

7 New Strategies that Instantly Improve Bank Marketing ROI

Nancy Harhut, Chief Creative Officer
HBT Marketing

THE FINANCIAL BRAND

FORUM

Decision Defaults





Strategy #1

**Make People Feel
Ownership**

Endowment Effect

Richard Thaler



Lot 18[®]

**YOU HAVE \$15.00 OF UNUSED CREDIT IN YOUR ACCOUNT THAT
WILL EXPIRE TOMORROW AT 11:59 PM EST**

Simply click [Apply Credit](#)

before submitting your order. Your
future self will thank you later.


*Yours helpfully,
The Lot18 Member Services Team*

START SHOPPING 


Please Accept Your
Title Or Surrender It!

We must have your
decision regarding Prize
Number ownership!

Please Accept Your Title Or
Surrender It!

 We must have your decision regarding Prize
Number ownership!


*Your Decision is Immediately
Requested!*


CERTIFICATE OF TITLE
REGARDING FORTHCOMING PRIZE NUMBER
Eligible for: "SET FOR LIFE" PRIZE Award Date: 12/30/19
\$2,500.00 A WEEK FOR LIFE!
WINNING NUMBER GENERATOR **PENDING**

IMPORTANT:
TITLE ENCLOSED

ACCEPT OR SURRENDER

Make sure your \$2,500.00 A Week For Life
SuperPrize Number is **LOCKED** inside our
Winning Number Generator, along with all
other eligible numbers. Prize awarded
December 30th — Guaranteed!
RESPOND IMMEDIATELY!



My UPS Expiration

Nancy Harhut, we've missed you!

Our records indicate that you have not taken advantage of My UPS recently. To keep your registration active and ensure you have access to all services associated with your My UPS User ID, simply log in to My UPS. If you do not have a My UPS User ID, you will need to create one. If you have a My UPS User ID, but do not need for My UPS, do nothing and your registration will expire.

To keep your registration active log in

...do nothing and your registration will expire

For a limited time, we're waiving the 3-month qualification period.

Enroll in Preferred Rewards today

For a limited time, we're waiving the 3-month qualification period.

LIFE / BETTER CONNECTED®

It's easy to expedite your enrollment:

1. **Take advantage of the savings offer by making qualifying deposits** (refer to letter for details). You will then be eligible for Preferred Rewards expedited enrollment, which waives the 3-month qualification period.
2. **Talk to an associate about expedited enrollment in Preferred Rewards.** There's **no fee** to join or participate. Simply walk into one of our locations or schedule an appointment at bankofamerica.com/schedule.

As your qualifying balances grow, so do your benefits

There are three tiers in Preferred Rewards. Your tier is based on your qualifying combined balances in your Bank of America® banking and/or Merrill Edge® and Merrill Lynch® investment accounts. Once enrolled, we'll move you up automatically when your balances qualify you for the next rewards tier.

Refer to the enclosed letter for full details and disclosures.

Bank of America 

**Present this certificate
to receive a bonus of
\$500 when you open a
new ATM Rebate
Checking account.**



**Remember:
Remind people
of what they “own”**

Strategy #2

Offer Uncertain Rewards

Motivating-Uncertainty Effect





Follow

Makeup of the Day

1103 Pins
381762 Followers

Get featured! Go to Sephora.com & upload your makeup of the day on #TheBeautyBoard for the chance to see your look here. #MOTD

Get Featured!

For a chance to see
your look here



Sephora Community
Gallery Makeup of the Day:
Tarte Lip Paint...



Sephora
Makeup of the Day

#1



Sephora Community
Gallery Makeup of the Day:
Sephora...



Sephora
Makeup of the Day

#3



Sephora Community
Gallery Makeup of the Day:
Anastasia Look...



Sephora
Makeup of the Day

#1



Sephora Community
Gallery Makeup of the Day:
Armani Beauty...



Sephora
Makeup of the Day

#89



Don't miss out, only 4 more days!

BRING THIS EMAIL TO A GAP OUTLET STORE TODAY
AND FIND OUT HOW MUCH YOUR OFFER IS WORTH






You could save...










1ST Prize:
**One of 10
YETI Coolers**

FIRST FINANCIAL BANK

PERSONAL ▾ BUSINESS ▾ TRUST & WEALTH MANAGEMENT

SEARCH 

LOGIN 



Swipe to Win

||

[Homepage](#) > [Personal Banking](#) > [Fees & FAQs](#) > [2022 Swipe to Win Sweepstakes](#)

NOW THROUGH DECEMBER 31, 2022 SWIPE TO WIN

**Remember:
Give people a
chance to win**

Strategy #3

**Forget money is
fungible**

Mental Accounting



[Find One Near You >](#)

Christmas Club Account

Gifts, parties, and travel can bear a hefty price tag at the end of the year. Why not begin saving for your holiday expenses well ahead of time? You can open a Christmas Club Account with no initial deposit provided you begin payroll deductions to make regular deposits. Otherwise, a \$25 deposit is required. You can continue to automatically save throughout the year with payroll deduction or automatic draft. We will pay you dividends any month in which your average daily balance is \$25 or more. During the first week of November, Members CU will either transfer funds to your Members CU Savings or Checking Account, or we will mail a check to your home address.

✓ Members CU dispurses Christmas Club funds during the first week of November, just in time for prime holiday shopping. Payroll deductions do not stop being deposited into your Christmas Club account when your funds are disbursed in November. Your deductions continue, so you continue to save for the next holiday season.

Vacation Club Account

Like a Christmas Club Account, there is no initial deposit required provided you fund your account through payroll deduction. Otherwise a \$25 initial deposit is required to open this account. Your account will earn dividends every month that your balance meets the \$25 minimum balance requirement. The

✓ When you open a vacation club account you can change the name of the account to match the big event you are saving for in [MCU@Home](#). Log

Organize using buckets.

Set money aside for what matters to you. All in one place.



Home improvements

\$1,500



Vet bills

\$400



Hawaiian vacation

\$2,200

Divvy up your savings without multiple bank accounts or hard math.

