GETTING STARTED WITH SEO:

How to begin the process of strategic client engagement through search.

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& ASSOCIATES

SEARCH ENGINE OPTIMIZATION (SEO)

SEO is a practice with one goal: ranking #1 for specific search terms on search engines. The terms in question? Anything and everything related to why your members' personal financial needs are best met by your credit union.

Since the industry truly launched over a decade ago, the rules have changed on an almost seasonal basis, but one fact has always stayed the same: create useful content to engage with your members, and the #1 rankings will follow.

USE THIS WHITE PAPER TO

1. Create your SEO philosophy
2. Review your site and establish your SEO baseline
3. Plan some small but vital updates to your website
4. Decide upon and implement your offsite Strategy

You'll come across several Exercises as you read through. Feel free to complete them as you go, or save them for later. A complete set can also be found on that last page of this whitepaper.

HOW DOES SEO WORK?

1. Google judges the pages on your site by a series of metrics including title tags, meta tags, URLs, page content, links back to your site, "likes," location etc.
2. Google assigns a rank to your page for a search term.
3. Either you show up, or you don't.
4. Some of them are "easy" to control i.e. title tags.
5. Some of them are much harder i.e. social interaction.

WHY IS SEO IMPORTANT FOR YOUR CREDIT UNION?

1. Find new members by appealing to their personal interests.
2. Increase wallet-share with current members.
3. Maintain brand awareness in your community.
4. Search engines are heavily location-based i.e. a business based in a specific area like your credit union is better positioned to take advantage of this than a bank with a national presence.

CREATE YOUR SEO PHILOSOPHY

Everyone loves to be #1, but there's no point in ranking for terms for bragging rights. Your goal is to rank #1 yes, but your true purpose is online engagement with your members. Your website isn't just a ratings machine, it's a virtual branch that represents the experience and service that your members can expect from you. How does your credit union stand out? How do you best serve your field of membership? What do you offer that other PFIs don't?

Hopefully these themes drove the creation of your website. However, if it was built with utility in mind i.e. strictly for online banking, it might be time to rethink your copy. Your current members already know they can bank online with your credit union. Why add more content to tell them what they already know when you can use valuable space teaching them about the services they don't remember off the top of their heads?

Remember, you aren't just competing with other credit unions. You're competing with anyone who might provide or write about financial services for individuals i.e. personal finance blogs, financial news websites etc.

Consider the search term "best loan rates," and note the top 5 results.

While someone searching for the best loan rates would certainly benefit from a credit union's service, they won't find a credit union on page 1 because the competition is doing it better.

Think about the ways that you make a difference in members' lives.

EXERCISE #1:

Take an hour and make a list of all of the ways your credit union is unique i.e. fields of membership, types of loans, CD rate etc. Then go online and search for some of these terms in Google. This will give you an eye for the competition and the playing field as it stands. The old adage rings true: You can't win the game without knowing the competition.

REVIEW YOUR SITE. ESTABLISH AN SEO BASELINE

Visit your website for the first time. If it's too hard to view it like an outsider Use a service like *usertesting.com*. You might think your homepage screams "only free checking in under-served areas," but your visitors might see something completely different.

If you haven't already, hook your account up to **Google Analytics**. Google Analytics is a free tool provided by Google that allowed you to view relevant statistical information about your website. There is a ton of information in this robust tool, and it's easy to be overwhelmed.

EXERCISE #2:

Go directly to **Acquisition ⟶ Search Engine Optimization ⟶ Queries**, and see how your current visitors from search are finding you? Are these terms related to what your team developed in Exercise #1. If not, don't feel bad. This is usually the case when establishing your SEO baseline.

While in Google Analytics, make sure to click on the **Landing Pages** option underneath **Queries**. This will tell you what the most popular landing pages are from search. Occasionally you find that you rank for a term that you never thought of. This is indicated by random landing pages on your website that you might have forgotten about. Keep these in mind as you execute your SEO strategy.

You know what you want to rank for, and you know what you actually rank for without even trying. Your next step is to associate actual keyword goals with the terms that you believe you should be ranking for.

ESTABLISH YOUR GOAL KEYWORDS

You still have that handy list of themes from **Exercise #1**, and you know what you're actually ranking for from **Exercise #2**. Your next step is to figure out the technical keywords you should be ranking for. You know how you refer to your stellar offerings in-house. In order to connect with members through search for these terms, you need to know how they'd refer to them.

