

# vocality????????!!!!!!!!!!!!!!...

After four decades, The **Community Credit Union of Southern Humboldt** announced its freshly minted new identity: **VOCALITY Community Credit Union**.

With little fanfare beyond a banner above the door and a press release which says the name reflects, "... how we feel in our hearts and our heads, not just where we are on the map. We have raised voices and helped lift communities around us for years!" It also assured members that they are "the same people, and the same love you've come to expect." A week later there has been no membership notice of the change beyond a website redirect.

Ironically the word vocality: "guttural effects, screams, shouts, moans, and groans," describes the response to the name change on social media. While the press releases implies the meaning is: "helping communities grow one voice at a time and in harmony with our friends and neighbors."

## Locality they tell us is implied by the new name -- perhaps because it rhymes?

Many comments speak to the belief that such a change warranted some consultation with the member/owners of this local non-profit financial institution. At very least, they deserved a timely notice.

The real reason for the change is the expansion of territory. The Credit Union has "been serving folks from Ferndale to Laytonville, to Whale Gulch; from the Pacific Ocean to areas in southern Trinity County for more than 20 years now, but our name hasn't changed as we've spread our wings." And now for some reason a name change is required?

The press release continues, "We can now serve more of our neighbors; likeminded and like-hearted individuals and small businesses in Humboldt, Mendocino, Lake, Trinity, and Sonoma counties." Likeminded, and like-hearted take notice, Vocality wants you. Cash OK- with a cash counting fee.

For now the only physical expansion planned is the "Nomad branch, a four wheel drive freightliner van equipped with an ATM and satellite communication.\ system, with the ability to process loan applications, open new accounts and provide credit counseling."

One commenter quipped: "...nomadic branch, really!? Like a book-mobile? Sounds more like anticipating cash collection from cannabis operators in the field. Meet me at the mobile ATM in an isolated area? A target rich environment."

Another comment, in reference to other local institutions points out: "Our food coop got too big and went down. The Mateel got too big and is going down. KMUD expanded and the jury is out on that. Weed got big and ruined it. And now the Credit Union wants to get big?"

Another comment adds: "Expansion needn't mean losing the name of a long established local institution. Certainly the membership ought to be consulted...**Just as a measure of goodwill**, especially if expansion means exporting community funds to build out new branch offices in new unproven markets... Wouldn't it have been smarter to bank on (no pun intended) the established name of our known community for expansion to far-flung areas?..."

This comment points out: "...Changing the name in the service of unknown future customers - I mean members! - with a cute pop purpley logo and campaign, better suited to a mall phone store, **relates nothing to anyone. Adds no value, in fact adding cost for the change over- lawyer, design, website, signage, supplies, confusion, and not a word of outreach to**

**members beyond the digital? A completely tone-deaf move..."**

A credit union is a non-profit member owned financial service, not a bank, which are for-profit operations. Credit Unions are an important part of the consumer cooperative movement, rooted in populist movements that allowed rural development, which is why the CCUSH was formed in the first place.

Criticism of management choices like goofy name and logo came through in the commentary around the change. **Demonstrating vocality?** Will more members now be getting involved too?

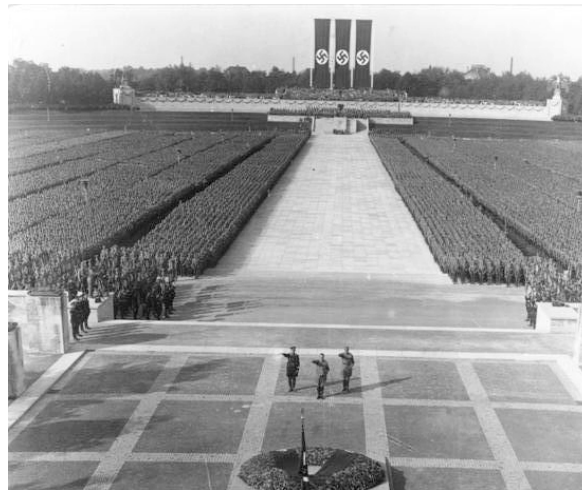
The hidden underlying implication is; consultancy, public relations, and image making lead the way again. The new website for **VCCU**, fast on the heels of a previous update roll-out, that didn't exactly go smoothly, is hosted by a specialist in credit union marketing nationwide, OMNICOMMANDER.com: **"setting the standard for every aspect of your digital presence. From logo design to hosting your gorgeous website, and continuing to increase brand loyalty and recognition with social media management, our job is to enhance your image in the eyes of current and potential members."**