Whatever the occasion...



We have a loan for that!

If you need help paying for vet bills, medical bills, home repairs, summer vacation, camp fees, tuition, or practically anything, Crescent Credit Union has a loan for that! All Purpose Loan... the average national credit card rate, which

**If you need help paying
for vet bills, medical bills,
home repairs, summer
vacation, camp fees,
tuition or practically
anything...**

...your first payment!"
...payment! Relax. Enjoy your summer
...p to 90 days after you take your loan.
...dit.org or call 508-559-5400 so we can
...blem. We can close your loan safely

...on automatic payments from a Crescent Credit Union check-
...at automatic payments rate is 8.25% higher. For 36-monthly
...and loan amount may vary depending on credit score. **Up
...Interest will accrue during the loan payment deferral period.
...lengthens the term of your loan. This offer is subject to change

credit.org NCUA MSIE



PR5RT STD
US Postage
PAID
Permit 315
Fall River, MA 02722


9468 *****AUTO**SCH 5-DIGIT 02459
Ms Nancy L. Harhut
290 Parker St
Newton Center, MA 02459-2673
[Barcode]

**Your tax refund could
save you BIG. Get
wireless for less!**

@nharhut

Subject: Your tax refund could save you BIG. Get wireless for less!
Reply-To: walmartwireless@walmart.com

StrongTalk has a plan for you. [My account](#)

Walmart  **FREE SHIPPING.
FREE STORE PICKUP.**
Restrictions apply. [Learn More](#)

[Electronics](#) [Movies](#) [Home](#) [Clothing](#) [Baby](#) [Toys](#) [Sports](#) [Auto](#) [Photo](#) [Shop All Departments](#)

**Straight
Talk**
wireless

**TURN LAST
YEAR'S
REFUND...**


W-2

[Learn More >](#)

**INTO THIS
YEAR'S
SAVINGS**
Get no-contract wireless,
and save half the cost.**

[Shop Now](#)

**See linked page for details.



Maximize returns on your 'safe money'.

If you're keeping cash in a traditionally safe place like a CD or a savings account, you might be leaving money on the table. Gainbridge offers a deferred annuity that protects your principal and gives you a higher rate that's guaranteed for your investment term.

Guaranteed Rates. Guaranteed Returns.

**Remember:
People think about
their money in
categories**

Strategy #4

Use the element of surprise

Psychology of Surprise



Dressed to CHILL

Subject: Dressed to CHILL

Being a couch potato never looked so good!

FOREVER 21

NEW ARRIVALS

WOMEN

MEN

PLUS

KIDS

SALE

COMFORT ZONE

Looks For Those Lazy Weekends



Univ. College of London

ProFlowers®

NEED HELP?
800-580-2913


Valentine's Day | Birthday | Anniversary | Best Sellers | Specials

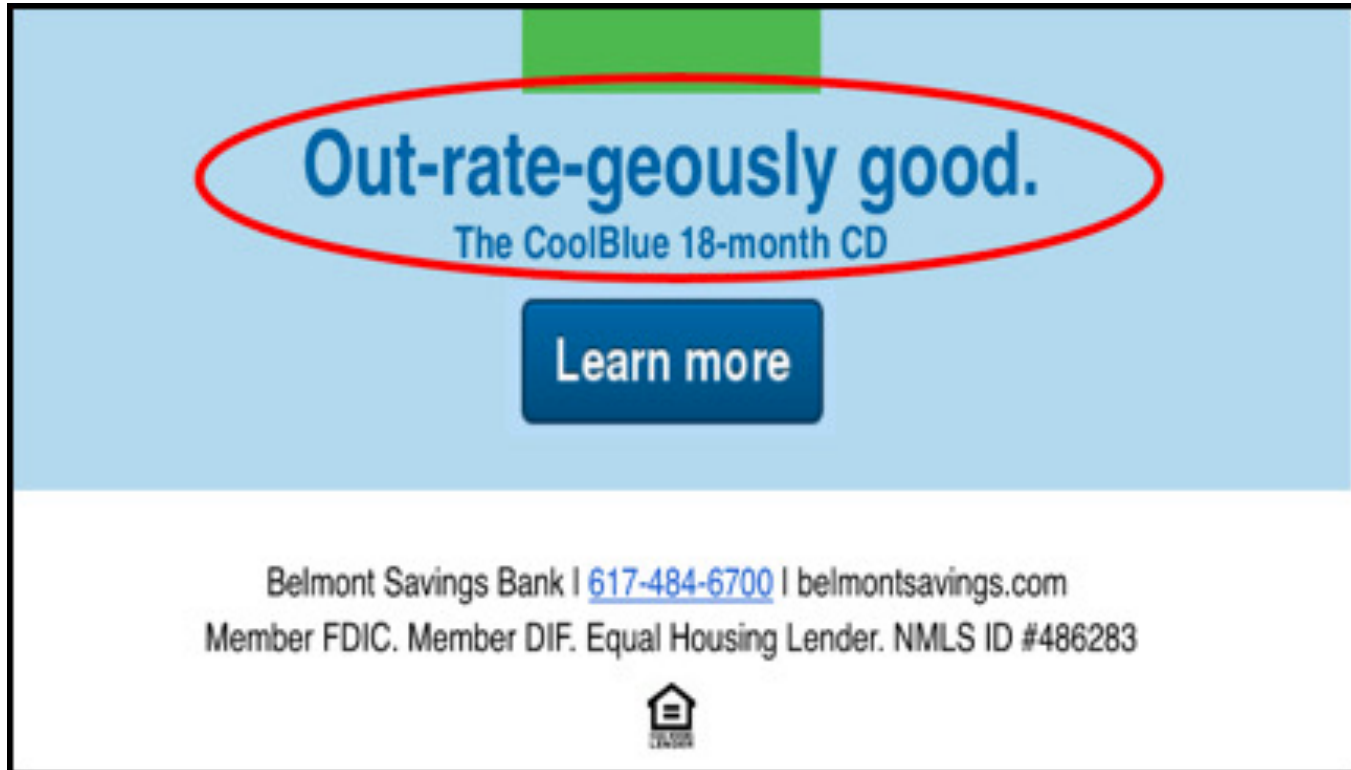
TRUST US.
WE'RE PRO-FRESHIONALS.

