

FINANCIAL INSTITUTION COMMUNICATIONS

MILLENNIAL MARKETING SHOWCASE

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media logic®



SEE WHAT'S WORKING

Millennials are a challenging audience for financial services marketers – often proving to be contradictory to previous generations in what works, and what doesn't.

We've gathered examples from FIs that are taking the right steps, putting together marketing efforts that acknowledge and capitalize on the differences in how Millennials react to information.

SEE WHAT'S WORKING

The following pages include examples from leading FIs that are successfully:

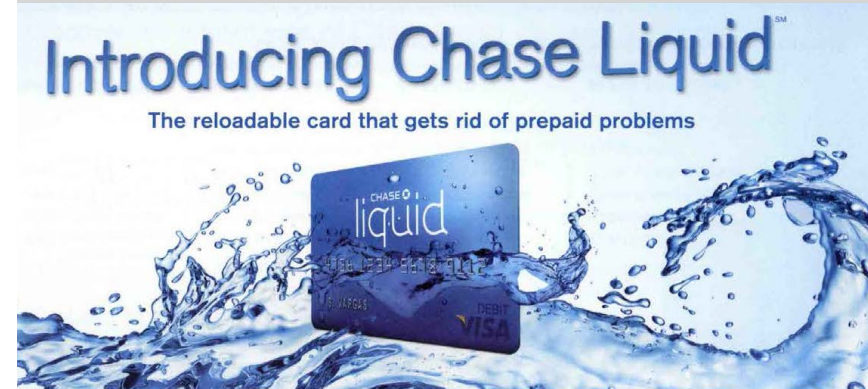
- Infusing their marketing with a fresh vibe
- Creating disruption in the product landscape
- Building loyalty and using customer reviews to stand out
- Tapping into key influencers, seasonality, and social media
- Realizing the power of direct mail

...and more

INFUSE MARKETING WITH A FRESH VIBE

Chase starts by combining an unexpected product name with appealing visuals.

- ▶ All messaging effectively addresses prepaid card pain points in a way that likely appeals to Millennials – short, to the point, clear.
- ▶ The CTA drives on-line for more information while also providing a push to branch (Millennials appreciate branch service.)



Prepaid problems end here CHASE

Open. Get Chase Liquid at any Chase branch. Just a \$25 initial load to get started.	Load. Load cash and checks directly at any Chase DepositFriendly SM ATM. Available 24/7, with no fees or hassles.	Go. Use Chase Liquid where Visa [®] debit cards are accepted, ¹ and withdraw cash without a fee at any Chase ATM or branch.	Reload. With Direct Deposit and more than 10,700 Chase DepositFriendly ATMs, reloading Chase Liquid is easy.
\$0 FEE TO OPEN	\$0 FEE TO LOAD	\$0 FEE TO GO	\$0 FEE TO RELOAD

> **\$4.95 Monthly Service Fee.** One flat monthly fee. Zero confusion.


¹ Rental purchases (cars, boats and rental center merchandise) will not be authorized and will always be declined.

Discover the advantages of Chase Liquid

Chase Liquid is backed by the strength of Chase, which gives you convenience, security and innovative solutions. Here's all that's waiting for you right now with Chase Liquid:

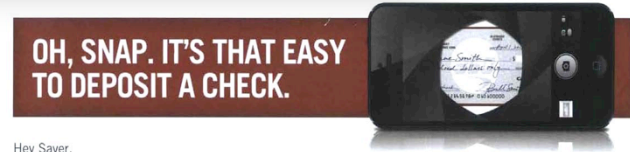
Use it for purchases: it's safer than carrying cash and accepted almost everywhere	Enjoy 24/7 convenience: load your Chase Liquid Card or withdraw cash easily at Chase ATMs
Access your money: at more than 17,500 Chase ATMs and 5,500 Chase branches	Get financial control: with Chase Liquid you spend what you load on your card
	Know your balance: monitor your Chase Liquid balance by phone or online

Go online to chase.com/liquid to learn more.
Or visit a branch to get your reloadable Chase Liquid Card today.



INFUSE MARKETING WITH A FRESH VIBE

Capital One 360 carefully walks the line between too much humor and taking a fresh approach. This piece successfully uses unexpected messaging to heighten the key benefits of products and services. The approach is simple yet highly effective.



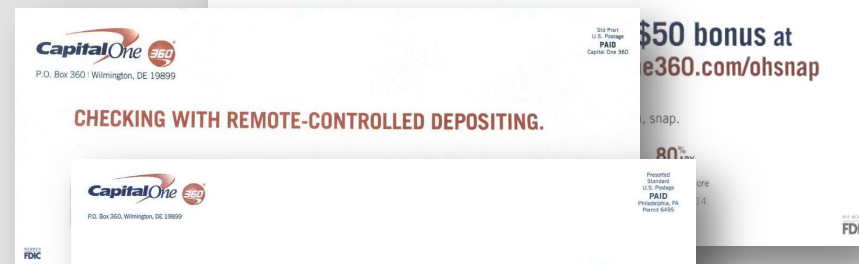
Hey Saver,

Want to deposit your checks in a flash? With **360 Checking**® you can deposit checks from anywhere, anytime with CheckMate™ – just take a picture of your check and deposit it using your phone or a computer. Plus, there are no fees or minimums, and you can keep tabs on your cash, pay bills and send money to family and friends.

With 360 Checking, you'll get:

- **CheckMate** – deposit checks from anywhere: You can deposit checks into your 360 Checking or 360 Savings® using your mobile device or a computer. So get your checks ready for their big photo op.
- **No hidden fees or minimums:** There are no monthly fees, no silly bank charges and no need to keep a minimum balance.
- **Access to over 38,000 fee-free Allpoint® ATMs:** You'll never have to look far to grab cash.

Visit capitalone360.com/ohsnap to open 360 Checking by November 24, 2014, and we'll give you a **\$50 bonus** (enter Reference Code **To get your bonus, just make a total of 3 Debit Card purchases or Person2Person Payments within the first 45 days and your bonus will be paid on day 50.**)



INFUSE MARKETING WITH A FRESH VIBE

With this investment messaging from **Alliant bank**, there's no confusion surrounding who the product promotion is targeting. It takes a head-on approach to persuading older Millennials that investing is for them.



Alliant Credit Union
January 30 at 2:50am · 🌐

30 may be the new 20, but you should still plan for when you're 70. Check out our must-read retirement planning tips for our 30-somethings fans:
<http://alliantcu.us/1CvgRia>

Retirement planning starts now.

ALLIANT.
credit union

Like · Comment · Share · 🍷 2

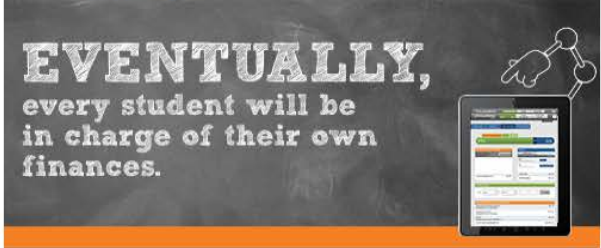
The image shows a Facebook post from Alliant Credit Union. At the top left is the Alliant logo. The post text discusses retirement planning for 30-somethings. Below the text is a photograph of a smiling family: a man in the foreground, a woman behind him, and two children (a girl and a boy) leaning over their shoulders. A white text box with the message 'Retirement planning starts now.' is overlaid on the bottom of the photo. At the bottom right of the photo is the Alliant Credit Union logo. Below the photo are the interaction options 'Like · Comment · Share' and a share icon followed by the number '2'.