There are several ways to figure this out.
1. Conduct surveys of current members.
2. Ask your tellers to pay attention to word choice when members use branches.
3. Review search terms used on your website if you have a search bar, and it's trackable.
4. **Use the free Google Adwords tool to find out what the most prevalent search terms on Google actually are.**

ESTABLISH YOUR GOAL KEYWORDS (CONT.)

All of the choices are certainly useful, but some of them are also time-intensive, prone to human error, or they don't mirror the online environment you're working with. Your best bet is to go with #4. Use the complimentary Google Adwords tool.

https://adwords.google.com

Log in to Google Adwords with the same account you use for Google Analytics ⟶

Click on Tools ⟶ **Search for new keyword and ad group ideas**

This will take you to this screen:
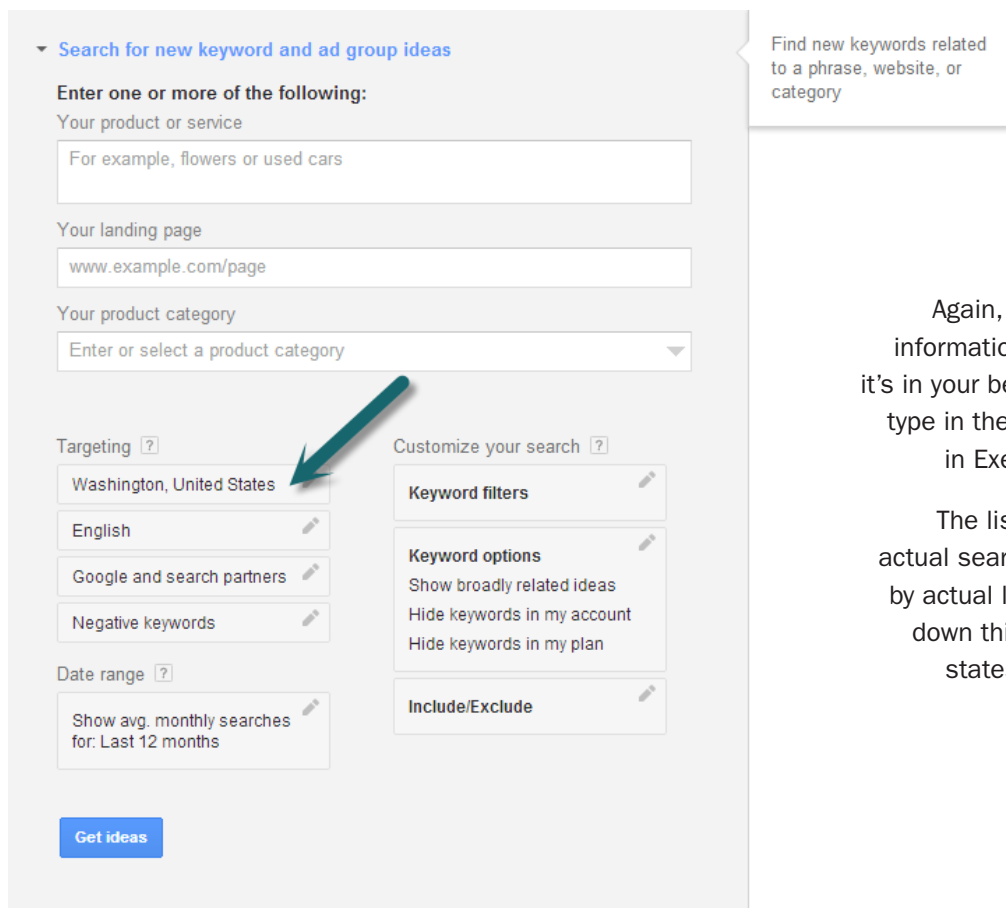
Again, there is a massive amount of information available from this tool, but it's in your best interest to start small and type in the key services from lists made in Exercise #1 and click **Get Ideas**.

The list of keywords this provides is actual search terms commonly searched by actual live people. Note, you can drill down this tool by region to only select states in your field of membership.

EXERCISE #3:

Type in one of the services from your list and select the state where most of your members reside. Click **Get Ideas** and note what types of keywords come up. Re-set the geographical target to a State across the country, and click **Get Ideas** again.

NOTE:

Some searches might be common to both, but there will be a difference based on the vernacular of different regions of the country.