20% OFF
— plus a —
FREE VASE
MIN \$29

We work hard to provide fresh flowers at a great price - so *you* don't have to work hard at looking awesome this Valentine's Day.

[SHOP NOW](#)




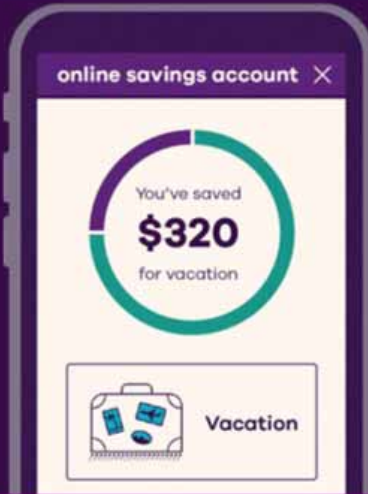


Out-rate-geously good.
The CoolBlue 18-month CD

[Learn more](#)

Belmont Savings Bank | [617-484-6700](tel:617-484-6700) | belmontsavings.com
Member FDIC. Member DIF. Equal Housing Lender. NMLS ID #486283





The image shows a mobile app interface for an "online savings account". It features a circular progress indicator showing that \$320 has been saved for vacation. Below this, there is a suitcase icon and the word "Vacation".

automatically

Our smart savings tools work on autopilot to get you closer to the things you want, sooner, because we're all better off with an ally.

[Start Saving](#)



**Remember:
Make your message
surprise people**

Strategy #5


**Add some poetry to
your prose**

Rhyme as Reason Bias





Nationwide[®]
is on your side



More go for less dough.

- ✓ 2-year price guarantee
- ✓ No annual contract


Frontier Internet starting at

\$ **25** /mo*

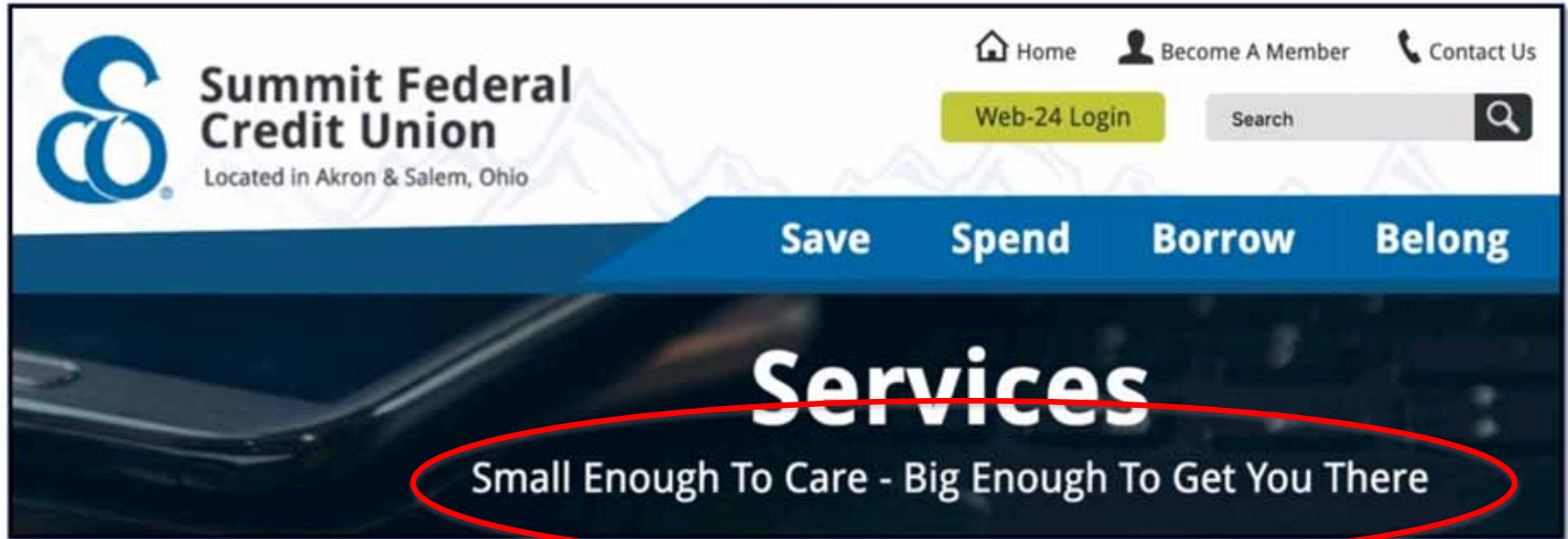
w/ 2 yr. agmt.

[Explore Internet >](#)

*Restrictions apply. See offer details.



Don't Delay – Register Today!



Bank here. Bank there. Bank everywhere.

Get your day-to-day banking done quickly and easily, no matter where you are. Stop by over 600 branches and access more than 2,000 Santander ATMs across the Northeast, including in most CVS Pharmacy® locations.

Plus, our **Mobile Banking App** features the tools you need to enjoy a more seamless banking experience—whether you're checking balances at a glance or setting up account alerts on the go.