INFUSE MARKETING WITH A FRESH VIBE

Virtual Wallet Student uses whimsical visuals and a future-facing positioning – “Eventually every student will be in charge...” – to quickly resonate with Millennials.


Help them start college on the right financial foot. Please add to your address book to ensure our emails reach your inbox.

VirtualWallet
STUDENT by PNC BANK pnc.com | Locate PNC | Contact Us




At PNC Bank, we're dedicated to helping students get the right financial start as they head off to college.

That's why we created Virtual Wallet® Student, a unique suite of online and Mobile Banking¹ tools for students. And with our Parent Alerts feature, parents can stay in touch with their student's finances in case they need assistance. **Active students who open a new account will pay no monthly service charges for six years!** ²



[Learn More »](#)

Students under 18 will need to open an account with their parents at a PNC Branch.




Key Features of Virtual Wallet® Student

- Money Bar®**
See your balances and make transfers easily.
- Calendar**
Keep track of upcoming bills and payday.
- Spending Zone**
See spending broken down into categories. [Explore more features](#)

Having a budget and sticking to it can help you save up for that spring break trip.
Use a credit card only when you can afford to pay off the full balance each month.
Rent or buy used textbooks when you can, to save money.

3 QUICK FINANCIAL TIPS for every student.



Get more **financial tips**

INFUSE MARKETING WITH A FRESH VIBE

SunTrust is taking on the relatively new P2P payment space geared toward the Millennial needs and acceptance mindset – it’s non-traditional, easy and digital. Here, the PSP is successfully promoted using e-mail communication that is more likely to be opened and read.

- ▶ **Note the effective subject line and reinforcement of “free” benefit throughout.**

From: "SunTrust Banks, Inc."
Date: Feb 18, 2015 6:01:44 PM
Subject: Pay IOUs for Free with Popmoney from SunTrust



Try Popmoney with Friends for Free


Your friend just snagged you tickets for this season's hottest concert. Return the favor by paying them back quickly. You can do just that with Popmoney® personal payment service *with no transaction fee*.*

- **Fast:** U.S. delivery as soon as the next day*
- **Easy:** Use an email address or mobile phone number
- **Safe:** A secure way to exchange money with friends

Send Money Free with Popmoney

- Sign in to Online Banking
- Select Transfers
- Select Person-to-Person Transfers

[TRY POPMONEY TODAY](#)

How can we help you shine.™

INFUSE MARKETING WITH A FRESH VIBE

Discover uses a light-hearted approach to thank cardmembers for making Discover their go-to card. The “Smile. You earned it.” headline works to reinforce the earning power of the card and promote continued use.

- ▶ Using candid imagery appeals to Millennials’ very visual mindset.
- ▶ Reinforcing that Discover is #1 in cardmembers’ wallets and then rewarding them with a \$300 bonus gives Millennials extra incentive to spend – and earn – with Discover.



INFUSE MARKETING WITH A FRESH VIBE

The **Citi AAdvantage Card** marketing targets Millennials’ “thirst for adventure,” positioning the card as their ticket to travel the world.

- ▶ The piece includes visuals that Millennials can relate to and want to emulate.

YOUR CARD IS READY

The benefits you've come to enjoy on American Airlines are now available on US Airways. Explore your enhanced benefits and continue to enjoy your existing suite of benefits to get the most out of your card.

First checked bag free
Get your first checked bag free on domestic American Airlines and US Airways flights for you and up to four companions traveling on the same reservation.

Boarding Privileges
Enjoy boarding privileges and have more time to settle in before takeoff with Group 1 on American Airlines flights and Zone 2 when flying with US Airways!

Reduced Mileage AwardsSM
Redeem your American Airlines AAdvantageSM miles for Reduced Mileage Awards to select destinations on American Airlines and US Airways-operated flights for 1500 fewer AAdvantageSM miles round trip. Find the most up-to-date list of places you can go with this benefit at aa.com/reducedmileageawards.

Earn 2X AAdvantageSM
Earn 2 AAdvantageSM American Airlines miles

Earn 1X AAdvantageSM
You'll earn 1 AAdvantageSM American Airlines mile for every dollar you spend there's no limit



TO GO WHERE YOU GO

Redeeming AAdvantageSM miles
Use your miles for award travel to nearly 1,000 destinations worldwide, with flexible redemption options for one-way or round-trip awards on American Airlines and US Airways. Your AAdvantageSM miles can also be redeemed for Business and First Class upgrades, car rentals, hotel stays, vacation packages or membership to Admirals ClubSM lounges. The choice is yours.

Earn 10% of your miles back
Whenever you redeem, earn 10% of your redeemed miles back. Use the 10,000-mile award travel calendar. That's our whole idea.



YOUR THIRST FOR ADVENTURE IS NEVER SATISFIED

Experience your card benefits on even more itineraries.

THE CARD DESIGNED FOR THE WORLD'S LARGEST AIRLINE



CitiSM / AAdvantageSM Platinum SelectSM World EliteSM MasterCardSM
For your account ending in

WHEN TWO LOYALTY PROGRAMS COME TOGETHER, YOUR CARD BRINGS YOU AND THE WORLD EVEN CLOSER

Now that American Airlines AAdvantageSM and US Airways Dividend MilesSM have joined forces, you can enjoy your cardmember benefits on American Airlines and US Airways.

CREATE DISRUPTION IN PRODUCT LANDSCAPE

Credit Card Marketing presents challenges as Millennial preference shifts to other payment products:

Capital One's approach succeeds by combining real personalization (We know you...) with cause/effect messaging focused on the idea that "good behavior gets you a rewards credit card."

Citi credit card marketing recognizes that double points can be an attractive benefit. It's even better when you remind Millennials that you can earn them at places the really frequent – from coffee shops to cocktail lounges (a first in DM messaging card marketing history!)

Examples were sourced from Competiscan and/or publicly available web sites.



Capital One

KEEP UP THE GOOD WORK AND GET REWARDED.
Our lowest intro APR • No annual fee • Earn unlimited 1% cash back

Your Reservation #: • Your Access Code: • Offer Expires: May 19, 2014

Dear [Name],

You're doing the things that lead to stronger credit—paying your bills on time and using your card responsibly. And since you're a valued Capital One® customer, we want to offer you more. That's why you're **eligible** for this exclusive Journey® card offer. Once approved, you'll get:

- **0% intro APR** until January 2015 on all purchases, and 22.9% variable APR after that
- **No annual fee**
- **Earn unlimited 1% cash back** on every purchase, with a 25% bonus on the cash back you've earned every month you pay your bill on time—that's a total of 1.25% cash back
- **Free access to your credit score** with an interactive credit-tracking tool

You'll also get access to a higher line of credit after you make your first 5 monthly payments on time. So don't wait. Apply for the Journey card today, and start getting rewarded for the things you're already doing.

Sincerely,
Michael Robertson
Michael Robertson
Director of Consumer Services



citi

ThankYou Preferred **citi** **2x Dining & Entertainment**
4128 0012 3456 7890
4/1/15 12/31/15
L VAL 025
VISA

Having fun is twice as rewarding.

