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Q&A with Doug Tangwall*Doug Tangwall**February 16, 2010* | COMMENTS **Question: How can we connect with young adults in our credit union's marketing?**

Be prepared and give up some control.

Last week, I had the pleasure of inviting a member of the elusive millennial generation into my home. Her name is Michelle Kramer, a 26-year-old who is looking for work, following a two-year stint with the Peace Corps in Ukraine. I was intrigued when Michelle mentioned that, while out of the country, she sent in [this video that received 700 views as part of Summit Credit Union's "Pay It Forward" promotion](#)—a contest that donated \$10 to a cause recommended through a short video clip. A larger prize was awarded to the video that was voted best on the credit union's website.

According to Sarah Gibson, author of *The Zoom Guide to the Generations*, Millennials are born between 1982 and 2000 and are:

- Group-oriented
- Socially-conscious
- Community-focused generation that defines itself by affiliation

Hmm—sounds like a good fit for credit unions.

What's meaningful marketing to young adults?

As owner of a marketing firm that specializes in educational-content and social-media strategies for credit unions, let's look at what worked. This promotion engaged Michelle because it offered:

- Creativity (she made her own video and e-mailed it ; no upload was available)
- Personal meaning (in this case, her connection with social consciousness)
- A chance to share (in a format that her friends could relate to)

Preparing a Path to Success

Michelle's video has the potential to "go viral." And viral equals opportunity.

Are there improvements that could be made to promotions like this one to expand social-networking, self-education, and opt-in among young adults?

Here are some ideas:

- Allow participants to take more control. In this case, let them create and upload their own videos.
- Integrate with social-media tools. If it's too much work to share, Millennials will move on.

- Plan context-specific, click-through paths. Fill destinations with powerful content—packaged to address targeted goals or points of pain—and deliver it in ways that resonate with the group.
- Measure and adapt. By defining and tracking engagement metrics, you can find out what's working—and what's not—and refine best practices.

Prepare meaningful content, and plan a path to success. Social-media promotions are generally *soft-sell*, but with Millennials, they need to be *self-sell*.

And give this generation some creative license. When you do, there's a greater chance that something unique will emerge (and that others will be attracted).

So, let go of the reins a little . . . How does your credit union tap into the creativity of this connected generation?

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