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COLLOQUY Editorial Director Rick Ferguson Pens Bill of Rights to Protect Rewards Credit Cardholders

See Why Card Issuers Should Hold These Loyalty Rewards Truths To Be Self-Evident -- in the Latest Issue of COLLOQUY

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CINCINNATI (August 17, 2009) – Proactively adopt a pro-consumer stance, Editorial Director Rick Ferguson urges credit card issuers in the preamble to a timely loyalty rewards cardholder “Bill of Rights” he penned for a feature article in the latest issue of the loyalty marketing magazine COLLOQUY, published by LoyaltyOne.

In the aftermath of reforms Congress imposed on the financial services industry in the Credit Card Act of 2009, Ferguson’s declaration calls on card issuers to honor the following six liberties to show they want to protect reward cardholders and serve as sound financial partners -

- The Right to Be Safe
- The Right to Choose Freely
- The Right to Be Heard
- The Right to Be Informed
- The Right to Education
- The Right to Service

“Your cardholders want to love you, but like battered spouses, their love is subsumed by fear and mistrust. Rewards credit card issuers can’t repair the damaged relationships with their cardholders overnight. But by adopting this Rewards Cardholder Bill of Rights and making it the centerpiece of your marketing efforts, you can certainly extend the first olive branch,” Ferguson says.

The voice of loyalty marketing since 1990, COLLOQUY® magazine explores critical best practices, innovations, trends, opinion and strategies in relationship, dialogue and database marketing. Other exciting articles in the latest edition include:



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Cover Story: The Aging of Aquarius

The impending implosion of Baby Boomer spending threatens to send the U.S. economy into a Japanese-style “Lost Decade” marked by low GDP growth and high unemployment. But there’s still hope – by renewing focus on this underserved demographic, loyalty marketers can help Boomers fulfill their generation’s promise...and save the world.

Financial Services Report: Dead Alive

With the recent announcements of new close-looped decoupled debit cards, examine the differences between open-looped and closed-looped decoupled debit cards and what they mean for the loyalty industry.

Travel Report: Welcome Back

Keep it simple. Create an enterprise-wide experience. Enable experiential tools. These are just some of the core attributes of Omni Hotels’ redesign and execution plan that the luxury chain implemented in the midst of the global economic chill. Read how Omni’s persistence in pursuing their enterprise-loyalty vision despite the imploding travel market speaks to the importance of doubling down on your strategy during hard times.

Retail Report: A River Runs Through It

Retailers big and small can replicate the river of shopper data and insight that their competitors can’t hope to match by using retail technology to collect and analyze in-store behavior. For a look at the future of enterprise loyalty, start at the water’s edge of the in-store experience – where customers, retailers and technology converge.

Strategy Report: Preventive Medicine

Attrition detection and prevention is important in good times – and critical in an economy that magnifies attrition potential and can hasten the end of the customer life cycle. Join COLLOQUY contributing editor Colleen Becker as she discusses strategic best practices to help employ your customer data to proactively market to at-risk customers and help slow the bleed.

Analytics Report: A Pound of Cure

Anti-attrition efforts aren’t only for customers who are already sick with attrition-it is. Regular examinations can work wonders for the health of your business. Lynne Mysliwec, Vice President of Analytics at Epsilon, discusses how to practice leading-edge attrition medicine.



COLLOQUY®

About COLLOQUY:

COLLOQUY® comprises a collection of publishing, education and research resources devoted to the global loyalty-marketing industry. Owned by LoyaltyOne, COLLOQUY has served the loyalty-marketing industry since 1990 with over 30,000 global subscribers to its magazine and www.colloquy.com the most comprehensive loyalty web site in the world. COLLOQUY's research division develops research studies and white papers including industry-specific reports, sizing studies and insights into the drivers of consumer behavior. COLLOQUY also provides educational services through workshops, webinars and speeches at events throughout the world and is the official loyalty-marketing partner of both the Direct Marketing Association and the Canadian Marketing Association and a content provider to the American Marketing Association. COLLOQUY also operates the COLLOQUY Network, a global consortium of practitioners certified in COLLOQUY's proprietary methodology. COLLOQUY magazine subscriptions are available at no cost to qualified persons at www.colloquy.com or by calling 513.248.9184.



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