4.7
out of 5*

*Rating by Apple®
App Store customers



139K ratings as of 07/12/19



1271

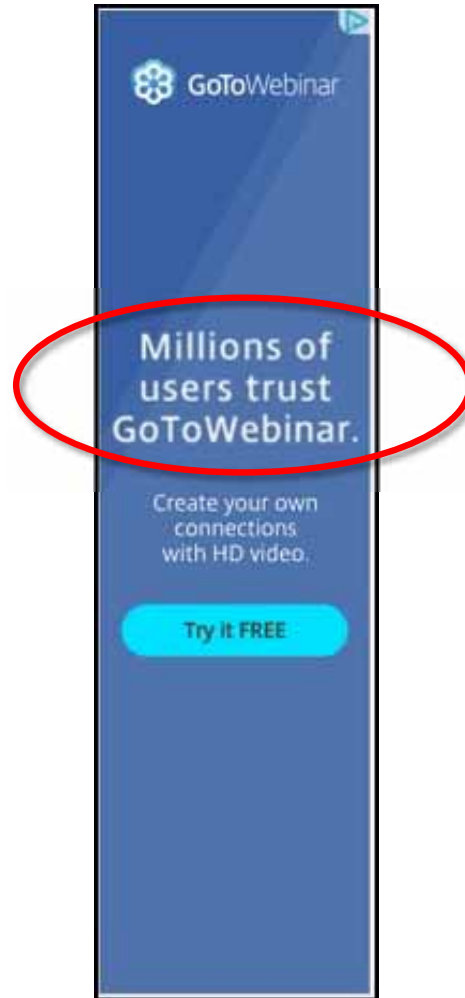
**Remember:
Make key
messages rhyme**

Strategy #6

**Show people others do
what you want them to**

Bandwagon Effect





What Your Colleagues Are Reading Now

What Your Colleagues Are Reading Now

From [Harvard Business Review](#) >

[Hide](#)

To nharhut@me.com >

Reply-To [Harvard Business Review](#) >

BOOKS

COLLECTIONS

TOOLS

CASE STUDIES

SIGN IN



**Harvard
Business
Review**

HBR BESTSELLERS

Discover what your peers are reading.

These bestsellers include provocative ideas,
practical tips, and useful tools to help you perform
better at work and boost your career.

Discover what your peers
are reading.

GET UP TO

\$250

WHEN YOU OPEN AN
EASTERN FREE CHECKING ACCOUNT
AND QUALIFY¹

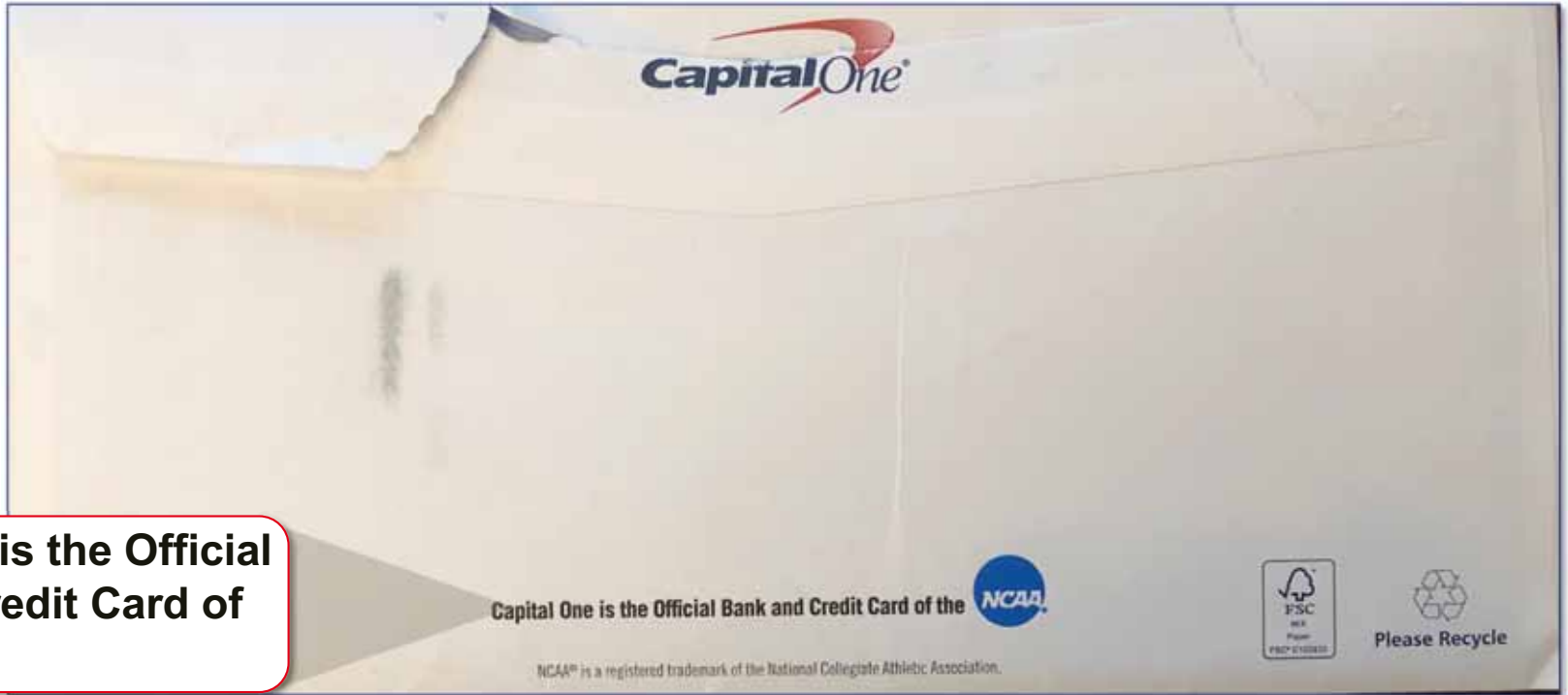
 easternbank.com/FallFC

 Make an appointment:
easternbank.com/appointmentservice

SEE INSIDE FOR DETAILS

**DAVID ORTIZ
PARTNER FOR GOOD**





**Capital One is the Official
Bank and Credit Card of
the NCAA**



Remember:
People do what people
like them – and people
they like – do

Strategy #7

Offer instant gratification

Present Focus Bias



VS





Top 5 Persuasive Words,
- Copyblogger
3X clicks - Sumo

[Ebook] Fix Your Website Search in Minutes

[Ebook] Fix Your Website Search in Minutes


[View Message in Browser](#) / [Add Us to Safe Sender List](#)