8-5-OPT-OUT. See offers.

Get more out of life...and your card.
Now earn double points on purchases within these categories.

Dining	Entertainment						
<ul style="list-style-type: none"> • Coffee Shops • Fast Food • Fine Dining Restaurants • Restaurant Take-out • Cocktail Lounges 	<table border="1"> <thead> <tr> <th>Recreation</th> <th>Live Events</th> <th>Culture</th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> • Amusement Parks • Music/Movie Downloads • Movie Theaters • Movie Rentals & Subscriptions </td> <td> <ul style="list-style-type: none"> • Concerts • Theater & Performing Arts • Sporting Events </td> <td> <ul style="list-style-type: none"> • Tours & Attractions • Exhibitions • Galleries • Museums </td> </tr> </tbody> </table>	Recreation	Live Events	Culture	<ul style="list-style-type: none"> • Amusement Parks • Music/Movie Downloads • Movie Theaters • Movie Rentals & Subscriptions 	<ul style="list-style-type: none"> • Concerts • Theater & Performing Arts • Sporting Events 	<ul style="list-style-type: none"> • Tours & Attractions • Exhibitions • Galleries • Museums
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*Please see enclosed Citi ThankYou® Rewards, Citi ThankYou® Preferred Card Terms and Conditions on back of letter. I-0215-01

CREATE DISRUPTION IN PRODUCT LANDSCAPE

The **Citi Double Cash Card** and the **Amex Blue Cash Everyday Card** disrupt the traditional reward product value proposition.

They use direct mail that works hard to shift Millennial everyday spend from prepaid or debit cards to credit cards with rich rewards and simple earning structures: “earn cash back (twice with the Citi Double Card) on the things you purchase most.”



SIMPLE AND STRAIGHTFORWARD

With the Blue Cash Everyday® Card, you can start earning cash back. No rotating reward categories. No enrollment required.*

CASH BACK
Redeem Reward Dollars for Cash Back in the form of a statement credit. Every 25 Reward Dollars you redeem is equal to a \$25 statement credit.

GIFT CARDS
Redeem Reward Dollars for gift cards, available in varying denominations, from a selection of popular retailers.

MERCHANDISE
Select from hundreds of items—from electronics to home décor to sporting equipment and more.

REDEEM FOR THE REWARDS YOU WANT

APPLY NOW

Call 1-800-235-3476 or Enter the RSVP code located at the bottom of the enclosed letter, at bluecasheverydayapply.com or Fill out and return the enclosed application

1% ON YOUR PURCHASES + 1% AS YOU PAY FOR THEM

WHEN IT COMES TO CASH BACK, ONCE JUST ISN'T ENOUGH.

citi P.O. Box 6548 Sioux Falls, SD 57117-6048

EXPERIENCE CASH BACK WITH A SIDE OF CASH BACK.

WITH CASH BACK, ONCE JUST ISN'T ENOUGH. EARN CASH BACK TWICE ON EVERY PURCHASE WITH:

1% ON YOUR PURCHASES + 1% AS YOU PAY FOR THEM

See details inside.

AMERICAN EXPRESS CASH

Purchases on your new Card in the first three months. Statement credit. (Offer Expires 6/17/2015)

Make Every Day Count

- Get 3% Cash Back at U.S. supermarkets*
- Get 2% Cash Back at U.S. gas stations
- Get 2% Cash Back at select U.S. department stores
- Get 1% Cash Back on other purchases

*Up to \$6,000 per year in purchases. Terms and limitations apply.† Cash back is received in the form of Reward Dollars that can be redeemed as a statement credit.

Apply by 06/15/2015 and enjoy.

0% Intro APR for 15 months on balance transfers and purchases

19.99% variable APR thereafter

EARN CASH BACK TWICE

- ✓ 1% cash back on purchases
- ✓ 1% cash back as you pay for those purchases
- ✓ No caps and no categories
- ✓ No annual fee

CREATE DISRUPTION IN PRODUCT LANDSCAPE

BB&T LEAP is a prepaid card that targets younger Millennials and their parents – a smart strategy given current research that indicates Millennials prefer prepaid products over products that have the potential to land them in debt (credit).



Video frames taken from BBT.com

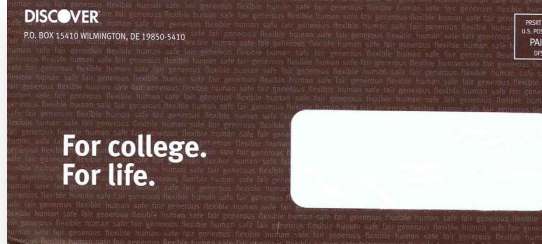
BUILD LOYALTY FOR LIFE

Discover is wisely thinking beyond current age/status – being the first card in wallet has proven to engender brand loyalty (as the primary messaging suggests).

- ▶ “Reasons” work to encapsulate the story for all segments – including Millennials!
- ▶ The power of visuals includes charts that are telegraphic – no effort required!
- ▶ FIs will naturally try to be “cool” – Here, Discover’s attempt rings true amongst the segment (yes, a retro card design passes the test).



▲ Open up for one more reason ▲



3 reasons to choose it chrome for college and beyond

- Not every credit card is a good fit for students. Here's why we card for college and beyond. Use it to start your credit history, get a car loan, rent an apartment or more.
- 1 it looks out for you**
We monitor every purchase, every day for anything unusual—e-mail or call you. Most important, you're never responsible for your Discover card account because you're protected by our \$ need to replace a lost, stolen or damaged card, we'll ship it or
 - 2 it takes it easy on the fees**
There's no annual fee, no overlimit fee, no pay-by-phone fee. Plus, there's no fee for your first late payment and we won't r
 - 3 it gives you something back**
Get 2% cash back at Gas Stations and Restaurants automatic purchases each quarter.* Plus get 1% cash back on everything in any amount, any time.* We'll even start you with \$20 cash rewards right away.*
- We're here to serve you. We offer 100% U.S.-based service da And manage your account easily with our free mobile app or c

