CUBrandMonitor
Local SEO 101

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Local Business Listing Attributes

Your Business Title

Your "business title" is one of the most important factors for ranking well in the local search engines. Having a title that remains consistent across all data sources is very important; it helps the search engines establish trust in the existence and location of a particular branch.

If your credit union is referred to as *City Name Credit Union* in one place and *City Name Federal* in another place, there is a chance that Google and the other search engines might see that as two separate businesses when it comes to indexing the listings (creating duplicates).

If you have recently had a name change or are looking ahead to one, you'll need to go through the steps of changing its name, you can register a new DBA ("doing business as"). You will then need to edit all existing mentions of the old credit union name so that all listings include you under the new DBA name. While this may have some benefits, be advised that a change in business name will likely cause you to lose rankings and reviews. Consider this decision carefully.

Links and Citations

Google, Yahoo!, Bing, and other search engines find out about your business in two primary ways:

1. Visiting links that point to your website, and tracking sites where those links appear.
2. Tracking citations of your business, and on which sites these citations appear.

The search engines use these two factors in determining how to rank a particular business. All other things being equal, the business with the most links from high-quality websites in your area—like a chamber of commerce or a city government—and the most citations from high-quality websites in your area, will rank the highest. *So you will want to make sure to get your branch name, address, phone number, and website listed as many places as you can.*

What Are Citations?

Citations are essentially "mentions" of your credit union branch on webpages other than your own, accompanied by your address, phone number, or both—even if there is no link to your website.

An example of a citation might be an online yellow pages directory where your credit union is listed, but not linked to. It can also be on the website for a local chamber of commerce or local business association where your business information can be found, even if their website does not link to yours. You may also see the term "web references" used on other websites—a synonym for "citations".

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Categories

Many local search engines allow you to place your branch listing into a number of categories—usually between two and five—that help describe the nature of your business. For credit unions, the biggest recommendation we have is to be sure to list yourself as a credit union AND as a bank. I know, it feels wrong, doesn't it? But since Financial Services aren't always a category option, it is definitely a good idea.

This is an important step in creating or optimizing your local branch listing. The search engines use category data when deciding which businesses to show for particular searches. The search engines **will not display listings results for a business that is uncategorized**—or even worse, mis-categorized—for particular sets of keywords.

This usually happens among keywords and phrases that are the most competitive—where there are already a number of businesses associated with a particular category that might satisfy what the searcher is looking for.

All Categories
Appliance Dealers, Appliance Store, Appliances, Building Material & Supply, Building Materials, Building Materials & Supplies Dealers, Business Equipment Rental, Carpet & Rug Cleaners, Hardware Store, Hardware Stores, Home & Garden, Home & Garden
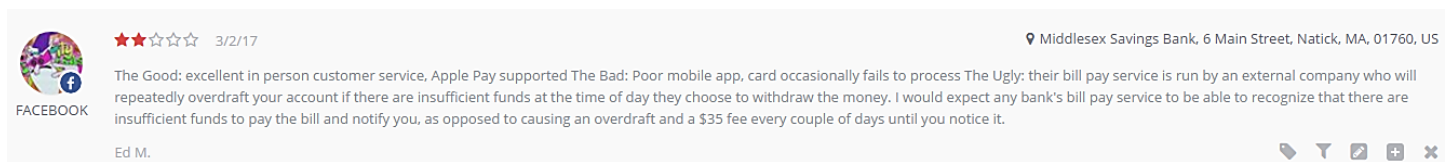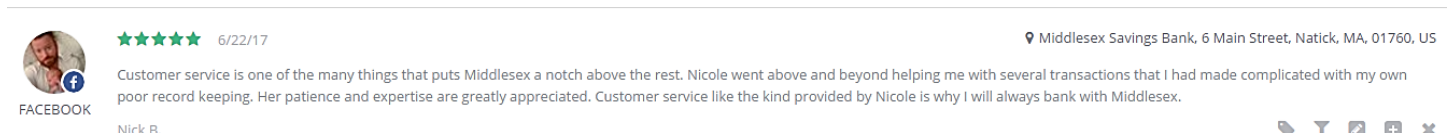
26   12.8

Reviews and Ratings

Reviews and ratings area a major factor in persuading prospective members who are looking for the products and services you offer. While a bad review can encourage someone to hit their "back" button and perform another search, a good review can encourage someone to pick up the phone and call you, or stop by a branch or ATM!

Because reviews and ratings are displayed in so many different ways across different search engines, there is some debate about how much reviews or ratings of a business influence its rank in search engine results—but reviews can definitely influence a potential member's decision to choose your credit union.