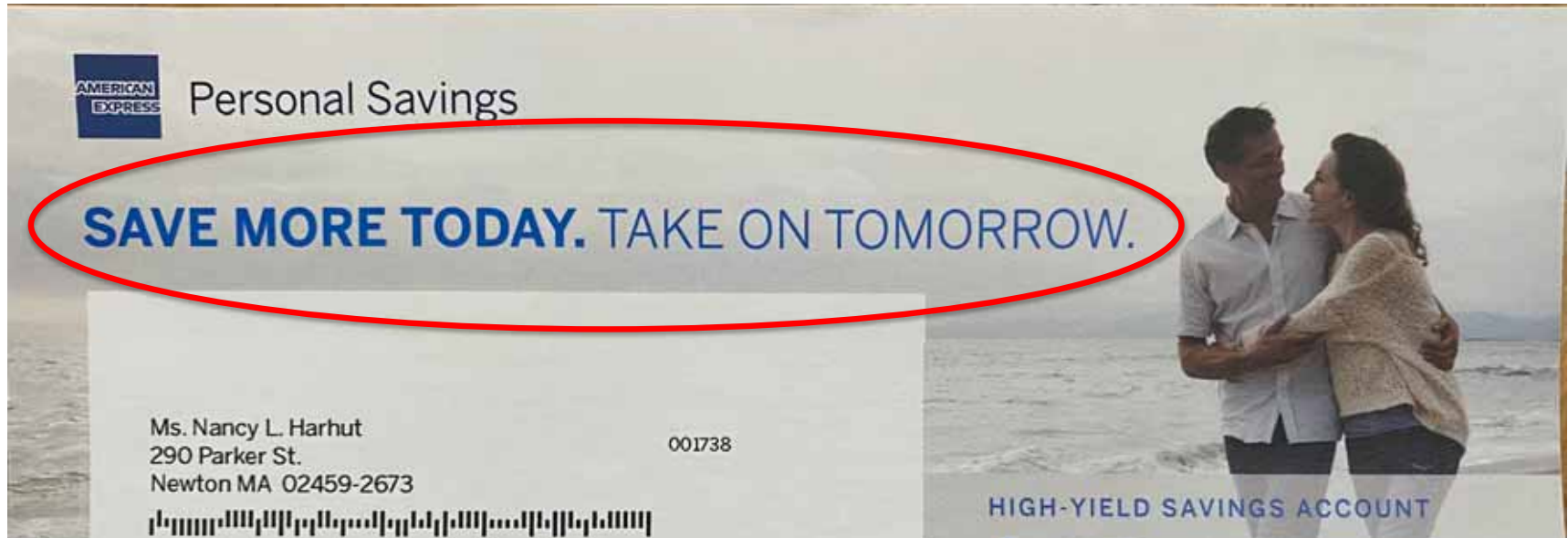


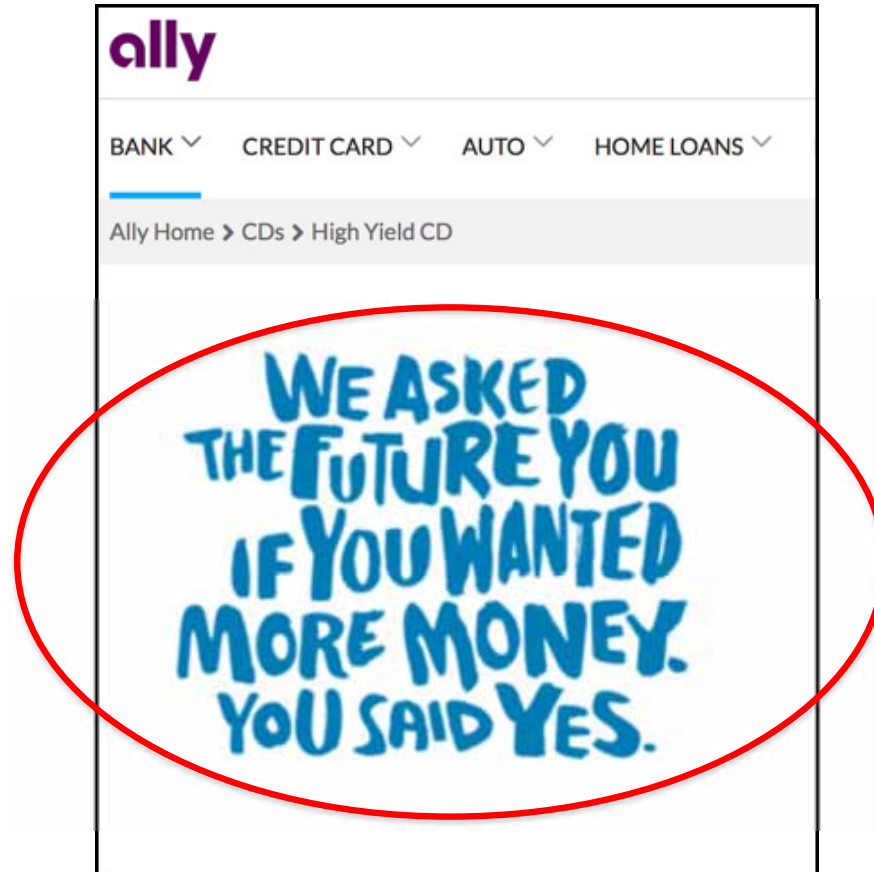
Site Search Buyer's Guide



Immediate savings, ongoing value

BANK OF AMERICA 





**Remember:
Focus on immediate
benefits**

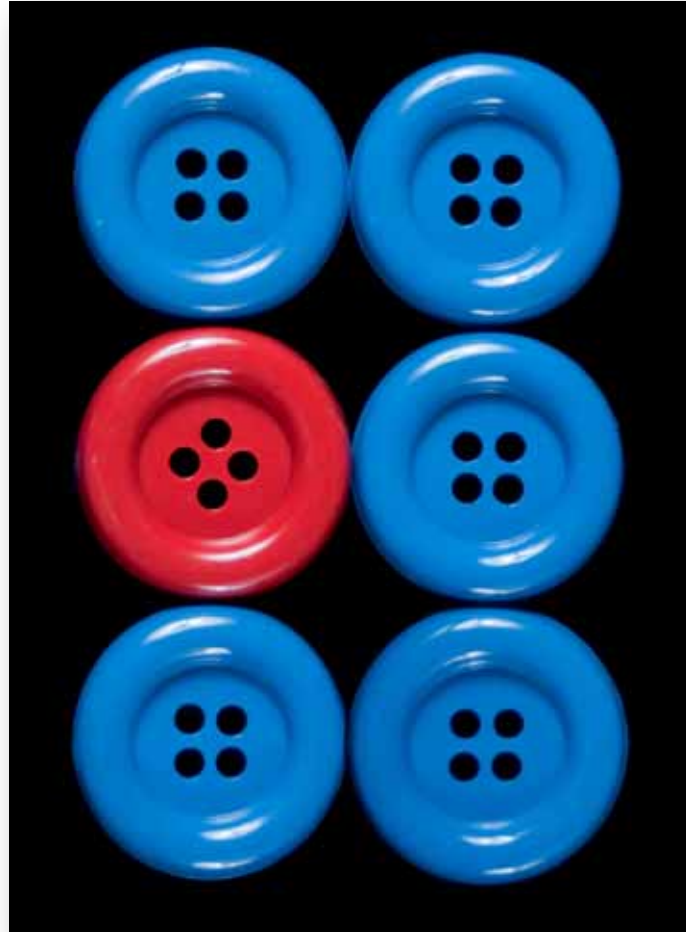
BONUS:

3 more strategies

Strategy #8

Be different

Isolation Effect





**Sometimes what's missing
isn't always so obvious.**

When it comes to life insurance, there are dentists who are underinsured.

But there's a brand new way to **fill in the gap**:

Announcing New ADA-sponsored Level Term Life Insurance

Then ...

**CLAIM YOUR FREE TRIAL BOX
OF MARKETING MULTIPLIERS**



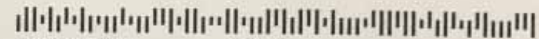
courtesy of Kevin Donlin



**Save
\$100**

off our recently
reduced prices

**A special offer for
new client:**



F5R3-0001805B

G024

John Sisson

100 Tower Ave

Needham, MA 02494-1912



PSRT STD
U.S. POSTAGE
PAID
PERMIT #1312



**Discover a better way
to save and spend.**

**Remember:
Make your
communications
stand out**

Strategy #9

Be “you” focused

Implicit Egotism



At Cambridge Trust...

A relationship with
Cambridge Trust...

I'd be delighted to meet...

Cambridge Trust Company

Ms. Nancy L. Harhut
290 Parker St
Newton Center, MA 02459-2673

At Cambridge Trust, nothing is more important to us than helping our clients create a secure financial future for the lives they've worked so hard to build. We offer a variety of term products and the

**Open a Premium
Yield (APY)**

A relationship with Cambridge Trust gives you access to bankers that take a personal interest in what's important to you. I am part of a team of trusted advisers that is committed to understanding your specific financial needs; we will work collaboratively to create a customized solution to achieve your goals. Opening a Premium Savings Account may be a perfect opportunity to take the next step toward building your financial future. Your account can be easily accessed and managed online, on a mobile device, by phone or in person.

I'd be delighted to meet or speak with you at your convenience to discuss your banking needs and answer any questions you may have. Please call my direct line at 781-893-5300 or email me to set up a time to speak. I look forward to hearing from you soon.

