insure that TFCU is not wasting paper on blank sheets that separate jobs. currently a blank sheet is inbetween all jobs. the blank sheets have not been recycled because they tend to jam the printers.

The branches should have a recycling bin for people's plastic bottles and other recyclables

recycling bins in the branches

For starters, TFCU should start by enforcing recycling. I know there is bins in the cafeteria, but its not enforced. Since its only on the 4th floor, someone on a different floor is not going to run up to the 4th floor to recycle. All departments should have recycle bins for there papers and every floor should have a recycle bin for all other recyclable materials ( aluminum cans, plastic bottles ect).Go one step further and create a job for someone to tend to the recyclables that is collected. If its enforced, TFCU as a whole can become more 'green'.

I think a lot of the going green is "hype" put out by company's so they look good - very few company's probably actually believe the marketing mess they are spewing or are a green company. I do try to be green when possible by recycling, reusing shopping bags, planting a garden, etc. My idea would be to do small things to go green - start with recycling plastic, glass and paper. Then try other things like the energy efficient light bulbs, reusable bags, etc. Find new uses for things you don't use or give them to the Goodwill or other charity so that someone else might be able to use them.

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My favorite thing to do is give away or get used items using the Internet. It's a great way to get stuff you need and get rid of stuff you don't need instead of throwing them away where they will end up in a landfill!

What is acceptable to use/reuse at work

We need more recycling facilities in Utah. And we need to start recycling glass.

Recycling and such is an absolutely great idea. Clean water and less in the landfills, I definitely agree with.. However Global Warming is a LOAD of CRAP!!!!!!! When 30,000 plus scientists are against it and can't get their message out because the whole move is politically and money driven and because of this it may cost me thousands of dollars that I don't have. I Don't agree. My pocket book doesn't agree. My children's future doesn't agree.

Recycling centers at local elementary schools for all different types of recyclables. If I was able to recycle more I would. Currently there is nothing available except for paper.

Minimize your "carbon footprint". Recycle more!

At the Credit Union, perhaps we can make a small contribution by using reusable cups.

recycling should never be 'optional' it should be mandatory, with a steep fine for not participating

I would recycle more if it was more convenient. I don't want another receptacle in front of my house for yet another garbage truck to pick up, but I don't want to use gas to drive to a facility (if there is even one where I live), either. Perhaps if there were dumpsters or something at the places I already go (grocery store, etc..), I would bring newspapers and the like. I know some stores have that now (not where I live), but they are always overflowing and smelly.

## Transportation

having more sidewalks and bike trails

keeping us closer to the work place to save gas and less stress and time.

If it was up to me I would live closer to home but I have no control over where I am placed in the work place

more businesses should provide bicycle racks or space for customers to park their bicycles.

-Give a .25% discount for buying a Hybrid auto. -Put out recycling bins at the branches. -Car Pooling.

have a bike drive through, and places to lock your bike up at your branches

I drive a Prius, have a garden, don't use chemical fertilizers, buy the environmentally friendly products when available, put in a house ridge vent instead of an attic fan.

To eliminate pollution as much as we possible can by not driving our vehicles unnecessarily!!

Have buses that are environmentally friendly. Not only use the buses to transport people to and from work but also to town. In addition, use the same buses to transport children to school instead of the school buses we now have.

We need electric cars and run most of our motors with cng o electricity.

Buy locally to support the local economy and reduce carbon footprint. Combine trips to reduce driving. Walk whenever possible. Bus/bike commute to work.

Get a financial incentive for buying cars that are Greener than the gas hog things that we use today.

buy a green pickup truck

## Water

Raise water usage prices for people with large water 'needy' lawns. Make environmentally friendly products less costly and so more attractive to the consumer.

Even though the impact I have on the environment is small, it is an impact. I must do all I can to make a difference. I am very interested in the idea of using gray (used) water to reduce the waste of water on our plants.

Water conservation in large corporations. Especially up here at the base. Maybe they're overwatering before the Air Show next week-end but to see gallons of water running down the gutters really erks me.

Watering less often and deeper. Using drip irrigation to water trees and bushes. Energy efficient light bulbs. Recycling.

See citizens/businesses with "less green lawns. Hey, wouldn't that also help the water shortage?!!

This one is to save water. Turn off the shower while you are soaping up. It saves water.

