



## Review of Itcu.org

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#### Introduction

This report provides a review of the key factors that influence the SEO and usability of your website.

The homepage rank is a grade on a 100-point scale that represents your Internet Marketing Effectiveness. The algorithm is based on 70 criteria including search engine data, website structure, site performance and others. A rank lower than 40 means that there are a lot of areas to improve. A rank above 70 is a good mark and means that your website is probably well optimized.

Internal pages are ranked on a scale of A+ through E and are based on an analysis of nearly 30 criteria.

Our reports provide actionable advice to improve a site's business objectives.

Please contact us for more information.

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### **Iconography**

🧭 Good

Hard to solve

To Improve

•• Little tough to solve

X

Errors

Easy to solve

0

Not Important

No action necessary



## **Search Engine Optimization**



InTouch Credit Union - Texas, Nevada, Michigan | Home

**Length:** 58 character(s)

Ideally, your title tag should contain between 10 and 70 characters (spaces included).

Make sure your title is explicit and contains your most important keywords.

Be sure that each page has a unique title.



Welcome to InTouch Credit Union! Your best option for savings accounts, checking accounts, consumer/business loans in Texas, Las Vegas and Michigan!

**Length:** 148 character(s)

Meta descriptions contains between 100 and 300 characters (spaces included).

It allow you to influence how your web pages are described and displayed in search results.

Ensure that all of your web pages have a unique meta description that is explicit and contains your most important keywords (these appear in bold when they match part or all of the user's search query).

A good meta description acts as an organic advertisement, so use enticing messaging with a clear call to action to maximize click-through rate.



No Keywords

Meta Keywords are a specific type of meta tag that appear in the HTML code of a Web page and help tell search engines what the topic of the page is.

However, google can't use meta keywords.



# Google Preview

# <u>InTouch Credit Union - Texas, Nevada, Michigan | Homeitcu.org/</u>

Welcome to InTouch Credit Union! Your best option for savings accounts, checking accounts, consumer/business loans in Texas, Las Vegas and Michigan!

This is an example of what your Title Tag and Meta Description will look like in Google search results.

While Title Tags & Meta Descriptions are used to build the search result listings, the search engines may create their own if they are missing, not well written, or not relevant to the content on the page.

Title Tags and Meta Descriptions are cut short if they are too long, so it's important to stay within the suggested character limits.



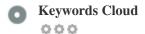
<h1></h1>	<h2></h2>	<h3></h3>	<h4></h4>	<h5></h5>	<h6></h6>
1	10	8	0	0	0

<h1> Online Banking </h1>
<h2> Rates </h2>
<h2> Latest News </h2>
<h2> Blogs </h2>
<h2> Arrival Guide </h2>
<h2> Employee Highlight </h2>
<h2> About InTouch </h2>
<h2> Learn more about High-Yield Checking </h2>
<h2> Mobile Banking </h2>
<h2> Free Financial Calculators </h2>
<h2> Mobile Banking </h2>
<h3> 2-mo. Cash!n Share Certificate offers 3.65% APY! </h3>
<h3> Dividend Rates as High as 6.17% APY </h3>
<h3> Building Savings – Where, Why, and How </h3>
<h3> Using a Credit Card to Consolidate Debt </h3>
<h3> Save for Retirement Automatically </h3>
<h3> Should You Get GAP Insurance? </h3>
<h3> Getting Your Finances Right Before the End of the Year </h3>
<h3> Breaking Up with name Brands </h3>

Use your keywords in the headings and make sure the first level (H1) includes your most important keywords. Never duplicate your title tag content in your header tag.

While it is important to ensure every page has an H1 tag, never include more than one per page. Instead, use multiple H2 - H6 tags.

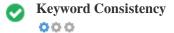






This Keyword Cloud provides an insight into the frequency of keyword usage within the page.

It's important to carry out keyword research to get an understanding of the keywords that your audience is using. There are a number of keyword research tools available online to help you choose which keywords to target.



