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COLLOQUY Quantifies Explosive Growth in Financial Service Loyalty Programs  
*Membership Stands at Nearly 239 Million and Rising*

BOCA RATON, Florida (April 23, 2007) -- Membership in U.S. financial service sector loyalty rewards programs has climbed to 238.7 million, a 164 percent increase since 2000, according to COLLOQUY Loyalty Census data released today at the 19<sup>th</sup> Annual Card Forum & Expo.

“We are living in the Golden Age of financial service reward programs, and we see no downturn ahead in this sector,” said COLLOQUY Senior Director Kelly Hlavinka. Hlavinka provided loyalty insights based on the census research in a Card Forum keynote address titled, “The 2007 Loyalty Marketing Census – Sizing Up Loyalty in the Financial Services Industry.” COLLOQUY is a loyalty marketing publisher and consultancy.

Hlavinka said the financial service sector’s loyalty membership tally (quantifying memberships, not unique individuals) is up from 90.5 million in 2000, the last time COLLOQUY conducted a U.S. loyalty program census. She said the financial service sector has emerged as the second-leading loyalty program market segment, trailing only airline frequent flier programs, whose membership numbers 254.4 million, based on COLLOQUY Loyalty Census data.

Hlavinka cited five key reasons for the explosion in financial service loyalty marketing:

- Intense competition in the general-purpose credit card industry, with rewards as a primary weapon
- Soaring debit card volume with reward proposition tie-ins
- Adoption of the Total Relationship Banking model that rewards consumers across retail banking lines
- Emergence of credit cards catering exclusively to affluent households with high-end lifestyle rewards
- Small business reward program development.

“We predict continued robust growth in this sector. The challenge will be for card issuers and their loyalty strategists to resist the siren call of simple cash back rewards and to provide differentiated loyalty programs that allocate resources to the right customers,” said Hlavinka.

COLLOQUY’s financial services loyalty marketing census data is part of a broader U.S. loyalty marketing census covering eleven specific business sectors. A complete report on that census will be provided in a COLLOQUY white paper titled, “CensusTalk: Sizing Up the U.S. Loyalty Marketing Industry” which will be available free of charge at [www.colloquy.com](http://www.colloquy.com) within a week.



**About COLLOQUY:**

COLLOQUY comprises a collection of resources devoted to the global loyalty-marketing industry. The flagship resources are COLLOQUY Consulting, a loyalty consulting practice, **COLLOQUY®**, a magazine serving the loyalty-marketing industry since 1990, COLLOQUY.COM, the most comprehensive loyalty web site in the world, and COLLOQUY's Research and Education divisions. Together they provide a worldwide audience of 28,000+ marketers with consulting, news, editorial, educational and research services across all industries and around the globe. **COLLOQUY** magazine and email subscriptions are available at no cost to qualified persons at [www.colloquy.com](http://www.colloquy.com) or by calling 513.248.9184.