Andrea Cope
Manager, Weston Office
andrea.cope@cambridgetrust.com

P.S. Stop by our Weston office at 494 Boston Post Road or any of our ten convenient locations to open a Premium Savings Account.

CambridgeTrust.com

PRIVATE BANKING BUSINESS BANKING WEALTH MANAGEMENT

Member FDIC. NMLS ID 871400

**It's time to
enjoy a higher level
of service.**



At Santander, we believe you should be rewarded for your complete banking relationship. **That's why we created Santander® Premier Plus Checking.**

Ident you'll love our Santander® Premier Plus Checking, we'll
\$100 bonus when you open and use your new account.¹ Plus, enjoy
to waive the Monthly Fee.²

ts beyond the ordinary.

**At Santander, we believe you
should be rewarded for your
complete banking relationship.
That's why we created
Santander Premier Checking.
We're so confident you'll love...**

**Saving more is simple
when you rely...**

**In just minutes you can
apply for a...**

You can choose...

Personal Savings

HIGH RATES. NO HASSLES.

No hassles

FDN 7855-228902
Ms. Nancy L. Harhut
290 Parker St
Newton, MA 02459-2673

Apply now in just minutes at
americanexpress.com/cd
or call **1-866-215-9449**.

Dear Ms. Harhut,

Saving more is simple when you rely on American Express and a high, guaranteed rate.

In just minutes, you can apply for a Certificate of Deposit from American Express Personal Savings. Then, make a one-time deposit with a quick, convenient transfer from your existing account. And earn a high, competitive rate, guaranteed.

You can choose a term that fits your needs, from 6 months to 60 months. You'll have FDIC insurance* to give you security and American Express strength and service to back you up.

Saving more couldn't be simpler.

COMPETITIVE RATES

GUARANTEED RETURN

6- TO 60-MONTH TERMS

FDIC
FDIC INSURANCE*

**AMERICAN EXPRESS
CUSTOMER SERVICE**

Accounts offered by American Express National Bank.
Member FDIC.

Apply in just minutes. Visit americanexpress.com/cd or call **1-866-215-9449**

You take your savings seriously, and so do we. With a 360 Money Market account from Capital One, you're in for some serious savings growth.