Keywords	Freq	Title	Desc	<h></h>
credit	20	<b>~</b>	<b>~</b>	~
about	13	×	×	~
more	10	×	×	~
rates	10	×	×	<b>*</b>
savings	10	×	✓	<b>*</b>
business	9	×	✓	×
card	8	×	×	<b>*</b>
read	7	×	×	×
financial	7	×	×	<b>*</b>
union	7	✓	✓	×
checking	7	×	✓	<b>*</b>
loan	6	×	✓	×
retirement	6	×	×	<b>*</b>
itcu	5	×	×	×
loans	5	×	✓	×

This table highlights the importance of being consistent with your use of keywords.

To improve the chance of ranking well in search results for a specific keyword, make sure you include it in some or all of the following: page URL, page content, title tag, meta description, header tags, image alt attributes, internal link anchor text and backlink anchor text.





We found 28 images on this web page **×** 13 ALT attributes are empty or missing.

https://www.facebook.com/tr?id=1702779336653505&ev=PageView&noscript=1

https://urldefense.com/v3/\_https://ib.adnxs.com/pixie?pi=54761db8-9fda-4f6b-9756-8f2ac8ccf05a&e=PageView&script=0\*22\*\_https://data.adxcel-ec2.com/pixel/?ad\_log=referer&action=content&pixid=9988d927-1cfa-445e-bee3-58c5ba992cfd

https://www.itcu.org/images/default-source/icons/join.svg?sfvrsn=ec8b5171\_2

https://www.itcu.org/images/default-source/icons/mortgage.svg?sfvrsn=f090a8a7\_2

https://www.itcu.org/images/default-source/icons/investment.svg?sfvrsn=899c6f93\_2

https://www.itcu.org/images/default-source/icons/personal-loan.svg?sfvrsn=6b8dae6b\_2

https://www.itcu.org/images/default-source/icons/calc-homepage.svg?sfvrsn=79b1d7e4\_2

 $https://www.itcu.org/images/default-source/blog-images/building-savings.jpg?sfvrsn=c8920 fce\_1$ 

 $https://www.itcu.org/images/default-source/blog-images/thumbnails/cc-consolidation 600.jpg?sfvrsn=d4fdd9f\_1$ 

https://www.itcu.org/images/default-source/blog-images/senior-couple-dancing-together.jpg?sfvrsn=4d6700e2\_1

 $https://www.itcu.org/images/default-source/blog-images/gap-insurancefc16270b-08b3-4e65-a661-5b302a46450c.jpg?sfvrsn=72e1 \\ https://www.itcu.org/images/default-source/blog-images/home-accounting.jpg?sfvrsn=a3c0d310_3$ 

Alternative text is used to describe images to give the search engine crawlers (and the visually impaired).

Also, more information to help them understand images, which can help them to appear in Google Images search results.



HTML to Text Ratio is: 11.04%

Text content size 6457 bytes Total HTML size 58473 bytes

Code to text ratio represents the percentage of actual text on a web page compared to the percentage of HTML code, and it is used by search engines to calculate the relevancy of a web page.

A higher code to text ratio will increase your chances of getting a better rank in search engine results.





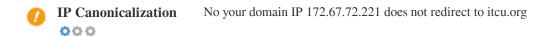
Wow! It's GZIP Enabled.

✓ Your webpage is compressed from 56 KB to 15 KB (72.7 % size savings)

Gzip is a method of compressing files (making them smaller) for faster network transfers.

It allows to reduce the size of web pages and any other typical web files to about 30% or less of its original size before it transfer.

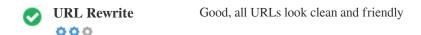




To check this for your website, enter your IP address in the browser and see if your site loads with the IP address.

Ideally, the IP should redirect to your website's URL or to a page from your website hosting provider.

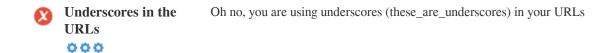
If it does not redirect, you should do an htaccess 301 redirect to make sure the IP does not get indexed.



Your site's URLs contain unnecessary elements that make them look complicated.

A URL must be easy to read and remember for users. Search engines need URLs to be clean and include your page's most important keywords.

Clean URLs are also useful when shared on social media as they explain the page's content.