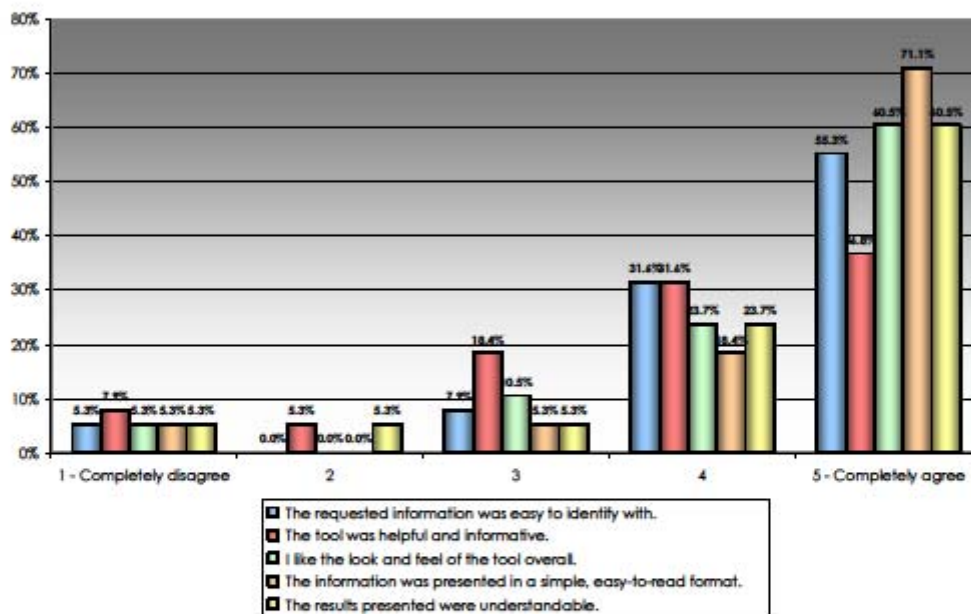
## APPENDIX 2

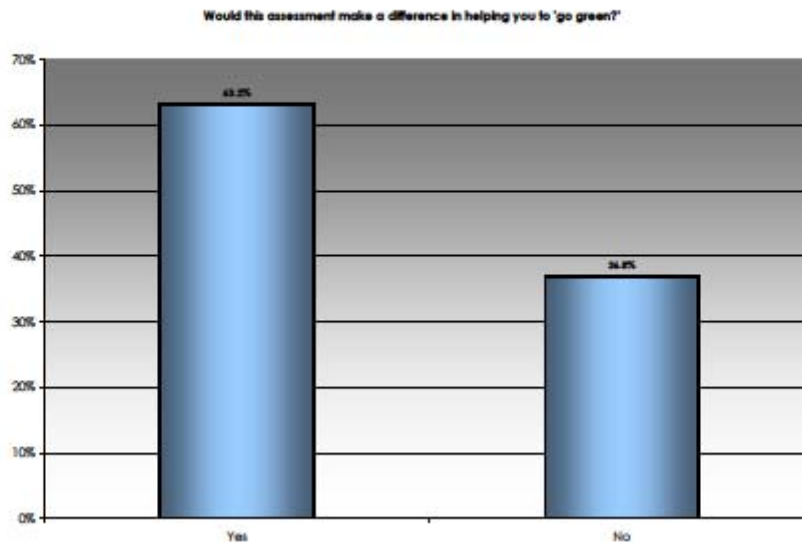
### The Leap....tell us what you think September 2009

This report is a summary of 38 respondents.

- Heritage Credit Union 10 Respondents
- America First Credit Union 11 Respondents
- Call Federal Credit Union 17 Respondents

Please rate your agreement with the following:





**Comments:**

- With some items
- shows the savings
- Makes me think more about doing more for the environment.
- I felt there was not enough information. While the design was very attractive, more statistics would have interested me.

**What do you like about 'The Leap'?**

- Attractive presentation and user friendly.
- cute, easy to use, quick
- "Ease of use, gives specific quantification of the potential savings and costs + benefits to taking the ""leap"""
- Easy to read and follow. I like the tips.
- good idea... keep it up...
- I guess I don't see the point. Of course I'm burning trees and gasoline! How else does a person function. Sure I could save money by driving a hybrid, but the financial benefit is little after paying the increased amount of a hybrid. And buses don't go where I need to go.
- I like the small amounts of info presented on each page - easily digestible.
- I liked the graphics, and the layout.
- informative
- It was fun and easy to use, easy to understand, and made the impacts of these different behaviors easily understandable.
- It was simple and fast. Sometimes things like that ask too many questions and give less answers. I like the breakdown at the end, showing you how much you save or could save, etc.
- It's easy and clear.
- nothing

- Quick Assessment
- real numbers in dollars that people can understand
- Showing the total savings change with each selection. Identifying everyday, simple changes to saving money, energy and gas.
- Simple to use, cute layout, and shows the actual estimated amount of savings per year.
- Survey portion is brief and to-the-point. Fun site (animation).
- The clean and simple aspect.
- The format is very clean.
- The information is made simple and easy to follow.
- The true facts!
- Very easy format. Makes it fun!