Take a closer look at Discover it® chrome

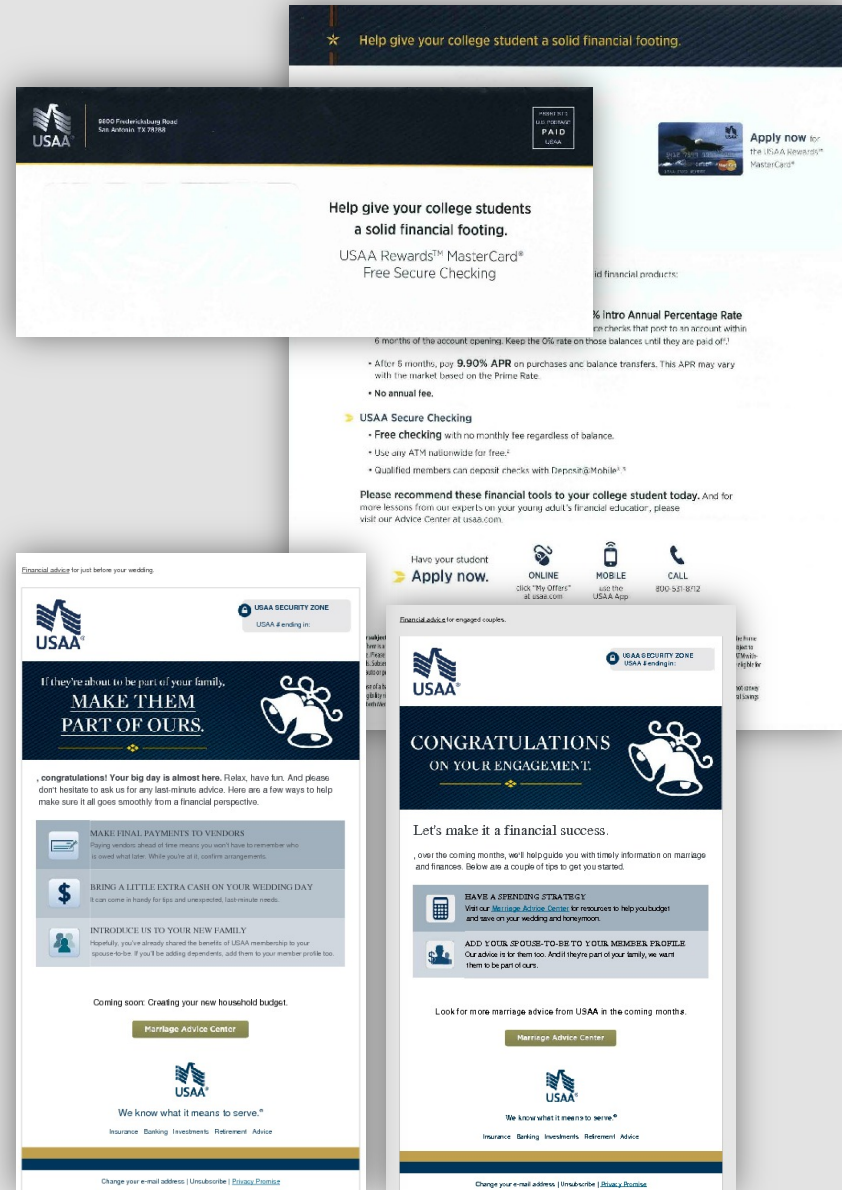
	Discover it®	Capital one® Journey™ Student Rewards credit card
No annual fee	✓	✓
Free FICO® Credit Score online and on monthly statements†	✓	X
100% U.S.-based customer service available any time	✓	X
Paying late won't increase your Annual Percentage Rate	✓	✓
No late fee for your first late payment	✓	X
No foreign transaction fee	✓	✓
2% cash back at Gas Stations and Restaurants on up to \$1,000 in combined purchases each quarter	✓	X
1% unlimited cash back on all other purchases	✓	✓
Use your rewards instantly at Amazon.com checkout†	✓	X
Pay your bill up to midnight (ET) the day it's due by phone or online	✓	X

Apply online at Discover.com/chrome • 1-888-204-8973 Application on back



BUILD LOYALTY FOR LIFE

USAA takes a life stage approach – from targeting parents of college students with credit building products, to targeting newlyweds with reminders of useful services and the ability to add additional members in household USAA relationship.



CUSTOMER REVIEWS ARE A 5-STAR WAY TO STAND OUT

Millennials are socially connected and put high value on family and friends' opinions and experiences with brands.

Customer ratings and reviews can be a smart strategy for pointing out your superiority allowing others to promote your brand:

- ▶ Actual customer reviews are best
- ▶ Next Best: customer quotes with no attribution

Examples were sourced from Competiscan and/or publicly available web sites.

Amazon.com Rewards Visa Card from Chase

"I love this card!

It is like a surprise when I shop on Amazon, and there are rewards waiting for me, and with one push of a button, I can use the rewards!! Great idea... Keeps me coming back to Amazon."

- Kim F., February 5, 2015

CUSTOMER REVIEWS ARE A 5-STAR WAY TO STAND OUT

Capital One 360 and **Venture Card** utilize strong customer reviews wherever possible. It's smart... Millennials appreciate hearing what their peers think.




“I think Capital One 360 is the first bank I've ever trusted.” —Scotty2

“Extraordinarily excellent service, and it's so simple.” —BambiVS


“This is the best checking account I have ever used.” —Tracy12

“360 checking is a great way to speed up your life.” —Dderienzo

“Capital One 360 is the best. Every bank should be so easy.” —Sunje



WHERE WILL
UNLIMITED MILES
TAKE YOU?



Get there fast with 1.25 miles per dollar on every purchase, every day and no annual fee. [See how](#)



Rated 4.4 out of 5 stars
by our customer reviewers

[Read all 3,264 reviews](#)

We want to win you back as a customer. So come back to Capital One and you could earn miles fast with no annual fee.

With the Capital One® VentureOne card, you'll earn unlimited 1.25 miles per dollar on every purchase.

Cardholder stories from far and wide...



Rated 4.5 out of 5 stars
based on 3,132 customer reviews

“ I got this card years ago. I have saved money on currency exchange fees, the Capital One crew has foiled two fraud attempts, and they jumped in to salvage a cash problem when I was in South Africa. I won't travel without this tool! ”

—WildwindsJim1, Washington



Ratings above are accurate as of February 2015. Visit our website to see what other customers are saying about this card. BK283686

INFLUENCERS – ESPECIALLY PARENTS – ARE KEY

Navy Fed smartly includes messaging to both parents and Millennials – the copy addresses audience readers and their separate perspectives.

- ▶ The FI recognizes and acknowledges parental influence.

Examples were sourced from Competiscan and/or publicly available web sites.

NAVY FEDERAL Credit Union
ARMY
MARINE CORPS
NAVY
AIR FORCE
COAST GUARD
ROD

CONTROL SPENDING, TRACK PURCHASES, AND GIVE YOUR TEEN MORE FINANCIAL FREEDOM
 Enroll for a Visa® Buxx Card or Campus Checking account with a Visa Check Card

GIVE YOUR TEEN AN EASY WAY TO LEARN HOW TO MANAGE THEIR SPENDING.
 Teach them good habits with a Visa® Buxx Card or a Campus Checking account with FREE Visa Check Cards.

FOR PARENTS
 Teach your teens good financial habits with the Visa® Buxx Card or a Campus Checking account with FREE Visa Check Card
 Parents: If you see and do

FOR TEENS
 It's time to learn about money.
Only enrolled for non-credit activity. The Visa® Buxx Card or a Campus Checking

GET THE FREEDOM YOU WANT WITHOUT BUGGING YOUR PARENTS FOR CASH.
 You'll enjoy a smart, safe way to pay for the things you need, whether your parents select the Visa® Buxx Card or a Campus Checking account with Visa Check Card.

HERE'S HOW THEY WORK:
Visa Buxx Card
 You load your teen's money onto the card. Then you use it to shop online and on-site. You and your parents also can use it to track purchases and check the card balance.

Campus Checking with Visa Check Card
 You set up a checking account with your parents in a safe name. They can write checks and make deposits using your mobile phone. You'll also receive a free Visa Check Card so you can easily make purchases and withdraw cash.

Both cards let ...
 • You buy what you need
 • You get cash when you need it
 • Your parents add money anytime
 Plus, you learn how to manage and watch your spending.