Great, you are not using ?underscores (these\_are\_underscores) in your URLs.

While Google treats hyphens as word separators, it does not for underscores.





Great, a redirect is in place to redirect traffic from your non-preferred domain.

Redirecting requests from a non-preferred domain is important because search engines consider URLs with and without "www" as two different websites.



Good, you have XML Sitemap file! http://itcu.org/sitemap.xml

A robots.txt file allows you to restrict the access of search engine robots that crawl the web and it can prevent these robots from accessing specific directories and pages. It also specifies where the XML sitemap file is located.

You can check for errors in your robots.txt file using Google Search Console (formerly Webmaster Tools) by selecting 'Robots.txt Tester' under 'Crawl'. This also allows you to test individual pages to make sure that Googlebot has the appropriate access.



Good, you have Robots.txt file! http://itcu.org/robots.txt

A sitemap lists URLs that are available for crawling and can include additional information like your site's latest updates, frequency of changes and importance of the URLs. This allows search engines to crawl the site more intelligently.

We recommend that you generate an XML sitemap for your website and submit it to both Google Search Console and Bing Webmaster Tools. It is also good practice to specify your sitemap's location in your robots.txt file.





Perfect, no embedded objects has been detected on this page

Embedded Objects such as Flash. It should only be used for specific enhancements.

Although Flash content often looks nicer, it cannot be properly indexed by search engines.

Avoid full Flash websites to maximize SEO.



Oh no, iframe content has been detected on this page

Frames can cause problems on your web page because search engines will not crawl or index the content within them.

Avoid frames whenever possible and use a NoFrames tag if you must use them.

# **Domain Registration**

Exactly how many years and months

Domain Age: 18 Years, 294 Days

Created Date: 31st-Aug-2004

Updated Date: 5th-Jan-2023

Expiry Date: 31st-Aug-2023

Domain age matters to a certain extent and newer domains generally struggle to get indexed and rank high in search results for their first few months (depending on other associated ranking factors). Consider buying a second-hand domain name.

Do you know that you can register your domain for up to 10 years? By doing so, you will show the world that you are serious about your business.



#### 493 Page(s)

This is the number of pages that we have discovered on your website.

A low number can indicate that bots are unable to discover your webpages, which is a common cause of a bad site architecture & internal linking, or you're unknowingly preventing bots and search engines from crawling & indexing your pages.



#### 695 Backlink(s)

Backlinks are links that point to your website from other websites. They are like letters of recommendation for your site. Since this factor is crucial to SEO, you should have a strategy to improve the quantity and quality of backlinks.



## **Usability**



http://itcu.org
Length: 4 characters

Keep your URLs short and avoid long domain names when possible.

A descriptive URL is better recognized by search engines.

A user should be able to look at the address bar and make an accurate guess about the content of the page before reaching it (e.g., http://www.mysite.com/en/products).



freat, your website has a favicon.

Favicons improve a brand's visibility.

As a favicon is especially important for users bookmarking your website, make sure it is consistent with your brand.

Custom 404 Page Great, your website has a custom 404 error page.

When a visitor encounters a 404 File Not Found error on your site, you're on the verge of losing the visitor that you've worked so hard to obtain through the search engines and third party links.

Creating your custom 404 error page allows you to minimize the number of visitors lost that way.





#### 56 KB (World Wide Web average is 320 Kb)

Two of the main reasons for an increase in page size are images and JavaScript files.

Page size affects the speed of your website; try to keep your page size below 2 Mb.

Tip: Use images with a small size and optimize their download with gzip.



1.79 second(s)

Site speed is an important factor for ranking high in Google search results and enriching the user experience.

Resources: Check out Google's developer tutorials for tips on how to to make your website run faster.



Good, you have declared your language Declared Language: English

Make sure your declared language is the same as the language detected by Google

Also, define the language of the content in each page's HTML code.



Domain Availability

Domains (TLD)	Status
itcu.com	Already Registered
itcu.net	Already Registered
itcu.biz	Query Failed
itcu.us	Query Failed
itcu.info	Already Registered

Register the various extensions of your domain to protect your brand from cybersquatters.