★★☆☆☆ 3/2/17   📍 Middlesex Savings Bank, 6 Main Street, Natick, MA, 01760, US

FACEBOOK

The Good: excellent in person customer service, Apple Pay supported The Bad: Poor mobile app, card occasionally fails to process The Ugly: their bill pay service is run by an external company who will repeatedly overdraft your account if there are insufficient funds at the time of day they choose to withdraw the money. I would expect any bank's bill pay service to be able to recognize that there are insufficient funds to pay the bill and notify you, as opposed to causing an overdraft and a $35 fee every couple of days until you notice it.

Ed M.

As a best practice, you should get in the habit of responding to reviews on the major search sites like Google Maps and Yelp. Sites like Yelp allow for both private and/or public responses. *We suggest private to remedy the situation and public if it is impossible to reverse the perception of the reviewer.*

It's important to engage all of your members—and especially to get your best members to leave a review of your branch on their preferred search engine or portal. Likewise, it's important to recognize when – and why someone has left a negative review of one of your branches. Reach out to that member or prospective member and find out why they had a bad experience with your credit union, and see if there is anything you can do to change their opinion of you.

★★★★★ 6/22/17   📍 Middlesex Savings Bank, 6 Main Street, Natick, MA, 01760, US

FACEBOOK

Customer service is one of the many things that puts Middlesex a notch above the rest. Nicole went above and beyond helping me with several transactions that I had made complicated with my own poor record keeping. Her patience and expertise are greatly appreciated. Customer service like the kind provided by Nicole is why I will always bank with Middlesex.

Nick B.

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Each review platform has its own rules. Some platforms do not have strict or very clear rules, but the two review giants in the industry, Google and Yelp, do have specific review policies to which you must adhere.

- Yelp, for instance, does not allow businesses to solicit reviews from members beyond a simple "check us out on Yelp" sticker in their window or icon on their website.
- Google does not allow suggestions for review content

If you're thinking about asking members for reviews, know the rules of the sites on which you're hoping those reviews will appear before you ask.

Photos and Videos

Attractive photos and videos have been shown to increase the number of clicks that a particular listing gets.

They generally offer a great way to show off your business—such as community service projects that your credit union has worked on, products you offer, your team, or your office itself. A compelling image can help you stand out in an otherwise flat playing field.

Recently, Google has increased the visibility of Google+ listing photos by displaying one for each listed business in their main search results. Choosing photos wisely—both a cover photo for your Google+/My Business Local page and gallery-style photos on your Google Local photo page—is vital to creating an engaging experience for potential members.
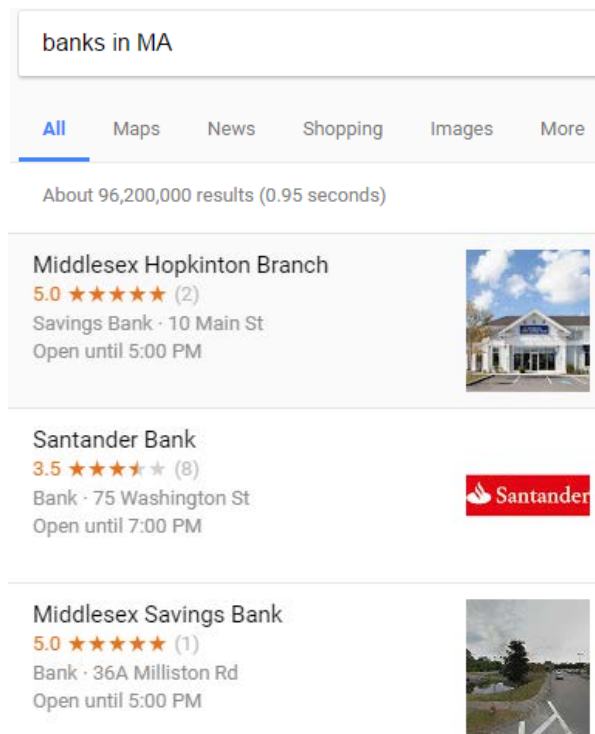
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Social Factors

The social media component of local SEO is growing stronger with each passing year, and learning to participate in the social spaces your members prefer can be a smart move for nearly any credit union. Some local and review-oriented platforms enable you to interact with the public.

For example, a Google My Business page enables you to communicate with your followers in a manner similar to Twitter or Facebook. Indeed, the role of social factors in local SEO has been on the rise over the years, although the major indicators have shifted. While providing followers with content is still a factor, the real impact is driven by user engagement with what you post, rather than just the volume of posting.

Other Attributes

It is vital to list your **complete contact information** on your website in a format that the search engines can read.

This is a simple step that a lot of local business owners overlook. Your contact information must be in indexable text—not embedded in an image, Flash, or other formats that search engines can't crawl.