Card is right for your teen, enroll at navyfederal.org
 Sincerely,

Navy Federal @NavyFederal · 10h
 Want to teach your kids good money habits? Start with these accounts:
bit.ly/1sGITBT #YouthWeek

Spending Independence
 + a Lesson in Financial Responsibility

Use Visa® Buxx to give your teen spending independence while you track their spending online.

A Visa Buxx reloadable prepaid debit card is more convenient than checks and safer than cash because of Navy Federal's Zero Liability policy. It protects the cardholder from unauthorized purchases. And you manage the account online!

It's easy to set up
 You set up the card and maintain complete control over spending limits. Reload the card at any time and monitor the account online—even receive e-mail notifications about how the card is used.

It's accepted worldwide
 The card can be used in a store, online, on the phone and even to make ATM cash withdrawals, wherever Visa debit cards are accepted. It's ideal when teens are away from home.

It encourages financial responsibility
 The Visa Buxx card and the Buxx Web site provide lessons on financial responsibility that last a lifetime. Teens love the independence the card gives them.

It's easy to fund

- Convenient—fund online with your debit or credit card
- Flexible—add funds at any time
- Automatic—schedule recurring deposits
- Others can help—add parent-approved gift givers

For more details or to enroll, visit Buxx.com now at navyfederal.org/visabuxx/.

For parents and teens.

SEASONALITY PROVIDES REASONS TO CONNECT

These banks take advantage of seasonality to connect with the target using messaging customized to time-of-year:

- ▶ Summer travel
- ▶ Back to school needs
- ▶ Holiday high-spend
- ▶ Spring travel time

YOUR MONEY NEEDS A SPRING BREAK TOO.

When your teen or young adult goes on spring break, hand them a Buxx Card from Nationwide Bank®. It's the pre-paid, reloadable card that makes spending more convenient for both of you.

\$25 SPRING BONUS when you get the card!

Nationwide Bank®
On Your Side

BACK TO SCHOOL JUST GOT EASIER.

Give your student the Buxx Card from Nationwide Bank®. The pre-paid, reloadable card designed especially for teens and college students.

\$25 BONUS when you get the card!

Nationwide Bank®
On Your Side

A GIFT THAT WILL MAKE BOTH OF YOU SMILE

This holiday season, give your teen or young adult the Buxx Card from Nationwide Bank®. It's the pre-paid, reloadable card that's one of the smartest gifts you can give.

\$25 HOLIDAY BONUS when you get the card!

Nationwide Bank®
On Your Side

School's out!

Where will your teen #TD Go this summer?

The TD Go Card is a reloadable prepaid card that gives your teen the freedom to purchase items online, in stores and wherever a Visa® debit card is accepted.



America's Most Convenient Bank®

BOLSTER THE VALUE PROP IN AN UNEXPECTED WAY

Bank of America recognizes that even though a product may be “entry level,” it can be better positioned for success with a distinctive and appealing Look, Tone, Feel.

- ▶ In this case the “Where will you go?” theme provides continuity and builds aspirations for redeeming rewards.
- ▶ The earn and burn are clearly explained with equal weight.

Where will you go?
Go where you want, when you want with the BankAmericard Travel Rewards® Visa® credit card.

Go where you want, when you want — it's more than just flights

with the BankAmericard Travel Rewards® Visa® credit card.

Bank of America
P.O. Box 15666 Wilmington, DE 19850-5666

POST STD
U.S. POSTAGE
PAID
BANK OF AMERICA

0% Intro APR* on purchases for 12 billing cycles

Where will you go?
15,000
bonus points offer
no annual fee*

See inside for details.

Earn points and use them to wipe out your travel purchases!

Plus, start with a low intro APR offer* Easy to redeem

Receive a 0% Intro APR* for 12 billing cycles for purchases. After that, a Variable APR that's currently 14.99% will apply. Please see the reverse side for payment allocation information.

Just go online or call to redeem points for a statement credit out your travel purchases. You cover all, or a part, of your travel.

Get your card today!

Go to www.bankofamerica.com/mynewcard
Call 1.866.253.0643
Or, return the request form below

Your Personal Secure Code is

Summary for rate, fee and other cost information. All terms and conditions apply. *Offers of credit from this and other companies by calling toll-free 1.888.581.1234. NOTICE on Page 4 for more information about prescreened offers.

Where will you go?
with the BankAmericard Travel Rewards® Visa® credit card?

BankAmericard Travel Rewards
VISA

PROMOTE FEATURES AND BENEFITS WITH HIGH APPEAL

Liberty Bank uses E-mail outreach to students with hashtags that heighten the promotion of checking account text alerts, mobile banking and their benefits to busy students.

- ▶ Messaging like “Packed with awesome money and time-saving extras!” – directly appeals to the target segment.

#SecureYourself brings together good security payment tips and advice from the bank for Millennials who favor online shopping – so the use of hashtag is expected.

Examples were sourced from Competiscan and/or publicly available web sites.

LIBERTY BANK
Member FDIC

#busy#studentchecking

#sociallife

#work

#school

#sports

Students are busy. Luckily, we have the perfect account to make life easier! Convenient, secure, and packed with awesome money and time saving extras!

Text Alerts
Alerting you when your balance is low, deposits are made, or when, what, and how you used your debit card.

Banking
Mobile Check Deposit, ... and pay your roommate ... all with Mobile Banking.

Special Extras
opening bonus, 3 ATM fee ... fee waivers!

IG ACCOUNT
Information!

PNC Bank @PNCBank · Jan 20

Shopping on public WiFi? Your private info could become public knowledge.
[#SecureYourself](#) bit.ly/1C4xOQ2

[#SecureYourself](#)

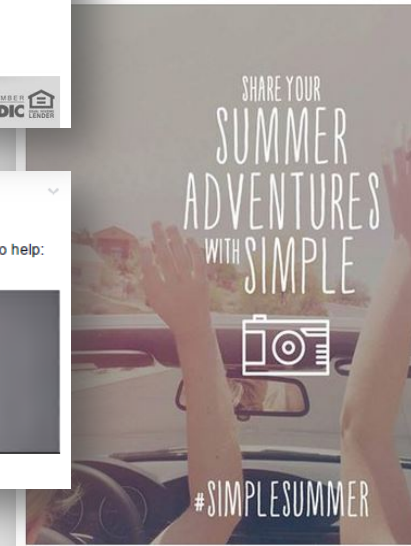
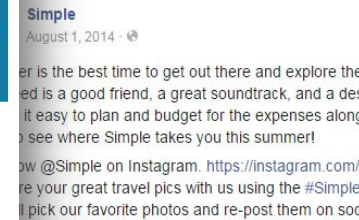
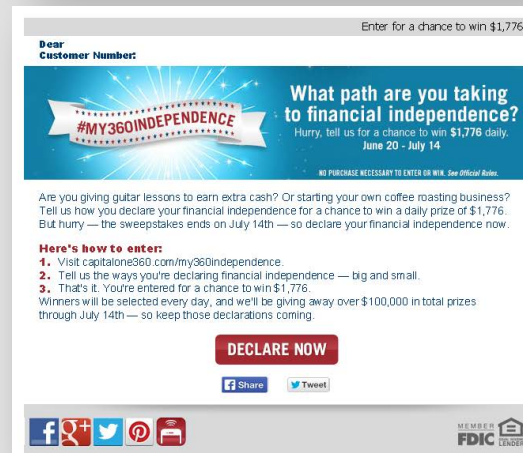
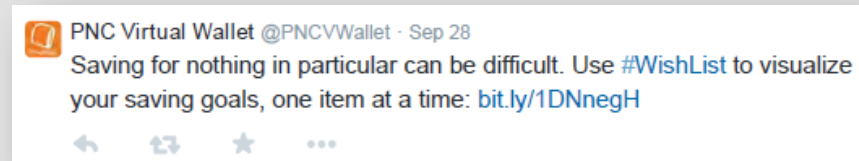
View more photos and videos