Typo Availability

Domains (TLD)	Status
utcu.org	Already Registered
jtcu.org	Already Registered
ktcu.org	Already Registered
ltcu.org	Already Registered
otcu.org	Already Registered

Register the various typos of your domain to protect your brand from cybersquatters.





Good, no email address has been found in plain text.

We don't recommend adding plain text/linked email addresses to your webpages.

As malicious bots scrape the web in search of email addresses to spam. Instead, consider using a contact form.

Safe Browsing

The website is not blacklisted and looks safe to use.

Safe Browsing to identify unsafe websites and notify users and webmasters so they can protect themselves from harm.



### **Mobile**



Awesome! This page is mobile-friendly! Your mobile friendly score is 80/100

Mobile Friendliness refers to the usability aspects of your mobile website, which Google uses as a ranking signal in mobile search results.

Mobile Compatibility Bad, embedded objects detected.

Embedded Objects such as Flash, Silverlight or Java. It should only be used for specific enhancements.

But avoid using Embedded Objects, so your content can be accessed on all devices.









Apply





Locations







## Get Paid Early, Too! Learn More!



## Rates



The number of people using the Mobile Web is huge; over 75 percent of consumers have access to smartphones. ??

Your website should look nice on the most popular mobile devices.

Tip: Use an analytics tool to track mobile usage of your website.



## **Technologies**



Server IP	<b>Server Location</b>	Service Provider
104.26.10.225	Not Available	Not Available

Your server's IP address has little impact on your SEO. Nevertheless, try to host your website on a server which is geographically close to your visitors.

Search engines take the geolocation of a server into account as well as the server speed.

Speed Tips

Tips for authoring fast-loading HTML pages:

- Perfect, your website has few CSS files.
- 💢 Too bad, your website has too many JavaScript files.
- ✓ Perfect, your website doesn't use nested tables.
- \* Too bad, your website is using inline styles.

Website speed has a huge impact on performance, affecting user experience, conversion rates and even rankings.

???By reducing page load-times, users are less likely to get distracted and the search engines are more likely to reward you by ranking your pages higher in the SERPs.

Conversion rates are far higher for websites that load faster than their slower competitors.



Perfect, We detect an analytics tool installed on this website.

Web analytics let you measure visitor activity on your website.

You should have at least one analytics tool installed, but It can also be good to install a second in order to cross-check the data.





Your Web Page doctype is HTML 5

The Doctype is used to instruct web browsers about the document type being used.

For example, what version of HTML the page is written in.

Declaring a doctype helps web browsers to render content correctly.

W3C Validity

W3C not validated

W3Cis a consortium that sets web standards.

Using valid markup that contains no errors is important because syntax errors can make your page difficult for search engines to index.

Run the W3C validation service whenever changes are made to your website's code.

Encoding

Great, language/character encoding is specified: UTF-8

Specifying language/character encoding can prevent problems with the rendering of special characters.

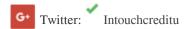


### **Social**



Your social media status







Social data refers to data individuals create that is knowingly and voluntarily shared by them.

Cost and overhead previously rendered this semi-public form of communication unfeasible.

But advances in social networking technology from 2004-2010 has made broader concepts of sharing possible.



## **Visitors**

Traffic Rank

No Global Rank

A low rank means that your website gets a lot of visitors.

Your Alexa Rank is a good estimate of the worldwide traffic to your website, although it is not 100 percent accurate.

Visitors Localization

Your website is popular on following countries:

199		
	Popularity at	None
	Regional Rank	None

We recommend that you book the domain names for the countries where your ??website is popular.

This will prevent potential competitors from registering these domains and taking advantage of your reputation in such countries.

Estimated Worth \$60 USD

Just a estimated worth of your website based on Alexa Rank.