If you'd rather not list your contact information on your webpages, you should set up a clear "Contact Us" page which displays your complete name, address, and phone number (NAP). To strengthen the signals of your NAP, you may choose to have your IT team encode it in schema, markup code that all major search engines agree upon and understand.

Customer Information Center	Email us
1-877-463-6287 Monday - Friday (7:00a.m. to 9:00p.m.) Saturday (8:30a.m. to 3:00p.m.) Outside the U.S. 1-508-599-5999	info@middlesexbank.com For security purposes, please do not include personal non-public information on this email such as account numbers, Social Security numbers, password or PIN information.

Adhering to the guidelines of any local or social platform is vital to avoiding unwanted penalties. In particular, it is important to read and comply with Google's policy guidelines in promoting your business. Violations of these guidelines can lead to drops in rankings or even removal from the index.

Perhaps most importantly, the consistency of data published about your branches across the web influences the "trust" search engines like Google have in the validity of your data. Ensuring that every online citation of your branches lists your correct NAP and website address is crucial to your ability to rank well.

Finally, keeping up with changes in policy on the major search engines is the best way to ensure that your business is doing everything it can to be current and visible in local search. CUBrandMonitor will make sure to update you as we learn of any changes!
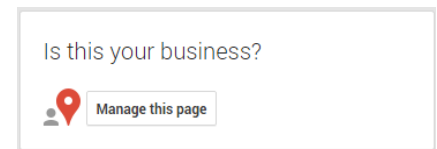
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Claiming Your Local Search Listings

Claiming any listing of your credit union online verifies that you are the owner of a valid business and authorized to maintain its presence on the web. We will also provide you with an in-depth guide to claiming listings for each provider.

Each online local business index ('Providers' within the CUBrandMonitor interface) has its own claiming process with unique steps to verify your listing. This article provides a general picture of what you can expect to experience during the claiming process at most local business indexes.

1. Most entities will first ask you to determine whether your branch listing already exists in their index.
   - Don't be surprised if it already does, even if you've never created a listing there!
   - In general, you'll be prompted to enter your credit union name or phone number to discover any existent listings.
2. Next, you'll review any existing information, correct any incorrect information, and provide any new or missing information about your name, address, phone number, website address, categories, and other details. This is when accuracy and consistency really count! Remember: You want your core branch details (name, address, phone, website) to be identical on every listing.
3. Once you've filled out a branch's information, you'll be asked to go through a verification process. This typically happens in one of three ways:
   - Via an immediate phone call during which you'll verify via a pin number.
   - Via a postal mail postcard and pin number verification.
   - Via an email in which you'll be clicking on a verification link.
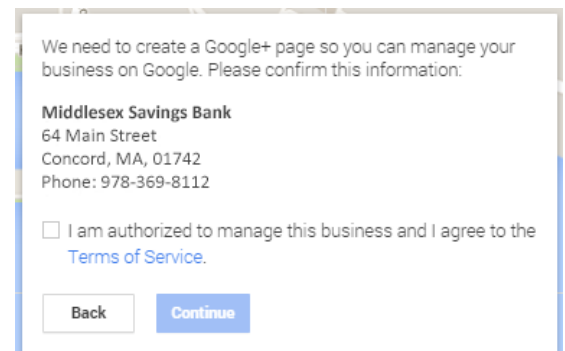
If you are verifying via postcard, alert all staff members who retrieve mail to be on the lookout for the postcard. These typically arrive within a couple of weeks, but are rather plain and small. Check your mail carefully each day.

The time between completing verification and seeing your listing appear online varies widely from search engine to search engine. In some cases, your listing will be live in a matter of days or even minutes, but other local search engines have a lengthy manual review process, meaning that it can take several months for your listing to be approved for publication.

While you wait, resist the urge to make any further changes to your submitted listings; this will only cause problems. Just be patient and check from time to time to see whether your branch listing has gained full inclusion.

In certain indexes, such as Google My Business, any future changes to core data such as the business name or phone number may trigger the need to re-verify. However, you can typically edit things like descriptions and photos without any need to go through the verification process again.

The verification process is easier for some providers than others. If you're setting out to claim many listings at once, you may want to create a simple spreadsheet that helps you keep track of your efforts and progress with each listing you're creating and/or claiming.
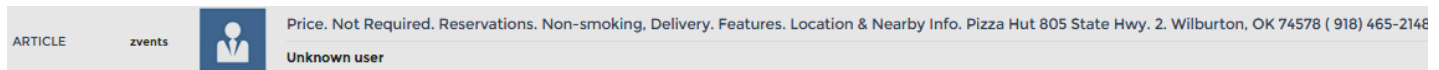
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The Everything Guide to Citations

Why Citations Are Important to the Success of Your Local Business

Citations are defined as *mentions of your business name and address on other webpages*—even if there is no link to your website.