This tool will tell you what your current and prospective members are searching. You want to rank for these terms first and foremost. Consider this screen the main portal for your term of choice. The image below shoes results for searches including the term "lending" in Washington, D.C. (This is sorted by Avg. Monthly Searches, and you can do this by clicking **Avg. Monthly Searches** on this screen.)
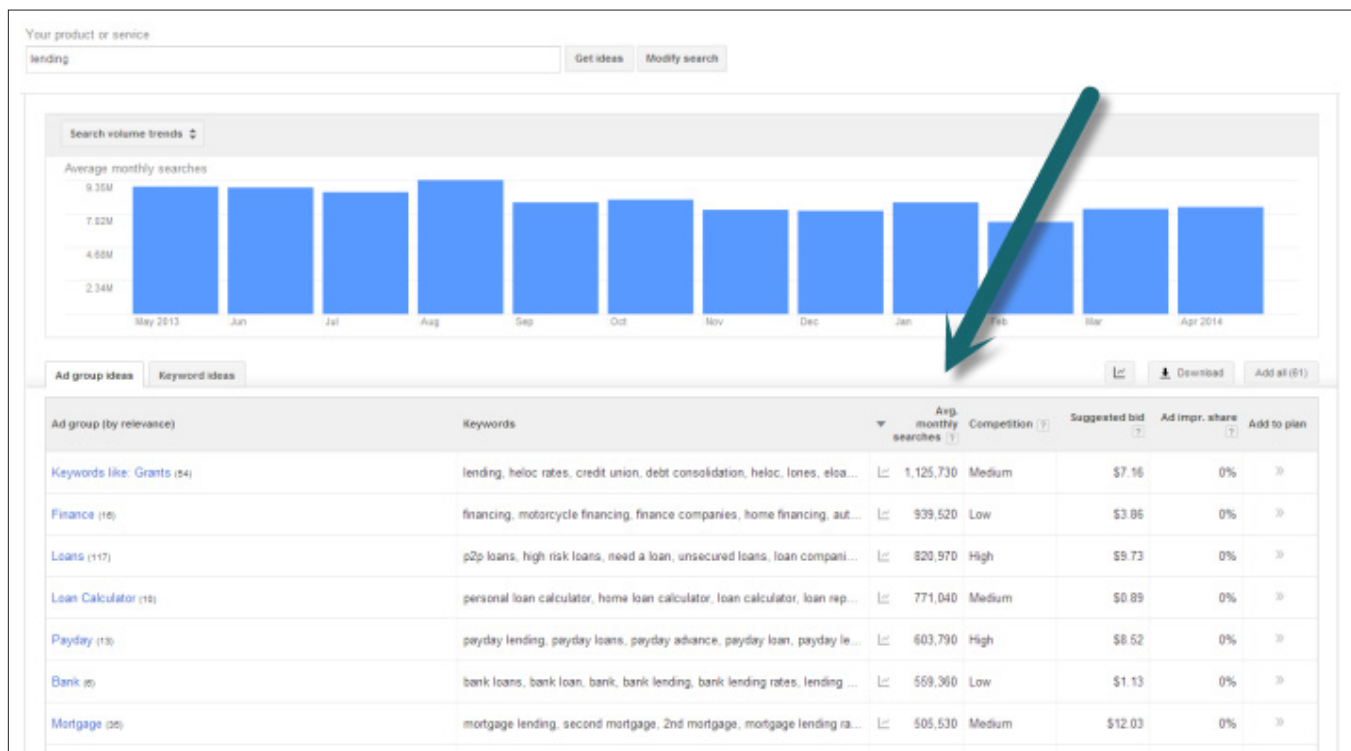
Take some time to review this report and see what phrases your members are using to describe the products they need. You will use these words to optimize your site! Pick 5 to start.

OPTIMIZE YOUR WEBSITE FOR THESE TERMS

There are literally hundreds of factors that contribute to ranking #1 on search results for the terms you just identified. Your first step is to establish landing pages on your site. Since you know what terms you want to rank for, look at your website and choose the pages that already discuss the 5 keywords you have chosen.

EXERCISE #4:

Enter the search terms you've chosen into Google, and check out the first 10 pages of search results. Does a page on your site already rank for one of them? Excellent! This is your landing page for this term. If not, no problem. Any page can be a landing page once you decide to make it one.

EXERCISE #5:

TAKE ADVANTAGE OF 5 SEO "QUICK WINS"

1. Update your title tag
2. Update your meta tag
3. Verify your URL
4. Verify your Business Listing
5. Add alt tags to images

TITLE TAG:

If you're using a Content Management System (CMS), there should be a field indicating SEO and/or the ability to update your title tag. The title tag is not the same thing as the headline of your article (though it can be). The title tag actually refers to the top line in a Google Search Result.