We found a total of 147 links including both internal & external links of your site

Anchor	Type	Follow
No Anchor Text	Internal Links	Dofollow
Checking	Internal Links	Dofollow
High-Yield Checking (HYC)	Internal Links	Dofollow
Momentum One and Momentum Plus Checking	Internal Links	Dofollow
IDProtect®	Internal Links	Dofollow
Prime Checking	Internal Links	Dofollow
Debit Card Mastercard®	Internal Links	Dofollow
Value Checking	Internal Links	Dofollow
Savings	Internal Links	Dofollow
Share Certificates of Deposit (CDs)	Internal Links	Dofollow
Health Savings Accounts	Internal Links	Dofollow
Holiday Club Savings	Internal Links	Dofollow
Individual Retirement Accounts (IRAs)	Internal Links	Dofollow
Money Fund	Internal Links	Dofollow
Regular Savings	Internal Links	Dofollow
Save to Win®	Internal Links	Dofollow
Cash!n CD	Internal Links	Dofollow
Business Accounts	Internal Links	Dofollow
Business Certificate of Deposit Account	Internal Links	Dofollow
Business Savings Account	Internal Links	Dofollow
Business Checking Account	Internal Links	Dofollow
Business Money Fund Account	Internal Links	Dofollow
Business High-Yield Checking (HYC)	Internal Links	Dofollow
Youth Accounts	Internal Links	Dofollow
Chip's Kids Club Account	Internal Links	Dofollow
Geared Up! Teen Account	Internal Links	Dofollow
On My Own Account	Internal Links	Dofollow
Open a New Account	Internal Links	Dofollow
Vehicle Loans	Internal Links	Dofollow
Auto Loans	Internal Links	Dofollow
Auto Buying Help	Internal Links	Dofollow
Boat / Motorcycle / RV	Internal Links	Dofollow
Credit Cards	Internal Links	Dofollow
achieve! Credit Card Mastercard®	Internal Links	Dofollow
celebrate! Credit Card Mastercard®	Internal Links	Dofollow
connect! Credit Card Mastercard®	Internal Links	Dofollow
Real Estate Loans	Internal Links	Dofollow
Home Equity Line of Credit vs. Home Equity	Internal Links	Dofollow
Home Equity Line of Credit	Internal Links	Dofollow
Home Equity Loans	Internal Links	Dofollow
Mortgages	Internal Links	Dofollow
Personal Loans	Internal Links	Dofollow
Business Loans	Internal Links	Dofollow
Business Platinum Credit Card® Mastercard	Internal Links	Dofollow
Apply for a Loan	Internal Links	Dofollow
Digital Banking	Internal Links	Dofollow
Mobile Banking	Internal Links	Dofollow
	Internal Diliko	201011

Money Management	Internal Links	Dofollow
Online Banking	Internal Links	Dofollow
uChoose Rewards®	Internal Links	Dofollow
Zelle®	Internal Links	Dofollow
eServices	Internal Links	Dofollow
Secure Forms	Internal Links	Dofollow
InTouch Teller®	Internal Links	Dofollow
Merchant Services	Internal Links	Dofollow
Make a Payment	Internal Links	Dofollow
Insurance, Investments and More	Internal Links	Dofollow
AD&D Insurance	Internal Links	Dofollow
Health Insurance	Internal Links	Dofollow
Investment and Retirement Services	Internal Links	Dofollow
ITCU Care Package	Internal Links	Dofollow
Payment Protection Advantage® (PPA)	Internal Links	Dofollow
Pet Insurance	Internal Links	Dofollow
Travelers Auto/Home Insurance	Internal Links	Dofollow
TruStage® Auto/Home/Life Insurance	Internal Links	Dofollow
Trust & Will	Internal Links	Dofollow
Other Member Benefits	Internal Links	Dofollow
HomeAdvantage®	Internal Links	Dofollow
ITCU Quick Strike <sup>TM</sup>	Internal Links	Dofollow
Retirement Simplified	Internal Links	Dofollow
TurboTax® and H&R Block®	Internal Links	Dofollow
News	Internal Links	Dofollow
	Internal Links	Dofollow
Blog Newsletters	Internal Links	Dofollow
Balance Sheet	Internal Links	Dofollow
Annual Report	Internal Links	Dofollow Dofollow
Annual Meeting Minutes	Internal Links	
Press Releases	Internal Links	Dofollow
Financial Calculators	Internal Links	Dofollow
Auto Calculators	Internal Links	Dofollow
Mortgage Calculators	Internal Links	Dofollow
Savings Calculators	Internal Links	Dofollow
Retirement Calculators	Internal Links	Dofollow
Debt Calculators	Internal Links	Dofollow
Financial Capability & Awareness	Internal Links	Dofollow
The Arrival Guide	Internal Links	Dofollow
InTouch Innovate!	Internal Links	Dofollow
Webinars	Internal Links	Dofollow
Fraud & Security	Internal Links	Dofollow
Fraud Prevention Tips	Internal Links	Dofollow
About ITCU	Internal Links	Dofollow
Featured Employee	Internal Links	Dofollow
Outreach	Internal Links	Dofollow
The Credit Union Difference	Internal Links	Dofollow
Meet Our Mortgage Loan Officers	Internal Links	Dofollow
Careers	Internal Links	Dofollow
Membership Eligibility	Internal Links	Dofollow
You and Us, Fighting Hunger Together	Internal Links	Dofollow
Contact Us	Internal Links	Dofollow
Open an Account	Internal Links	Dofollow

