

Discussion Points from Rory Rowland

During the 2010 Fall Forum many of the club directors shared their successful strategies for reaching the 55 to 65-year-old demographic.

One of the most important concepts shared was that every generation has "generational markers" or events that help define that generation. The most important markers for the Boomer generation is the concept of the "me generation" and the idea of experience or "life as adventure." There are generational marketing techniques to be more effective with this age group. Below is a list of words that you can use in your advertisements to the boomers which appeal to this 55/65 year old age group and will help market more effectively to them:

Activity, Active, Balance life and work, Choices, Connection, Contribute (to a cause), Create a life of your choice, Experience (bucket list), Face future with confidence, Growth, "Having Purpose, Meaning, and Direction", Health, Love, New, "Not like your parents and grandparents clubs" (Boomers don't want the same old club, they want a club designed for them)

IDEAS from HCI Peers:

- One director offered that you invite a group of boomers to dinner and use them as a focus group on how to change the direction of your club to be more inclusive and inviting to the Boomer generation. The new club is "not like your parents or grandparents club."
- You need to build relationships with this demographic. Certainly, it takes time but is one of most important keys to success. Listen carefully to their ideas.
- One bank does a "Heritage Club Member Drive." Give a gift basket as a door prize for various events in your community, and this gives you the opportunity to promote your club to other groups and functions.
- Create a passport that you can give your club members and you can stamp it for various events they attend, then they can turn all of the collected passport stamps into gifts and prizes. It's a great way to create a long-term reward for being a club member. If you want more information about this idea, contact Lois Dunbar at Prairie State Bank (Springfield, IL) / ldunbar@psbank.net
- Every year the bank sponsors a fundraiser for the local football teams when they play each other. The bank seeks out sponsors for the fundraiser and the proceeds go to the booster clubs of the two football teams. As of last year, they had raised over \$100,000 (cumulative) for the fundraiser of the booster clubs. Every employee of the bank participates in the program, and helps serve the pork chop dinner. There is also a parade for the athletes on the college football field. It is a great event for the entire community and you hit all the age groups of every generation.

- Rebranding? There was discussion about rebranding the club names- Heritage Club may not be appropriate for a boomer generation? And it may be appropriate for the clubs to reconsider their names to be more appealing to 55/65-year-old demographic. Some clubs are renaming their clubs vacation clubs or vacation tours in order to reach the younger demographic.
- One bank celebrated their 30th anniversary for the club. At the celebration, they had the chairman of the board share his memories from the various trips that he had gone on with the travel club. The bank sponsored and created a TV commercial to promote the club and the chairman of the board was featured in a commercial talking about his memories and experiences. It was a great way to promote the club.
- Social Media - As soon as you come back from a trip you can encourage people to become a fan of the bank or the club on Facebook. Then they can go to Facebook and see pictures and highlights of your most recent and exciting trip. This kills two birds with one stone, they become a fan of the bank on Facebook and it helps promote the next trip that you would offer for your club. As a footnote no one at the fall forum said they had a Facebook page specifically for the club. But some were seeking permission to start this kind of marketing so they could attract the 55 /65 demographic group. Boomers use the internet at a much higher rate than the WWII generation.
- Create exclusive benefits for the club that everyone in the community can see. One banker said this, “In order to make membership of our club more exclusive and a great benefit to the members, we have a special area for them at our bank during our local community's July parade. The local pork producers have a feast in the park about a block away from the bank and the line to get dinner is always extremely long. We provide the same dinner exclusively for our club members but there's no waiting in line, and we have a special area for them ribboned off right outside our bank. If you are not a club member you have to go to the park and eat and wait in a long line. But our club members get a comfortable and convenient place to eat where they can sit and enjoy the day. The pork producers cater the dinner for our club members and the bank staff serves our club members on this special parade day. While everyone else in town waits for their food, they are asking the obvious question “how can I become a club member and enjoy this exclusive benefit?”
- Why not have the club members make a float for your community’s parade?
- Have a series of seminars offered for your club members, and they can invite nonmembers to attend and learn about the benefits of the club. Seminar ideas: “How to plan for retirement”, “How to protect yourself from identify theft”, “How to care for aging parents.”
- Send birthday cards to customers who turned 55 and you could slip them a brochure promoting your club. Also give them a list of the free things they get for being a club member.
- On their 49th birthday, the club director sends the potential club member (current bank customer) a free stay trip or day trip coupon.
- Prairie State Bank has a wellness week where they have flu shots and health screenings, if you are a Voyager Club member you get your flu shot for free and the bank would

cover the cost. They also did a blood drive that attracted a lot of non-customers in the bank. The Lions Club came with the hearing screening. All this is held in the bank lobby and is a great way to promote the club.