In order to rank for your term of choice, you have 70 characters of space to tell Google (and humans) that your page deserves to rank 1st for this keyword. Take the example of "loan calculator" below.
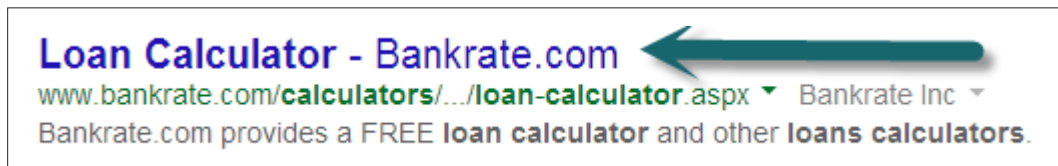
NOTE:

- Keywords are front loaded i.e. the keyword loan calculator appears at the beginning of the title tag.
- Branding is included i.e. this title tag is keyword + company name, for credit unions, it would be Loan Calculator – Credit Union XYZ.

META DESCRIPTION:

If you're using a Content Management System (CMS), there should be a field indicating SEO and/or the ability to update your meta description. The meta description is the text that appears underneath your title tag.

The text itself doesn't technically affect rankings, but the click-thru rate i.e. the rate at which people click the link to visit the website does. When people view your listing, that meta description is helping them figure out if your website is what they're looking for in 160 characters or less.

LET'S LOOK AT THE TOP THREE RESULTS FOR "LOAN CALCULATOR"

Loan Calculator - Bankrate.com
www.bankrate.com/**calculators**/mortgages/**loan-calculator**.aspx ▾
Bankrate.com provides a FREE **loan calculator** and other **loans calculators**.

Auto **loan calculator** - Bankrate.com
www.bankrate.com/**calculators**/auto/auto-**loan**-**calculator**.aspx ▾
Looking for an auto **loan calculator**? Bankrate.com provides car loan and auto **loan calculators** to help with your buying decision.

FinAid | Calculators | **Loan Calculator**
www.finaid.org/**calculators**/**loan**payments.phtml ▾
This **Loan** Payment **Calculator** computes an estimate of the size of your monthly **loan** payments and the annual salary required to manage them without too ...

NOTE:

- Keywords are repeated, but in an easy to understand/non-spammy way.
- The second result, also Bankrate, specifies different types of loans.
- The top result is short and easy to understand. Either they need a free loan calculator for multiple types of loans or they don't. Chances are though, if they're searching for **loan calculator**, they do which makes this meta description the most successful.

URL:

The URL in SEO is the same thing as the URL every other day. It's the link to a specific page on your website. It is crucial that you include the keywords you want to rank for in your URL.

Loan Calculator - Bankrate.com
www.bankrate.com/**calculators**/mortgages/**loan-calculator**.aspx ▾
Bankrate.com provides a FREE **loan calculator** and other **loans calculators**.

Auto **loan calculator** - Bankrate.com
www.bankrate.com/**calculators**/auto/auto-**loan**-**calculator**.aspx ▾
Looking for an auto **loan calculator**? Bankrate.com provides car loan and auto **loan calculators** to help with your buying decision.

FinAid | Calculators | **Loan Calculator**
www.finaid.org/**calculators**/**loan**payments.phtml ▾
This **Loan** Payment **Calculator** computes an estimate of the size of your monthly **loan** payments and the annual salary required to manage them without too ...

USING THE SAME SET OF RESULTS (NOTE:)

- Use of hyphen to separate keywords i.e. loan-calculator.
- Other loan-related terms i.e. **auto** in the 2nd spot and **loan payment calculator** in the 3rd.
- Juxtaposition of loanpayment in the third result. Google has the ability to contextualize search which is why the search for **hot dog** is more likely to return a food-like substance than a dog in a fur coat. The same idea goes for your keywords. The word **loan** near the word **payment** is contextually similar to the search for a **loan calculator** which is why including that phrase in the URL is actually a wise move.

As you can see there are a variety of ways to properly write a title tag, meta description and URL. It doesn't have to be Shakespeare, and it does have to be relevant. There's nothing worse than leaving these fields blank. You're denying your site easy points that will contribute to member engagement online.

VERIFY YOUR LOCAL LISTINGS:

Another key factor to ranking highly on search engines for key terms is through backlinks or links to your site from other websites in the same industry. Backlinks are essentially electronic forms of vouching for another site. The same way you're more likely to take vendor recommendations from another Callahan Roundtable participant, Google will take site recommendations from a related site.

All backlinks are valuable, but they are not created equal. Links from big sites i.e. Facebook, LinkedIn, major U.S. newspapers etc. are worth more than links from sites no one has ever heard of. Similarly, links from sites like *BankRate.com*, *Forbes.com*, *CNN Money* and sites regularly visited by your SEG are more valuable to you than links from sites like *CUTimes* or *CUJournal* i.e. publications your members aren't likely to be reading.