## Feeling the love yet?

To be fair, the credit union isn't the only agency drinking the Koolaid that Madison avenue hustles. The CNN Democratic presidential debates opened with a **Reality TV - Bigtime Wrestling - Movie trailer** style intro. With fast-cut voice over, camera tricks and slick animatronics exploiting the conflicts, and personalities on stage in honest acknowledgment that, **yes** - this event is about entertainment and market penetration.

The **POTUS** Tweeted what seems to have been the real reason for his extravagant 4th of July celebration on the National Mall:

(twitter.com/realDonaldTrump/status/1146981084531441664) It was all a video/opp to create a campaign ad with soaring jets, cheering crowds, saluting veterans, smiling children, and a sound track of swelling, enthusiastic patriotism. **USA "...FOREVER, & EVER, & EVER..." Trump's Nuremburg moment?**



Brand development, customer loyalty, and marketing are the meat and potatoes of Public Relations and advertising executives, whose first task is to convince their clients that they are a necessary part of a business plan. Once this is accomplished, their seat at the table is represented by a billable client account. Of course their success is based on the focus groups and polls they produce to prove their value.

Market placement is the gravy they season their sell with. As business advances as usual, profit or loss, mergers, acquisitions, all happen regardless of image.

## But gee, our website looks swell doesn't it?

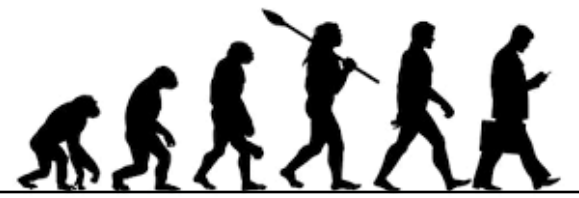
Just one culturally troubling aspect of this phenomena is the crass homogenization of image. Generic logo generators, and website templates make for a bland landscape of pop brands and trademarks that dumb down the quest for consumers with buzzwords, slogans, nods and winks of hometown neighborliness.

In the current political milieu, much wealth will be squandered because in the final analysis, nobody will have their opinion changed. If you support a Trump candidacy today, then you will tomorrow, and the same is true for whoever his opponent becomes.

A greater focus on the process is required to empower the "membership," in this case the voters. It won't be decided by who votes for whom, but rather how many actually vote -- **Now that's a hard sell.**

**Get your vocality ready for it.**

**Joshua Golden**



**"This is precisely the time when artists go to work. There is no time for despair, no place for self-pity, no need for silence, no room for fear.**

**We speak, we write, we do language. That is how civilizations heal.**

**I know the world is bruised and bleeding, and though it is important not to ignore its pain, it is also critical to refuse to succumb to its malevolence. Like failure, chaos contains information that can lead to knowledge even wisdom. Like art."**

**~Toni Morrison 2/18/31-8/5/19**

## HAIKU BY GRACE

It doesn't take much to create a paradise. Seeds, earth, water, sun.

## Fun with Ferals

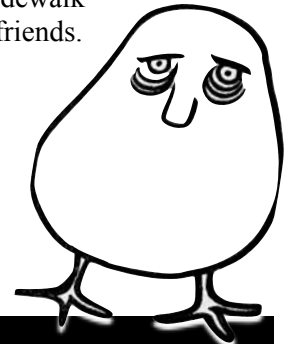
Out there day and night the feral cats are at home sprawled across concrete.

Watched the shadows slide by hanging out with the ferals silent in the sun.

The weeding undone as i sit on the sidewalk feeding my wild friends.

The world rushes by as we sit doing nothing content to be here.

**Grace Wood**



**"I Used To Believe In Reincarnation, But That Was In a Past Life."**

**~ Paul Krassner 4/9/32 - 7/21/19**



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