- Post card advertising - www.vistaprint.com has a complete postcard stock program. This program makes it easy for you to promote your club to your customers. Postcards are easy to use and an effective marketing tool. You can send a postcard in between your quarterly newsletter and many club directors said this was a very effective technique. This way you can send postcards specifically to the 55 / 65 year old demographic.
- Popular Tours for this group: wine and cuisine tours, bicycling tours, gardening tours. Consider single hotel stays at those destinations (so club members don't have to pack and unpack to go to different hotels). Also create themes around history or theaters. These ideas have proven to be very popular with the 55/65 year old demographic.
- One club has an annual dinner and they recognize their club members who just joined that year. So the new customers were recognized, and the customer that referred them was recognized also.
- A couple of club directors recommended grandparent/ grandchildren trips. This is a great way to market to the Boomer crowd who would still have young grandchildren. (Some directors set the minimum age for the youngest grandchild at four years old.) It is a great goodwill fun event. The zoo and the children's Museum is a great option for this trip. The perfect age for these is for 8 to 12-year-olds. One great idea was to plan a trip to the American Girl store for a grandmother's/ granddaughter's trip. Most directors priced the trip at one price, where the adult pays for the bus ride. And every child must be accompanied by an adult - there can be two grandchildren per one adult grandparent. As a footnote you may want to restrict electronic devices so this is the time for them to bond with their grandparents.
- One director offered this solution to attract the boomers: have trips that help people while they are there. AKA: VolunTourism. Boomers love causes, and if their trip could also offer a cause to help, this will attract Boomers.
- Don't go cheap for Boomer tours. Boomers like nicer restaurants, they like wine and cheese tasting parties, etc.
- For Boomers you can schedule more vigorous trips that may require some extended hiking. And to help with your marketing you may want to just do specific generational marketing on these trips. Only do a mailing to the 55 to 65-year-old group. The question was asked "Do we have to offer every program to everyone in the club every time?"

Key markers for the Boomers:

During the session, the directors talked about the key markers for advertising to the Boomer generation. Each generation shares experiences and ideals that link them and bind them together. The overriding ideals that link and bind the Boomer generation are the concepts of individualism /"the me generation." Therefore when you're marketing to the Boomer generation it is important to use these markers/ideas/concepts that appeal most to this generation. Those markers and ideals are much different than the ideals and markers of the mature generation. If you try to use the same language to market your trips or club activity, you will not get the optimum results that you'll see if you use different language and approaches with each generation.

Here are things that Boomers are searching for:

- Give them free time and choices on your trips so they can make up their own mind about what they want to do.
- Have it be adventurous and a bit challenging.
- Have electronic updates to educate them about the trip/destination - they like to learn something or do something different. Bucket list trips/ destinations are very appealing for this group.
- Offer trips that they may spend a little time at a nicer hotel and at nicer restaurants - Boomers do not like the idea of buffets.
- Use the concepts of adventure or create your own fun.
- When selling a trip use pictures of couples or a small group - do not use pictures of a group of 20 or 30 people. Boomers like smaller and are more into my groups whereas the mature generation likes going as an entire group of 20 or 30 people. This distinction is very important to market to the 55 to 65-year-old group.
- Stress the importance of free time on the trip, that they will not always be with the group and that they will have choices while they're on the trip.
- Pampering trips or trips designed just for you. Even using the terms "designed just for you." This is a great way to market to the Boomer generation.
- Promote trips that they couldn't do on their own - where they may have to rent a car. For example, where you take a coach to Chicago and ride Amtrak back. Might be a tough one to pull off if planning on your own, so stress how the club can offer this because of your more sophisticated travel experience as a club director.
- The directors discussed, "How do you offer one trip to get to 50-year-olds and 95-year-olds to go on the same trip? One director suggested that you try not to market to that wide of the spectrum. Just because they belong to the club doesn't mean that they have to receive the same marketing materials to every person for every trip? If they don't, then market certain trips only to certain segments of your club. If you truly want to get the 55 to 65-year-olds, create trips just for them with marketing materials specifically designed for them and mailed only to that generation.