

Email Marketing

Want to know one of the best ways to keep in touch with customers? The answer is simple – e-mail marketing.

E-mail marketing is one of the most effective ways to keep in touch with customers. It's cost effective and, if done properly, can help build brand awareness and loyalty. At a typical cost of only a few cents per message, e-mail marketing is quite a bargain in terms of price and time when compared to direct mail. In addition, response rates on e-mail marketing are strong, ranging from five to 35 percent, depending on the industry and format. Response rates for traditional mail average much lower, barely cracking the three percent mark.



Another benefit of e-mail marketing is the demographic information that customers provide. Discovering exactly who your customers are—how old they are, what their interests are, what region of the country they reside in—can help you tailor your products and services to best suit their needs.

• Should I use HTML or Plain Text?

Response rates for HTML e-mails are generally far higher than plain text, and graphics and colors tend to make them look more professional. The downside is that HTML e-mail is slower to download, and some e-mail providers may screen out HTML e-mail.

• What incentive, if any, am I providing consumers?

To get customers to sign up for e-mails, advertise the benefits of receiving your communications, such as helpful tips, informative content or early notification of special offers or campaigns.

• Can I ask too many questions?

Each demographic question you ask may reduce the number of customers signing up; therefore, it's best to limit the amount of information you solicit or give customers the option of skipping the questionnaire.

Advances in technology are being made every day, and each advance brings new opportunity to your business – as well as new challenges! Be sure to understand the types of technology that are typically used in your industry, and then put them to work for you.

Source: SBA.gov

Do You Know About SCORE?



The SCORE Association "Counselors to America's Small Business" is a nonprofit association comprised of 11,500 volunteer business counselors throughout the U.S. and its territories.

SCORE members are trained to serve as counselors, advisors and mentors to aspiring entrepreneurs and business owners. These services are offered at no fee, as a community service. The following lists some of the ways you can get in touch with SCORE and start getting the business advice you are looking for:

- SCORE Online: Choose a mentor. Ask your business questions with the click of a mouse.
- Visit Your Local SCORE Office: Make an appointment with a mentor and talk face-to-face or attend a business workshop.
- Online Workshops: Check out one of the free, online workshops or register for a webinar.

- Business eNewsletters: Subscribe to the eNewsletter and get business tips and interview with leading experts.

More About SCORE

- There are 389 SCORE chapters in urban, suburban and rural communities, including one located at 350 Motor Parkway in Hauppauge.
- SCORE was formed in 1964 and nearly 4.5 million Americans have utilized SCORE services.
- SCORE can help you if you are trying to start a business or if you need some help with your existing business.
- You can visit their site at www.score.org

Source: SBA.gov

What Is a Business Line of Credit?

A business line of credit gives your business access to cash, whenever you need it, up to a pre-specified amount. The main advantage of a line of credit is flexibility.

Funds will always be available to you, when you need them, but you pay no interest until you draw on the line. This makes a line of credit an excellent resource to have at your disposal in case of an emergency. Your line can be secured or unsecured, with multiple repayment options, and a variable interest rate.

Business lines of credit are great for a variety of ongoing or short-term financing needs. Use the funds to improve your cash flow, purchase inventory, materials and equipment.

If you feel your business could prosper with a business line of credit, give us a call. TFCU's Assistant Vice President of Business Lending, Jordan Herzlich, will be happy to review the loan options available to you. He can be reached at (631) 698-7000, extension 3016, or jordanh@teachersfcu.org.



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- **Make your money go further with special discounts** at visa.com/smbbusinessoffers.

Apply online at www.teachersfcu.org, stop by any branch or call (631) 698-7000, ext. 6790.

*Covers U.S.-issued cards only. Visa's Zero Liability Policy does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Identity Theft Assistance offers important information and toll-free assistance. Consult issuer for additional details or visit visa.com/security. © 2009 Visa U.S.A. Inc.

Business Relationship Contacts

Business Loans and Lines of Credit call:

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Business Accounts and Services call:

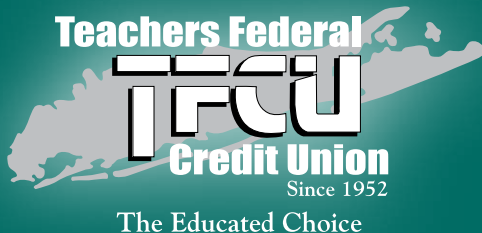
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