GET THE SAVINGS GROWTH YOU WANT.
THIS IS BANKING REIMAGINED™

Visit www.capitalone.com/reimagine to open your account today.
See other side for more details.

Hi Nancy:

You take your savings seriously, and so do we. With a **360 Money Market®** account from Capital One®, you're in for some serious savings growth.

A top rate, not just a promo rate
Earn one of the nation's best savings rates at 1.20% APY—on accounts with balances of \$10,000 or more.

**What's your
business idea?**

 **Rockland Trust**
8,752 followers
Promoted

What's your business idea? With tailored cash flow solutions from Rockland Trust, we can help your business get there.



Pictured from left to right: Harmer Child, Rockland Trust; Emily Daniels Christensen, Dune Jewelry & Co.

**Here to support your
business idea.**

Member FDIC **Connect with a Business Banker**

Get started with a dedicated business banker today
rocklandtrust.com

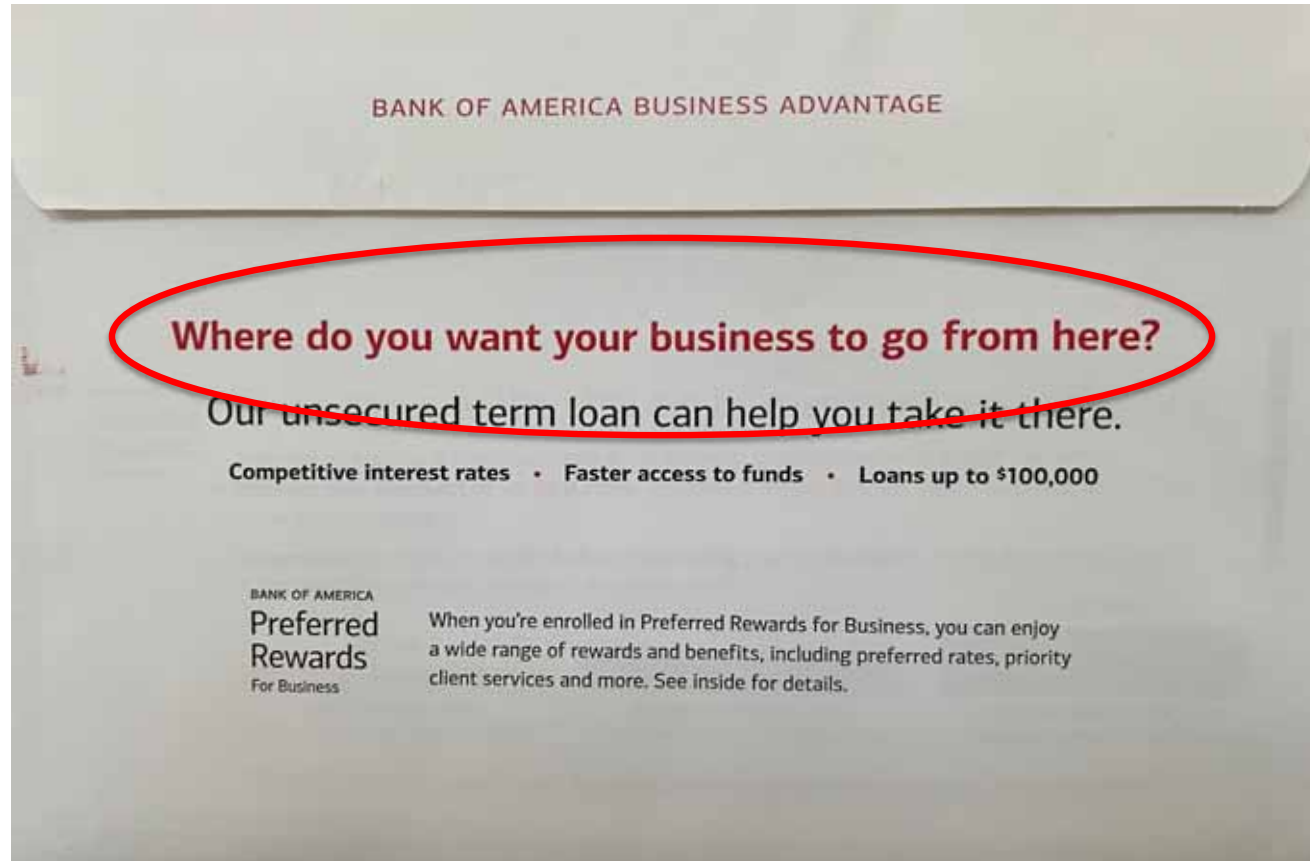
**Remember:
Make it about them,
not about you**

Strategy #10

Watch your language

Some Wording Has A More Powerful Effect On The Brain







The advertisement features a large blue speech bubble on a light blue background. Inside the bubble, the text reads: "You are invited to" in a small, italicized font, followed by "SHARE IN THE SAVINGS" in large, bold, dark blue and white capital letters. Below this, it says "with these TWO great accounts.." in a small, italicized font. A red oval is drawn around the "SHARE IN THE SAVINGS" text. At the bottom of the advertisement, there is a white banner with the Fidelity Bank logo, the tagline "Helping you get where you want to be™", and the LifeDesign Banking logo.

You are invited to

SHARE IN THE SAVINGS

with these TWO great accounts..

