

Online Acquisition & Loyalty Promotions for the Banking Industry



Whether you're objectives are to:

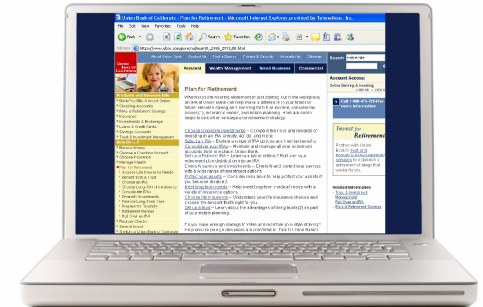
- *Increase the number of customers that use online banking*
- *Motivate your customers to sign-up for e-statements*
- *Increase "Baby –Boomer" deposits and investments*
- *Market to "Generation Y" customers*

-- our digital promotions can help you design a customized, affordable program to meet and exceed your needs.

Our digital download promotions such as: Music Downloads, Ringtone Promotions, DVD movie and Magazine Subscriptions are a marketer's dream, because they let you reward millions of consumers for only a fraction of the cost.



How Digital Content Promotions Work



1. **Choose your content—** choose the download premium that best fits your audience:
 - Music Downloads
 - Ringtones
 - DVD movie
 - Phone Cards
 - Movie Tickets
 - Magazine Subscriptions
 - Cell/Mp3 skins
 - Domino's Pizza
 - Eco gifts
2. **Distribute your cards—** Branded download premiums offer a tremendous range of distribution possibilities.
 - Event hand out
 - Direct mail piece
 - Store giveaway
 - Sign on reward
 - Email blast marketing
3. **Interact with Consumers—** Cardholders log onto a website where they register, enter their reward code and immediately gain access to the media selected. They can even be directed to a custom website where the Bank can capture data, ask name, email, phone number, etc.
4. **Reward, Educate and Inform—** Your customers and prospects will be rewarded with digital promotions provided by premier award-winning online service providers.



Attract New Customers.

Program:

Potential new customers are motivated to learn more about your investment services by attending seminars. Prospects receive an invitation through online advertisement, email, or direct marketing pieces, and receive a gift for attending. Over the next decade there will be no greater opportunity (and challenge) in retail financial services, than retirement and the need for banks to invest in marketing and communication programs that will position in consumers minds, banks as trusted providers of retirement services.

Recommendations:

- DVD movie card
- Movie Ticket cards
- Magazine subscriptions
- Music downloads
- Digital Choice



Attract Generation Y customers.

Program:

Generation Y customers represent a significant audience. A recent survey of Gen Y customers showed that 60% of the respondents said they will keep the same banking relationship after they graduate.

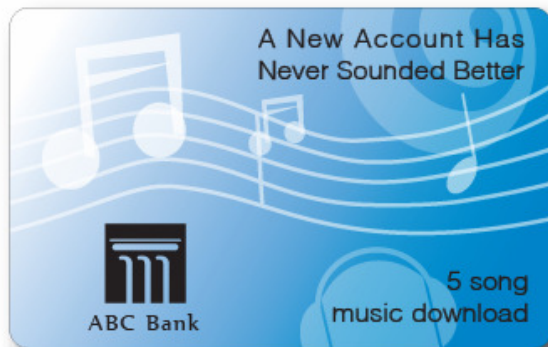
Recommendations:

- * DVD's
- * Music Downloads
- * Ring tone cards
- * Magazine Subscription
- * Photo Prints
- * Seed-the-Future
- * Movie Tickets



Increase the number of Online Banking Customers

Customers that utilize Online Banking tend to be more loyal to their bank!



Reward customers for signing-up for E-statements

E-statements can save banks up to *.55 and .80 cents per statement*, and appeal to customers as they greatly decrease the opportunity for identity theft.



Concepts

- Hand out at educational seminars, events to drive users online and create leads.
- Direct mail piece, affix to post card, build awareness, low cost rewards.
- Open new checking out, get two free movie tickets, advertise a new promotion to build customer acquisition.
- Post card mailing to high school/college students to open a new checking out and receive a digital reward. Targeting a younger demographic.
- Refer a Friend program – win a free DVD/Pizza card for referring a friend.

Case Studies



Client:	CitiBank
Vehicle:	Direct Mail
Industry:	Financial
Market:	Hispanic

With the Hispanic community one of the fastest growing in the US, Citibank sought a new way to communicate their credit card offer and show their commitment to understanding this emerging market. Citibank distributed \$10 International Phone Cards in select Direct Mail pieces.

The program has remained a successful new application and a staple of their Hispanic acquisition campaign through six reorders and counting.

Case Studies

SunTrust Mobile Banking is an easy, fast, and secure way to complete your daily banking activity anytime, anywhere. You'll be able to view balances for checking, savings and money market accounts, pay bills, and transfer funds, all via your mobile phone. For more information, visit suntrust.com/mobilebanking

Fill out the following information, and click redeem for your free ringtone!

First Name:

Last Name:

Email Address:

Do you use your bank's online banking to access your accounts?
☐ Yes ☐ No

Do you use the web browser on your phone to get sports scores, weather reports, news, etc?
☐ Yes ☐ No

How likely are you to use mobile banking to access accounts through your mobile phone?
☐ Extremely likely
☐ Likely
☐ Somewhat likely
☐ Not likely

Are you willing to switch to a bank that offers mobile banking?
☐ Yes ☐ No

I would like additional information about SunTrust Mobile Banking
☐ Yes ☐ No

REDEEM





Client:	SunTrust Bank
Vehicle:	Handout
Industry:	Banking
Market:	General

For a fun handout to announce their Mobile Banking, Suntrust Bank offered a customized free ringtone card. And because some cards were being handed out at sponsored racing events, the first ringtone in the Suntrust ringtone storefront was a “*speeding race car*”.



Case Studies



Client: First National Bank
Vehicle: Direct Mail
Industry: Banking
Market: High School Graduates

The back of the postcard features a dark blue background with a white musical staff and notes. The headline 'A new account has never sounded better' is at the top. Below it, a form asks for personal information: 'College/University you are attending', 'State where your college is located', 'Anticipated graduation date (month/year)', 'Course of study (major)', 'Job/Career (if not in college)', 'Email Address', 'Name', and 'Mailing Address'. A 'REDEEM NOW!' button is at the bottom left. On the right, text explains the redemption process: 'Your card entitles you to 3 free songs from PassAlong. You can choose from over 2.5 million songs, spanning every possible genre. Once you download your songs, you can listen to it on your computer, burn it onto a CD, or play it on most MP3 portable players. What is needed? First time users will need to set up a PassAlong account, which requires you to type in an email address and create a password. Then, acknowledge the terms of use. A box will appear to enter the PIN number found on the back of your postcard. You will be required to enter this PIN to redeem your free music. Your PC has to be running a Windows® OS environment to redeem your free songs. Once you start downloading your songs Windows® Media Player launches and starts playing it. It's as simple as that! System requirements: Windows® 98, SE, or above.' At the bottom right, a scratch-off sticker reveals 'FREE MOVIE TICKETS' and says 'As a gift for opening an account with us' and 'You will receive two free movie tickets'.

To help reel-in recent high school graduates, First National Bank utilized a direct mail campaign featuring customized post cards with a scratch-off sticker over a pin #, good for redeeming *three free music downloads*. *Two free movie tickets* were also offered upon signing up for an account with their bank.