

# REIMAGINING YOUR MARKETING STRATEGY IN A POST-COVID WORLD



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**stop reacting and  
start looking ahead**

//

nesting, working and  
exercising from home  
will continue

Read McKinsey & Company article [here](https://www.mckinsey.com/industries/consumer-packaged-goods/our-insights/the-consumer-demand-recovery-and-lasting-effects-of-covid-19?cid=other-eml-alt-mip-mck&hdpid=52a63632-1c23-4b79-a30c-2151d10ec40f&hctky=1685755&hlkid=61bb8de1d39b463f909b2d503c4a9060) <https://www.mckinsey.com/industries/consumer-packaged-goods/our-insights/the-consumer-demand-recovery-and-lasting-effects-of-covid-19?cid=other-eml-alt-mip-mck&hdpid=52a63632-1c23-4b79-a30c-2151d10ec40f&hctky=1685755&hlkid=61bb8de1d39b463f909b2d503c4a9060>

//  
**online grocery and  
education (or hybrids)  
continue**

Read McKinsey & Company article **here** <https://www.mckinsey.com/industries/consumer-packaged-goods/our-insights/the-consumer-demand-recovery-and-lasting-effects-of-covid-19?cid=other-eml-alt-mip-mck&hdpid=52a63632-1c23-4b79-a30c-2151d10ec40f&hctky=1685755&hlkid=61bb8de1d39b463f909b2d503c4a9060>

//  
**more to be spent  
on entertainment  
and leisure out  
of home**

Read McKinsey & Company article **here** <https://www.mckinsey.com/industries/consumer-packaged-goods/our-insights/the-consumer-demand-recovery-and-lasting-effects-of-covid-19?cid=other-eml-alt-mip-mck&hdpid=52a63632-1c23-4b79-a30c-2151d10ec40f&hctky=1685755&hlkid=61bb8de1d39b463f909b2d503c4a9060>

//  
**pent up demand**

//

**virtual and IRL**



//

**social responsibility**

//

**equity and inclusion**



**competition: M&A, digital wallets, Wal Mart banking, Starbucks and online-only banks all giving you a run for your money**

WHAT THIS  
MEANS FOR  
MARKETERS



# KEY THEMES

**1**

**2**

**3**

# KEY THEMES

**1** brand is more important than ever

**2**

**3**

# KEY THEMES

- 1** brand is more important than ever
- 2** don't assume the same people have the same needs
- 3**

# KEY THEMES

- 1** brand is more important than ever
- 2** don't assume the same people have the same needs
- 3** millennials are more important than ever





**your brand is more  
important than ever**



top themes: personal,  
local, customer  
advocacy, convenient,  
smart money, price  
leader, value

**By Jeffry Pilcher**, CEO/President and Founder, The Financial Brand

<https://thefinancialbrand.com/14608/15-common-brand-positions-for-banks-and-credit-unions/>

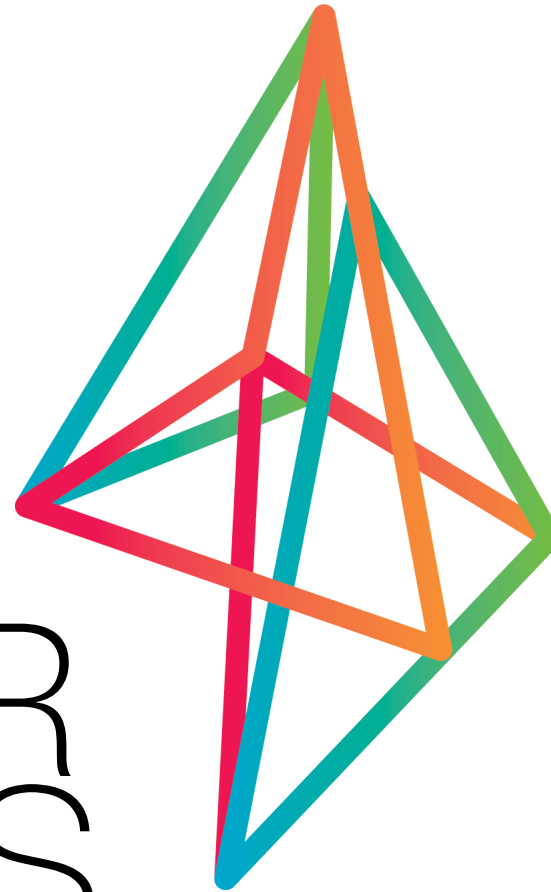




your brand is more than  
clean restrooms



# WHAT THIS MEANS FOR MARKETERS



- Fast, local loan decisions and “we know your name,” are table stakes, not your brand.
- Your brand must be centered around purpose.
- You must differentiate from everyone else.