Complaint Notice	Internal Links	Dofollow
Credit Budgeting Assistance	Internal Links	Dofollow
Incoming Wires	Internal Links	Dofollow
Routing and Transit Information	Internal Links	Dofollow
Locations	Internal Links	Dofollow
Credit Union Shared Branching Locator	Internal Links	Dofollow
Rates	Internal Links	Dofollow
Personal Loan Rates	Internal Links	Dofollow
Deposit Rates	Internal Links	Dofollow
Certificates & IRAs	Internal Links	Dofollow
Mortgage Rates	Internal Links	Dofollow
Vehicle Loan Rates	Internal Links	Dofollow
Business Savings Rates	Internal Links	Dofollow
Disclosures & Fees	Internal Links	Dofollow
Credit Union Documents Request	Internal Links	Dofollow
Fee Schedules	Internal Links	Dofollow
NCUA Share Insurance	Internal Links	Dofollow
Privacy Policy	Internal Links	Dofollow
Security Statement	Internal Links	Dofollow
Social Media Guidelines	Internal Links	Dofollow
USA Patriot Act	Internal Links	Dofollow
Rates	Internal Links	Dofollow
No Anchor Text	Internal Links	Dofollow
Building Savings – Where, Why, and How	Internal Links	Dofollow
Using a Credit Card to Consolidate Debt	Internal Links	Dofollow
Save for Retirement Automatically	Internal Links	Dofollow
Should You Get GAP Insurance?	Internal Links	Dofollow
Getting Your Finances Right Before the End of the Year	Internal Links	Dofollow
Breaking Up with Name Brands	Internal Links	Dofollow
Employee Highlight	Internal Links	Dofollow
800-337-3328	Internal Links	Dofollow
Privacy Policy	Internal Links	Dofollow
Cigna Legal Notice	Internal Links	Dofollow
Site Map	Internal Links	Dofollow
Enroll	External Links	Dofollow
Forgot Password?	External Links	Dofollow
Apply	External Links	Dofollow
Investment and Retirement Services Begin planning for your financial future	External Links	Dofollow
Loan Payment Make a payment via card or ACH	External Links	Dofollow
No Anchor Text	External Links	Dofollow
No Anchor Text	External Links	Dofollow
No Anchor Text	External Links	Dofollow
No Anchor Text	External Links	Dofollow
No Anchor Text	External Links	Dofollow
No Anchor Text	External Links	Dofollow
Learn More about online banking	External Links	Dofollow



While there's no exact limit to the number of links you should include on a page, best practice is to avoid exceeding 200 links.

Links pass value from one page to another, but the amount of value that can be passed is split between all of the links on a page. This means that adding unnecessary links will dilute the potential value attributed to your other links.

Using the Nofollow attribute prevents value from being passed to the linking page, but it's worth noting that these links are still taken into account when calculating the value that is passed through each link, so Nofollow links can also dilute pagerank.





Broken links send users to non-existing web pages. They are bad for your site's usability, reputation and SEO. If you find broken links in the future, take the time to replace or remove each one.