INTEGRATE PLATFORMS INCLUDING SOCIAL

Big banks, online banks, credit unions – in each case, they’re taking an integrated marketing approach that includes social:

- ▶ **PNC** promotes savings using social platforms, content and #WishList to motivate the segment
- ▶ **Cap One** makes it easy to share out their promotion
- ▶ **Simple** taps into UGC and Millennials love of sharing as part of #SimpleSummer savings
- ▶ **Alliant** promotes retirement to Millennials on Facebook, driving cross-channel traffic to their website

Examples were sourced from Competiscan and/or publicly available web sites.




VISUALS ARE AS IMPORTANT AS COPY

Capital One pairs strong visuals and a bold headline to telegraphically communicate a promotion call-to-action or earning potential.

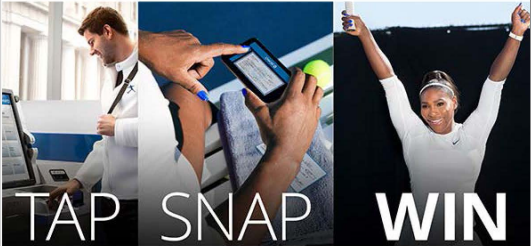


Live it up.
Earn double points for the many ways you choose to celebrate.



CHASE  SO YOU CAN

Chase checking and savings customers, turn 24/7 deposit convenience into your chance to win.



TAP SNAP WIN

Enroll and make a deposit of \$200 or more in new money at a Chase ATM or with the Chase Mobile® App* for a chance to win \$200!

Examples were sourced from Competiscan and/or publicly available web sites.

VISUALS ARE AS IMPORTANT AS COPY

Citi's card selector tool uses visuals to give an otherwise expected tool new life, and helps prospects identify with a persona.

The screenshot shows the Citi website's 'What's Your Lifestyle?' quiz. At the top, the Citi logo is on the left, and navigation links for 'View All Benefits', 'Your Saved Benefits', 'Offers', and 'Play Again' are on the right. The main heading is 'What's Your Lifestyle?' with a subtext: 'Citi benefits help you live the life you want, rich with what matters to you.' Below this, a prompt says 'Take the quiz below to find benefits that are right for you.' The quiz questions are: 'I enjoy [dropdown]', 'You'll often see me at [dropdown]', 'I don't leave home without my [dropdown]', and 'I'm really happy spending time with [dropdown] doing the things I love.' A 'Submit Now' button is at the bottom right. The background image shows two people sitting at a table on a grassy hillside with mountains in the distance.

A row of five lifestyle persona cards. From left to right: 1. 'Multi-task Master' with a woman in a city street. 2. 'Social Life Specialist' with a man on a phone. 3. 'Traveler' with a person in a hat. 4. 'Good Life Aficionado' with a couple in a field. 5. 'Info Maven' with a man at a computer.

Examples were sourced from Competiscan and/or publicly available web sites.

VISUALS ARE AS IMPORTANT AS COPY

Alliant Credit Union posted a great example of how a visual highly connected to the headline can strengthen the approach – reinforcing the Millennial first-time home buyers aspirations to move from renter to home ownership.



VISUALS ARE AS IMPORTANT AS COPY

These visuals communicate that the **RushCard** provides a suite of products that meet a variety of needs and end-users.


Put some personality in your wallet - and up to \$9.95

View email in web browser

Prepaid Visa® **RUSHCARD**

f t y

Load Money Refer-a-Friend Download App Online Account



So which RushCard are you?

Need a new RushCard? Get the one that's perfect for you. Apply¹ for a new card and activate it before November 30th and get the One-Time Card Fee refunded.²

GET A RUSHCARD

rushcard.com Customer Care [Privacy Policies](#) [Website/App Privacy](#) Text/Email Alerts Edit Profile

VISUALS ARE AS IMPORTANT AS COPY

Here, **M&T Bank** quickly amplifies and illustrates the key debit card benefit – making everyday purchases faster through illustrative icons.



Count on added security

- Fraud monitoring for potential suspicious activity by M&T and Visa
- A unique 3-digit security code for added protection
- Verified by Visa™ to help secure online purchases
- Visa Zero Liability Policy² to help protect against unauthorized use of your card

Keep better track of purchases than with cash

Log on at mtb.com/webbanking to manage every aspect of your account.³
Check your balance, track purchases, transfer funds between accounts and more.


- **Make everyday purchases faster** when you use your M&T Debit Card. Learn more at mtb.com/debitcard



² Visa's Zero Liability Policy covers U.S.-issued cards only, and does not apply to certain commercial card transactions, ATM transactions, transactions not processed by Visa, or if you are a fraudulent in handling your card or card number. Notify M&T Bank immediately of any fraudulent use. Certain unauthorized transactions require a cardholder signature prior to issuing your cardholder agreement for more details.
³ Use of these features and services requires internet and/or data access through a computer or mobile device. Subject to availability and the same limitations as any service available through Bank is not responsible for matters that are outside of its reasonable control that might impact availability and functionality. M&T Bank reserves the right to suspend service for any reason. Mobile carrier's text messaging and data charges may apply.

Save time & money
with your M&T Debit Card

Enjoy discounts at a number of national
retailers including travel, entertainment and
dining. Just log on at mtb.com/shopping



Welcome to
Green Flag
Country.

VISUALS ARE AS IMPORTANT AS COPY

This is a great example of how **Capital One** uses charts & graphs to “do the math” for their audience.

Capital One Investing

YOUR FUTURE STARTS NOW. INVEST TODAY.

Get up to \$600¹ when you start investing—and get ready for your tomorrow.

Dear ,

Invest online at your own pace and manage your goals your way—open a Capital One InvestingSM online account or IRA.

BONUS	When you fund your account with
\$600	\$125k+
\$300	\$50k+
\$200	\$25k+
\$100	\$10k+
\$50	\$5k+

Why Capital One Investing?

- Low \$6.95 online trades (Low-priced securities, options and mutual funds may be extra. [See pricing and rates.](#))
- Free tools and research to help find investments
- Award-winning website and customer service team²

Plus, as a **Capital One 360[®] Customer**, you get **extra perks**, like seeing bank and investment balances side-by-side and transferring money instantly between accounts.

To get your bonus, open a new IRA, Individual, Joint, or Custodial account and fund it within 90 days.