Fidelity Bank
Helping you get where you want to be™

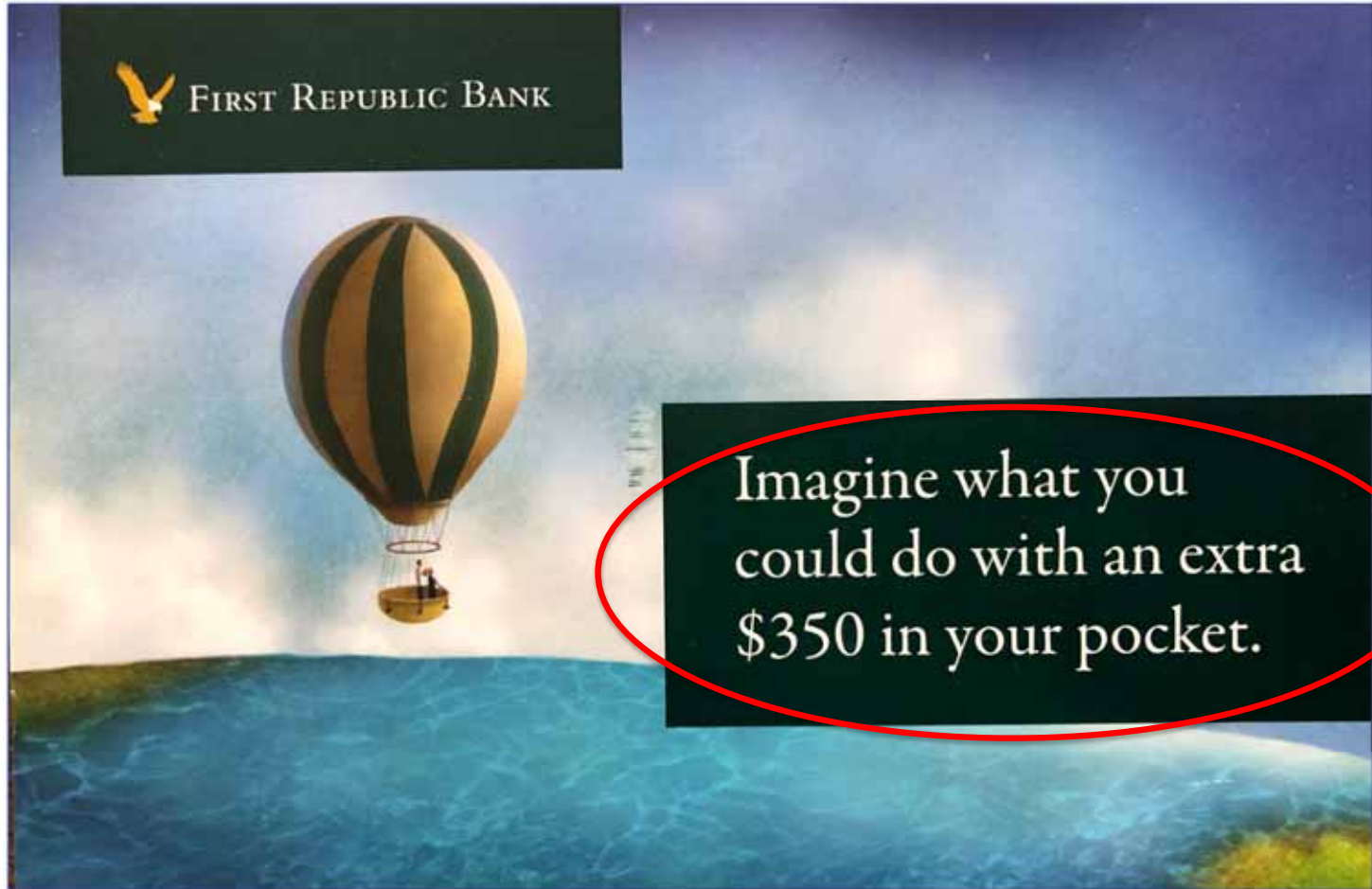
LifeDesign
Banking

Alliteration

Good Business.
Good Neighbors.
Good Partners.

 **Eastern Bank**
JOIN US FOR GOOD

Repetition



FIRST REPUBLIC BANK

Imagine what you
could do with an extra
\$350 in your pocket.

YOU QUALIFY FOR
OUR VERY BEST!

Nancy Harhut
290 Parker Street
Newton, MA 02459-2673



Dear Nancy,

Because of your current relationship with Brookline Bank, you qualify for the best we have to offer: **PREMIERACCESS** Checking with **no monthly maintenance fee**.* It's our top-tier checking account that provides customers like you with an elevated level of banking service, including:

- **Free ATMs, nationwide.** *You'll never need to think about ATM fees again – use any ATM in the United States for free.***
- **Free check orders.** *Order our standard check style at no charge or receive a \$15 discount on other orders.*

Because of
your current
relationship

Free check
orders

**Remember:
Choose your words
deliberately**

Action Items:

1. Make people feel ownership
2. Offer uncertain rewards
3. Forget money is fungible
4. Use the element of surprise!
5. Add some poetry to your prose
6. Show people others do what you want them to do
7. Offer instant gratification
8. Be different
9. Be “you” focused
10. Watch your language

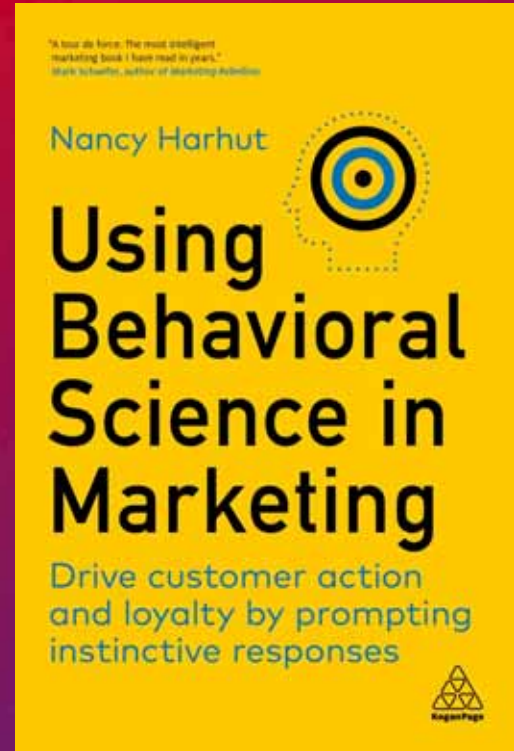
Free Cheat sheet:
HBTmktg.com/FBF22

Thank you!

NANCY HARHUT

✉ nharhut@HBTmktg.com

🐦 [@nharhut](https://twitter.com/nharhut)



THE FINANCIAL BRAND

FORUM