An example of a citation might be an online yellow pages directory where your credit union is listed, but not linked to. Citations can also be found on local chamber of commerce pages, or on a local business association page that includes your branch information, even if they are not linking at all to your website.

| ARTICLE | zvents | Price. Not Required. Reservations. Non-smoking, Delivery. Features. Location & Nearby Info. Pizza Hut 805 State Hwy. 2. Wilburton, OK 74578 (918) 465-2148 |
| | | Unknown user |

Citations are a key component of the ranking algorithms in Google and Bing. Other factors being equal, a branch with a greater number of citations will probably rank higher than those nearby with fewer citations.

Citations also validate that a business is part of a community. It's hard for someone to fake membership in a chamber of commerce or a city or county business index, or being written about in a local online newspaper or popular blog. **Citations and links from these kinds of websites can dramatically improve your local search engine rankings.**

Where to Get Citations

There are thousands of places **were a citation - a mention of your credit union name and address, phone number or website - can be built for yo**ur local branch. Every credit union should focus on building a strong core of citations that not only broadens the visibility of the CU, but also strengthen search engines' "trust" in the validity each branch's existence. **High-quality, authoritative citations are also viewed by experts as the #1 ranking factor in competitive local search markets.**

Here are some excellent potential sources for citations for your branches.

Data aggregators

In the United States, there are four primary aggregators of local business data. Infogroup, Neustar Localeze, Acxiom, and Factual have all compiled unique indexes of approximately 20 million business locations across the United States. These indexes are typically compiled by scouring traditional phone books, business group membership rosters, banking and phone records, and databases from business registration entities.

In turn, these aggregators license or syndicate their data to most local search engines, including Google and Bing.

Local search engines

Local search engines like Google and Bing crawl the web for citations that will validate or correct the business information in their own indexes. Getting listed on sites like Yelp, Foursquare, Yahoo, and others can shore up search engines' confidence in the accuracy of your branch name, location, and website.

Local blogs

Local blogs are a great place to get your branches listed – and linked to. These will obviously vary by particular geography, but if you simply perform a search on your favorite search engine for "[your city] blog" or "[your neighborhood] blog," you'll likely see good candidates.

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Locally-focused directories

Like local blogs, local directories are well-indexed by the search engines and are highly associated with a particular city or region. Directories which are edited by a human are much better than those which are "free for all". Human-edited directories are less susceptible to spam, and are therefore more trusted by the local search engines.

Industry-focused directories or blogs

If a website is focused on topics and keywords related to your products and services, it may be included among the sites that the local search engines count as citation sources—even if that website or directory is not focused on a particular region.

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Why Duplicate Listings Matter

Let's start with a quick definition. When a local business has more than one listing for a single physical location in an online directory, these other listings are considered duplicates.

A variety of negative outcomes can arise from the presence of duplicate listings, detracting from your local business's ability to rank well and win members.

The Google My Business Review Policies speak in very plain language about the number of listings your business can have: *Do not create more than one listing for each business location, either in a single account or multiple accounts.*

In most cases, failure to comply with the above rule may result in any or all of the following:

- Not knowing which of your listings will outrank the others. You may end up with a highly visible listing with an outdated address, a wrong phone number or other issues showing up for your searches instead of your approved, authoritative listing. New members may be misdirected by the bad data, causing you to lose business. No one wants to try and urgently find an ATM and discover nothing at that location!
- Your review equity may be split up amongst the different listings. Instead of having a single profile for a branch with 20 great reviews, you may have one listing with five reviews and another with 15. If the listing with only five reviews is the one that shows up, the great reputation you are building will be invisible to your potential members.
- Major search engines like Google will not know which of your listings to trust, whether within their own index or within other indexes they rely on for data. You always want to send a single, clear signal about each credit union branch to the search engines from each place it is listed.
- Because of the way that data is fed from one local business index to another on the Internet, even one duplicate listing with bad data can be replicated across multiple platforms. Old listings with incorrect information can end up creating new listings with duplicated errors.

Management of a single listing on a variety of platforms can be challenging enough. If your business needs to update information, you may end up editing the wrong listings if they are duplicates. Your changes may never appear live because you are not editing the listing the search engine or index has decided is most authoritative for your business.

Duplicate listings are not always your fault - in fact, most of the time they aren't! Very often, duplicates arise out of automated activity on the part of search engines or directories. For example, Facebook added thousands and thousands of business listings in this way. Regardless of how duplicate listings are created, it is always a best practice to try to get them merged or removed.