GET STARTED

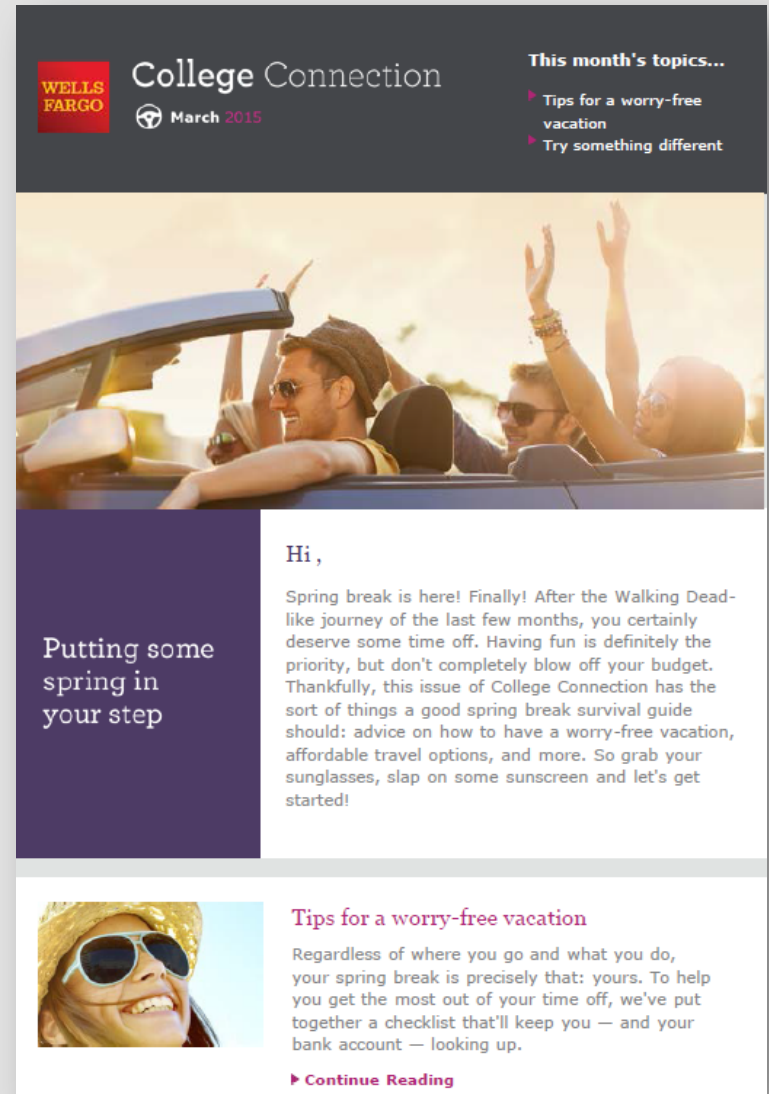
Use Promo Code:

Need a hand? Capital One Investing is on it. Call 1-800-747-2537, Monday-Friday, 8 AM-9 PM ET.

Examples were sourced from Competiscan and/or publicly available web sites.

VISUALS ARE AS IMPORTANT AS COPY

Targeting younger Millennials, **Wells Fargo** plays up Spring Break with use of action imagery that Millennials can relate to – pairing that imagery with money tips for a “worry-free” vacation.



The image shows a digital newsletter layout for Wells Fargo's 'College Connection' March 2015 issue. The header features the Wells Fargo logo, the title 'College Connection', and the date 'March 2015'. A sidebar on the right lists 'This month's topics...' with two items: 'Tips for a worry-free vacation' and 'Try something different'. The main content area is divided into two sections. The top section features a large image of a group of young people in a convertible car with their arms raised, set against a sunset background. Below this image is a dark purple box with the text 'Putting some spring in your step'. To the right of this box is a white text block starting with 'Hi,' followed by a paragraph about spring break survival guides. The bottom section features a smaller image of a smiling woman wearing a straw hat and sunglasses. To the right of this image is a white text block with the heading 'Tips for a worry-free vacation' and a paragraph of text. At the bottom of this section is a red arrow icon followed by the text 'Continue Reading'.

WELLS FARGO College Connection
March 2015

This month's topics...

- ▶ Tips for a worry-free vacation
- ▶ Try something different

Putting some spring in your step

Hi ,

Spring break is here! Finally! After the Walking Dead-like journey of the last few months, you certainly deserve some time off. Having fun is definitely the priority, but don't completely blow off your budget. Thankfully, this issue of College Connection has the sort of things a good spring break survival guide should: advice on how to have a worry-free vacation, affordable travel options, and more. So grab your sunglasses, slap on some sunscreen and let's get started!

Tips for a worry-free vacation

Regardless of where you go and what you do, your spring break is precisely that: yours. To help you get the most out of your time off, we've put together a checklist that'll keep you — and your bank account — looking up.

▶ Continue Reading

INCLUDE DIRECT MAIL, EVEN IF YOU'RE A DIGITAL SOLUTION

Seasoned Millennial marketers know Direct Mail has a place in their strategic and media mix.

Capital One 360 reinforces its strong online banking guarantee of no monthly fees or minimums – and more money in Millennials pockets – via direct mail.

Ally uses mail to update customers on digital features and services – knowing that Millennials embrace both digital and traditional channels.

GET MORE FROM YOUR CHECKING.
KEEP MORE OF WHAT'S YOURS.

IT'S CHECKING WITH A SIMPLE PROMISE—MORE IN YOUR POCKET, LESS TO WORRY ABOUT.

Hi

You have a lot going on, and you expect your checking account to keep up. 360 Checking® does exactly that—by making your everyday banking as simple and straightforward as your 360 Savings® account. Our online tools help you keep track of your money with just a few clicks, and mobile check deposit saves you trips to the bank. Your money's important and your time's valuable too.

WITH 360 CHECKING, YOU GET:

- NO FEES, NO MINIMUMS**
You work hard for your money so keep more of it, and earn interest too.
- FREE ATMs NATIONWIDE**
Say good-bye to surcharges with over 40,000 free ATMs around the country.
- BANKING ANYWHERE, ANYTIME**
Keep on moving with online and mobile banking that fits your lifestyle.

Get the checking account that works harder for you. Open your 360 Checking account today at: capitalone360.com/keepmore

NO MONTHLY FEES OR MINIMUMS. NO KIDDING.

MY ALLY UPDATE

NEW LOOK, NEW FEATURES. YOU SPOKE, WE LISTENED.

With input from our customers, we're redesigning the Ally online banking experience. Keep an eye out for the updated look-and-feel, along with new and improved features. You'll find everything you love about online banking – in a smarter, simpler design.

Explore the changes at ally.com/newdesign

A BRAND NEW APP FOR TABLET USERS

Now there's a version of our Ally Mobile Banking app just for tablets. The new app brings you all the same great features of our mobile app – all optimized for customers who do their banking from a tablet device. For iPad®, Android™ & Kindle Fire™.

Visit your app store to download.

WHAT ARE MOBILE BANKING CUSTOMERS UP TO?

Actions performed in the past 12 months:

- 93% checked account balances at transactions
- 72% downloaded a mobile banking app
- 57% transferred money between accounts
- 38% deposited check using mobile phone camera

Source: Consumers and Mobile Financial Services 2014
<http://www.federalreserve.gov/consumersandconsumerfinance/mobile-financial-services-report-201403.pdf>

Ally Bank named **'Best Online Bank.'**
Kojima's¹ Dec. 2014

Ally Bank Best Again.
Best Online Bank. **Money**® magazine. 2011–2014

NEW \$50,000 LIMIT ON ALLY eCHECK DEPOSITS

From your mobile device or your home computer, you can quickly and easily make eCheck deposits to your Checking, Savings or Money Market account – now up to \$50,000 per day!

