

Many Are E-Mailed, Few Are Delivered

About 65% of e-mail is spam, says MessageLabs, Gloucester, United Kingdom (U.K.). A new law, the CAN-SPAM Act of 2003, aims to impose limitations and penalties on spammers.¹ Yet despite its enactment this year, spammers still bedevil legitimate e-mail marketers—and your members.

As a result, you're having problems with e-mail deliverability—getting your message into your members' e-mail. Beyond deliverability, the deluge of junk e-mail has reduced open rates for e-mails that do make it into your members' in box and, consequently, lowered clickthrough rates for member offers.

Personalize your e-mail message content to your members' needs and personal financial situation. Don't offer a product they already have.

To address these problems, you must take new measures to make sure your messages get through the spam filters. In the past, having a clean mailing list and getting permission to send your members e-mail were enough. Today, you must ensure your e-mail doesn't join the estimated 17% of messages that ReturnPath, New York, says are filtered out due to false-positive spam identification.

Spam filters exist at the Internet service provider (ISP), enterprise, and desktop level. These programs use rules-based guidelines to catch undesirable e-mail. The guidelines catch unwanted e-mail by looking at message content including sender, subject line, and/or body copy. You must design e-mails to avoid these red flags.

Another way to improve deliverability is to make sure your credit union or ISP doesn't get blacklisted. Blacklisting occurs based upon complaints against mailers consumers make to organizations such as *spamhaus.org*, *spews.org*, and *mail-abuse.org*. These organizations then place blacklisted addresses into databases checked by e-mail filters prior to e-mail delivery.

Even legitimate senders inadvertently can end up on a blacklist. To help avoid this problem, use an e-mail service provider (such as Double Click, New York, or Digital Impact, San Mateo, Calif.) set up to ensure you don't get blacklisted.

Another trend in the spam war is the growth of e-mail warranty services. Companies such as TRUSTe, San Francisco (www.truste.com); Habeas Inc., Palo Alto, Calif. (www.habeas.com); and IronPort Systems, San Bruno, Calif. (www.ironport.com) are developing trusted or bonded sender programs to provide e-mailers with a seal of approval. Consider participating in one of these programs to improve your e-mail's deliverability. Spam filters check e-mail data and allow bonded messages to go through.

Before sending your e-mail marketing piece, manage these factors to ensure members open it:

- **Timing**—time of day, day of week. E-mail messages flood members' mail boxes at different times of the day and week. Research by eMail Labs, Redwood City, Calif., shows in the first three quarters of 2003, Wednesday was the day with the highest e-mail open rates—22%.
- **Content**—header, message. Personalize your message content to your members' needs and personal financial situation. Don't offer a product they already have, unless you're reminding them of its benefits or offering them a better deal. Also be sure to comply with CAN-SPAM rules requiring you to include your address in the message content; provide an opt-out option; remove from your e-mail list within 10 days members who opt out; and include a subject line that's not deceptive.
- **Frequency**—a balance between too little and too much.

You also can ask members to add your e-mail address to their e-mail address book. Many filters check against contact addresses to determine if a message is legitimate. As part of this strategy, it becomes critical that you don't change your e-mail address.

A combination of these tactics should ensure members receive your e-mail messages. ■

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¹See CUNA's e-Guide, www.cuna.org/compliance/member/eguide/eguide_spam_latest.html.