#### **What don't you like? What features are missing or unclear?**

- Ask about public transportation! I had to answer no to carpooling, but that's because I take public transportation to school everyday and only drive to work.
- Could use a more powerful title or slogan to create greater impact
- didn't take into account recycling
- How are the savings (or wasting) of dollars calculated?
- I didn't have anything that I didn't like.
- "I don't like that you ask about having a hybrid car. I think the question should be more about driving a ""Fuel Efficient"" vehicle. I also think the question of using the a CU loan to finance these types of improvements is an unneccary question."
- I like the question about turning lights off at the office. But what about a question of lights off at home?
- I thought it was too basic. More data on cause and effect, and impact, would have made the presentation more persuasive.
- I wasn't sure if the Timer on the TV question was about how long you were using it or whether or not you turned it off when you weren't using it. I don't have a timer, but I don't leave it on if I'm not going to watch it.
- If you don't drive a hybrid vehicle, that pretty much knocks you out right off the bat.
- it looks childish and the numbers you are using are rediculous.
- N/A
- none
- not sure about the connection to my credit union
- The amount of money saved is too simplified. There really wasn't enough personal info on vehicles to make an assessment of how much money a person could save by changing vehicles or by car pooling.
- The assumptions that are being made
- The explanations for the amount of savings seem kind of dubious. For example, the amount of money one could save on energy versus the amount they would lose in interest on a loan to finance the upgrades is kind of gray.
- "The look of The Leap is very elementary, which is nice (mostly clean and simple). However, towards the end, there is a lot going on between the ""useful tips"" and the frog spitting out random facts. Also, I think the savings or what you are not saving, is unclear. It's like a random number is spit out without any weight behind it."
- There are other ways of going green that weren't mentioned. Also some of the suggestions assume that everyone can afford to make the intial steps to go green.
- wasn't sure how to set up e-statements... I may already have them for all I know...

#### **Please provide any additional feedback to assist us in improving this tool.**

- GEt rid of it. It is stupid! Green is a good idea but this thing shouldn't be on your website.
- I can see the point you are trying to make, but right off the bat, because i don't drive a hybrib, I already look bad. If you keep that question, maybe it should be more at the end, start off on a positive note.
- I don't have any additional feedback. It is great just like it is.
- I found it so interesting that I would like to share it with friends and co-workers
- I'm not sure how this will be program will be used, but it feels more like a random online quiz that people do to waste time than an informative tool. I don't think it acheives the goal of

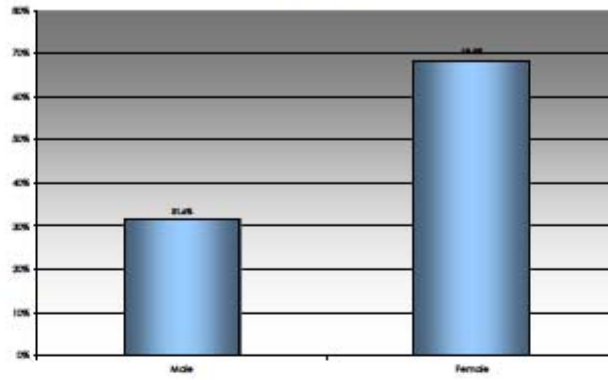
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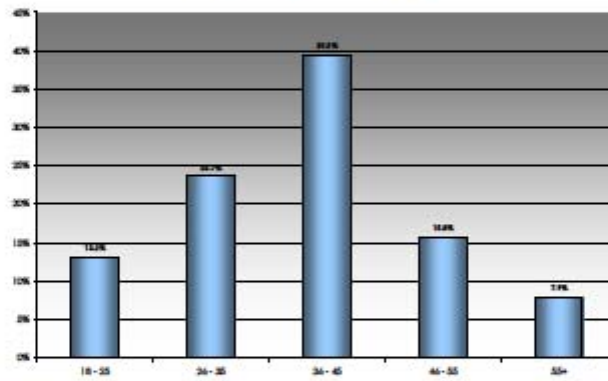
helping people want to go green or understand the green movement.

- Include links at each question to websites that offer the products that help you reduce energy or carpool/busline links in your own zipcode
- Overall it is an interesting idea, but seem too watered down to be practical. How long would it take to recoup the savings in energy versus upfront cost? What would be the project or behavior with the highest rate of return so that I can prioritize, etc. But overall the concept is a potentially helpful one as attaching \$ signs helps people to focus on benefits.
- "The ""green"" movement is nothing more than a sham. Wasting time on a site such as this will be viewed as silly in the very near future."
- The product-by-product part got a little long and tedious.
- Why would I put a timer on my TV. When I'm not using it I turn it off. I would be more likely to put timers on outdoor lights or something other than a TV.

Please select your gender.



Which of the following categories includes your age?



Which category most closely describes your 2008 total annual household income from all sources?