Learn about eCheck at ally.com/bank/online-banking/#local=make-deposits

ALWAYS HERE TO HELP
Reach a helpful person at 1-877-247-ALLY (2559) or visit us at allybank.com

Member FDIC Ally Bank, Member FDIC © 2014 Ally Financial Inc.

ally BANK.

MY ALLY UPDATE

NEW APPS, NEW TOOLS AND OUR SLEEK NEW LOOK

PSRRT STD U.S. POSTAGE PAID ROYAL OAK

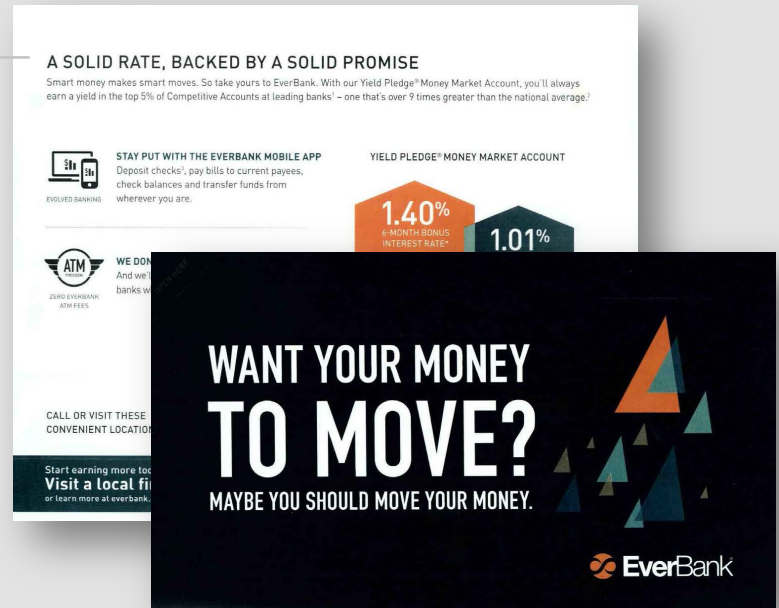
Examples were sourced from Competiscan and/or publicly available web sites.

INCLUDE DIRECT MAIL, EVEN IF YOU'RE A DIGITAL SOLUTION

Synchrony Bank uses direct mail to inform members of special perks that they've earned by saving online. This mailer in particular targets Millennials love for travel and adventure – calling out all the great cities and places their rewards can be used.



EverBank branches out away from online-only communications and reaches Millennials with an engaging mailer that encourages them to move their money online.



FINANCIAL EDUCATION IS NEVER COMPLETE

Every communication is an opportunity to educate. Millennials actively seek FIs that provide advice and guidance throughout their customer lifecycle.



THANK YOU FOR CHOOSING CAPITAL ONE

We're happy that you've come to us for your home loan needs, and we look forward to making the application process as clear and straightforward as possible.

OUR COMMITMENT TO YOU

We're committed to helping you manage your home loan now and in the future. Here's our promise to you: we'll work with you to help manage your loan effectively, efficiently and in a way that creates value for you.

THINGS YOU SHOULD KNOW

FIXED RATE: If you choose a mortgage with a fixed rate, the interest rate is set. Your principal and interest payment will stay the same throughout the life of your loan.

ADJUSTABLE RATE: If you choose an adjustable-rate mortgage, the interest rate may change. Your rate will stay fixed for a certain period of time (usually 5-7 years) and may adjust annually thereafter based on a market index to which the rate is tied. This will affect your interest payment.

CLOSING COSTS: These include lender and third-party fees associated with originating the loan, including title preparation fees, appraisal, etc. that are paid at the time of closing. Ask your Mortgage Consultant for more details.

ESCROW: This is the account that holds your contributions for taxes and insurance. Your Mortgage Consultant can explain this in more detail.

APPRAISAL: The estimated market value of your home by a licensed appraiser.

Take advantage of money teaching moments with your teen.



USAA SECURITY ZONE
USAA # ending in:

MONEY TEACHING MOMENTS FOR PARENTS OF TEENAGERS



How you manage your finances day-to-day can provide valuable teaching opportunities for your kids. Below are a few examples. For more helpful tips, start your [teen financial checklist](#).



When you're paying bills. Talk with your teen about how a spending account works. Do you write checks, use a [debit card](#) or pay bills online? Why?

When you're considering a purchase. Include them in the discussion. Is it a need or a want? Can you afford it? Can you get a good deal?



When you're setting money aside. Show your kid how. Do you have a [savings account](#)? How much do you save? Do you set goals? What about [saving for college](#)?

Keep watching for more money talking points to cover with your teen, or visit our [Youth Advice Center](#) to learn more.



We know what it means to serve.[®]
Insurance Banking Investments Retirement Advice

FARMERS Friendly Voice

An e-news update from your Farmers agent | March 2015

Bicycling safety and insurance tips

Bicycling is on the rise across the U.S. as people capitalize on the health and economic benefits of "active" transportation. And an increasing number of young people are embracing bicycling and forgoing drivers' licenses to save money.¹

Whether you use your bicycle to commute to work or simply enjoy riding, it's important to understand how to [insure your bike](#), [how to keep your bike safe](#), and most importantly, [how to keep yourself and your family safe](#).

How to insure your bike

Property coverage

Bicycles are typically covered under the personal property section of standard homeowners and renters insurance policies. Minus your deductible, this coverage will reimburse you if your bike is stolen or damaged in a fire or other disaster listed in your policy. If you own or are about to purchase a particularly expensive bicycle, you may want to consider getting an endorsement that will provide additional coverage. I can review your coverage options with you — give me a call.

Liability protection

Standard homeowners and renters insurance policies also typically provide liability protection for harm you may cause to someone else or their property. If you injure someone in a bicycle accident and the other party decides to sue, you will be covered up to the limits of your policy. Your homeowners or renters insurance also typically includes medical coverage in the event you injure someone.

Keep your bike safe!

Avoid theft by keeping your bike safe. Here are some simple rules:

- Always lock up your bike, no matter where it is.
- Lock up your bicycle in a visible, well-lit area.
- Buy the best locking system you can afford. Consider a system that cannot be easily cut, such as a U-shaped lock or a heavy duty lock with a strong wire cable.
- Always try to secure the bicycle's frame and both wheels to a stationary object, such as a post or a fence.
- Do not lock up your bicycle in the same location all the time. A thief may notice the pattern and target you.
- Protect your investment by recording your bicycle's serial number; this may help to recover your bicycle if it's stolen.



In This Issue:

- What you need to know about renters insurance
- Bicycling safety and insurance tips
- Insurance requirements of home-based businesses
- Nine need-to-know facts about IRAs

MARKETING SMARTER

Millennials are savvy, outspoken consumers who actively seek relationships with brands that understand their unique wants and needs.

By tailoring your messaging, making strong use of proper visuals, accessing key influencers and more, you can develop smarter marketing that resonates with this hard-to-reach audience.

FIs that proactively translate Millennial knowledge into direct action will be more effective... creating marketing that drives behavior and delivers results.

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