

# National Credit Union Program Delivers 500,000 Sales for GM Nationwide

by Jim Stickford

Michigan's credit unions have been a steady and dependable source of finance for those wishing to purchase a car, even in times of economic downturn.

One of the ways they've been able to demonstrate their ability to help members is through a special "Invest in America" program.

The Michigan Credit Union League's (MCUL) "Invest in America" program offers special savings on products and services, in this case GM vehicles, that are offered by partnering U.S. companies. The program was launched in 2008 and is administered by CU Solutions Group, an affiliate of the MCUL.

GM's participation in the program has resulted in 500,000 vehicle sales over the past four years. They recently celebrated this at a special ceremony at Genisys Credit Union headquarters in Auburn Hills.

David Adams, MCUL & Affiliates CEO, said he has been involved with the program since its beginning.

"Our subsidiary CU Solutions has entered into contracts with several U.S. companies such as GM, Spring and Liberty Mutual," Adams said. "We even have a product called 'Shop America' which gives discounts on thousands of products that can be purchased online. People can check out 'lovenycrreditunion.org' to learn more."

The idea, Adams said, is to help give credit union customers service and options while also helping U.S. companies.

Among the services included, Adams said, is a special program that allows credit unions to purchase a GM car at a special rate.

And credit unions, Adams said, have stayed in auto financing despite bad economic times, giving their members access to credit. That is something that many people in the last few years have really needed.

"There's no question that large banks were hurt by the mortgage crisis," Adams said. "That affected their ability to provide credit for car loans. In addition, captive finance companies like GMAC - now Ally Financial - were also hurt because they were depend-



Jeff Edwards, GM's Director of Retail Planning, Incentives, GM Card

ent on the bond market for their financing. So when the bond market tightened a few years ago, other lenders such as credit unions had to step in."

Adams said MCUL's program came along at the perfect time to help consumers. Under CU Solutions, they created a membership enhancement division that provides credit unions with marketing materials and Web resources so that credit unions can promote the program.

"There are about 7,000 credit unions in the U.S. with 95 million members," Adams said. "If a company like GM wants to reach them, it's not efficient for them to do it themselves. By working through us they are able to reach a large audience. 'Invest in America' isn't just a slogan, it's what we in credit unions do. By participating, GM has been able to get 500,000 sales in the past four years."

Adams said the beauty of Invest in America is that it's not just some self-serving initiative to help credit unions. He estimates that about 40 percent of financing of car sales using the program comes from credit unions.

"This program is about more than promoting credit unions, it's about promoting GM sales

through 'Invest in America,'" Adams said. "Credit union customers hear about the program and how they can get GM vehicles at beneficial rates and they can get financing on their own if they want. They don't have to finance the vehicle through their credit union, they just have to belong to one."

So if a credit union member is able to pay cash for a car or get better rates somewhere else, they can still purchase the vehicle via Invest in America through their credit union, Adams said.

Jeff Edwards, director of retail planning/incentives for GM, said Adams was right about the state of car financing back in 2008.

"At that time there were a lot of problems with banks and the lending of money for car loans," Edwards said. "But credit unions



Teri Wollmar, left, and Genisys President and CEO Jackie Buchanan

work in a different way and they were able to help."

Credit union customers who purchase a GM vehicle through Invest in America get what Edwards calls preferred pricing. He said it's not dissimilar to employee pricing programs.

"We plan to stay with the program," Edwards said. "We've been able to leverage the relationship strongly. We have no plans to change the program unless someone comes out with something that is clearly an improvement. We're always looking for things like this program."

Edwards said that of the

500,000 GM cars sold through Invest in America it is estimated that about 80 percent of them are conquest sales. And from a marketing standpoint, GM doesn't have to do the heavy lifting. That's done by the credit unions.

"Again, I want to emphasize that this program is offers huge support to the public at a time when it was very difficult for many people to get auto financing. Credit unions are a great source of credit and have serious financial capabilities available for their customers and these services don't ebb and flow with the financial markets."

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