The easiest way to get backlinks at the beginning is via social media and local business listings. In addition to providing outlets for your members to reach you, they are also great resources of backlinks.

EXERCISE #6:

REVIEW YOUR LOCAL LISTINGS, AND ADD OR UPDATE WHERE NECESSARY.

Start with Facebook and follow up with YellowPages.com, FourSquare, Google+, LinkedIn, ReachLocal, and Local.com. All of these sites offer business listings to all local businesses including yours. Facebook and Yelp both allow multiple listings for each branch.

Getlisted.Org is a quick and easy tool for you to use to check your local listings and verify that your information is correct. Once you've set up your listings, you can use these tools to verify that they're correct.

One of the most important listings is **Google Places for Business** (Formerly known as Google Business Listings.)

http://www.google.com/business/placesforbusiness/

At the very least, make sure that you have a business listing set up via Google. You have the opportunity to include services and a lengthier company description than other business listing sites, so take advantage. Even the White House has one.
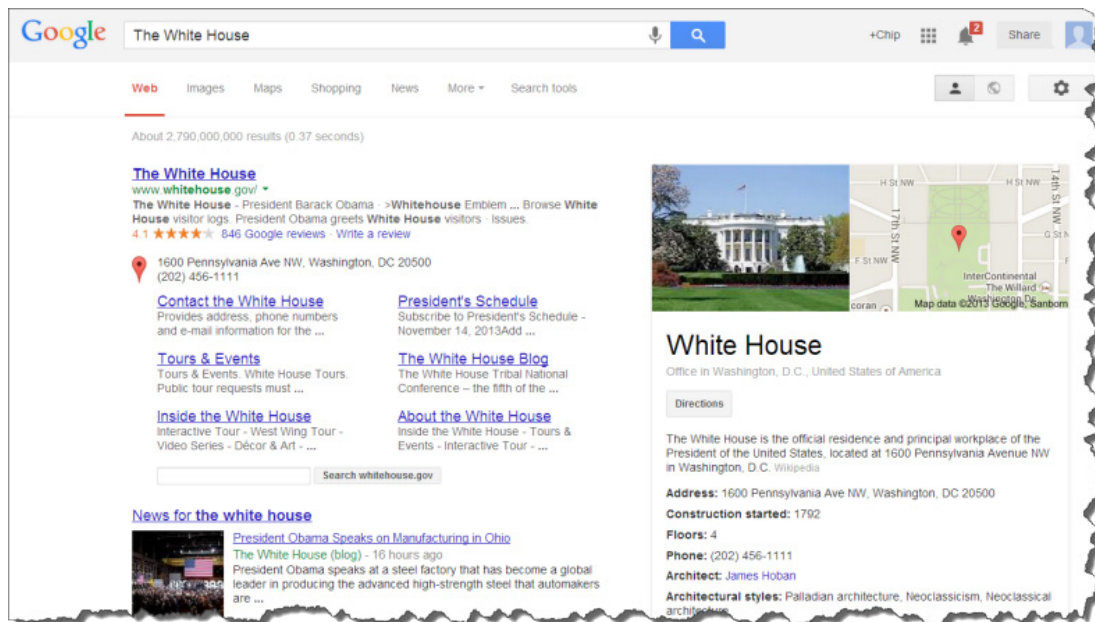
VERIFY IMAGE "ALT" TAGS:

No matter how your site is built, you have the ability to add "alt" tags to images or tags that associate images with keywords. Have you ever opened an email in outlook with outlines of images and words typed inside but no actual pictures? Those words you see are alt tags, and they can also help you rank. Every image on your website should have an "alt" tag. Your logo should always be tagged "Credit Union XYZ," and every other image should be tagged with the keywords you're trying to rank for.

EXERCISE #7:

Review your CMS or ask your developers for the best method of adding "alt" tags to your website. Pick 5 images, and tag each one with one of the keywords you chose. In a few days, consistently search for your terms, and check the section that displays "images." You shouldn't be surprised to view something familiar.

CONCLUSION:

There are literally hundreds of factors that contribute to search results. Hopefully, this quick primer will get you started. Stay tuned for phase 2: **Advanced OffSite SEO**.

QUESTIONS? COMMENTS? DID SOMETHING WORK FOR YOU?

We would love your feedback. Please email *jdavis@callahan.com*.

EXERCISES

EXERCISE #1:

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