Borrow

Bank

Learn

Apply Now

Login

# Better. Together.

Every day we wake up focused on guiding people down a path that leads to greater financial well-being.







## Three obstacles you can overcome

Life happens. But how we react is up to us. Building an emergency fund is critical so you can easily navigate your journey without being setback. Our ebook, Emergency-Proof, highlights three common

## Download your free eBook

First name \*

Last name \*

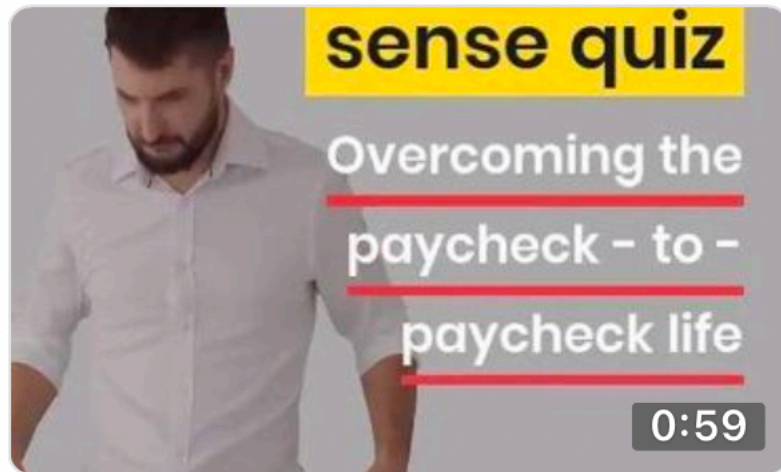
Email \*

What best describes you? \*

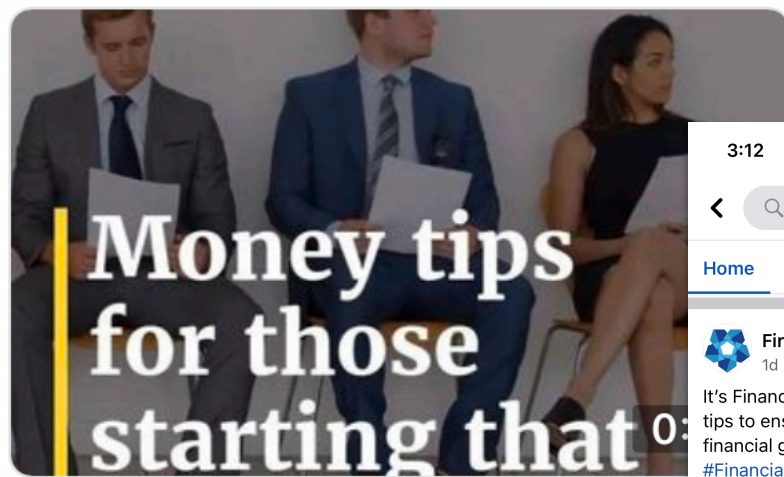
Area of Interest \*

- ☐ Personal deposit accounts
- ☐ Personal lending
- ☐ Home equity line
- ☐ Auto lending and refinancing
- ☐ Mortgage lending and refinancing
- ☐ Home building





Emergency fund quiz



Money tips for those starting that real job



First Federal Bank of Kansas City

April 26 at 10:10 AM · 🌐

Start building your financial confidence today! <https://hubs.li/H0K9J5S0>

# Start building your financial confidence!

## Start Here

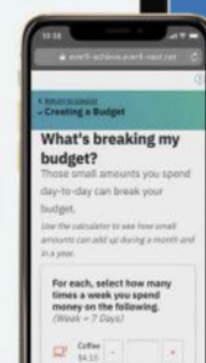
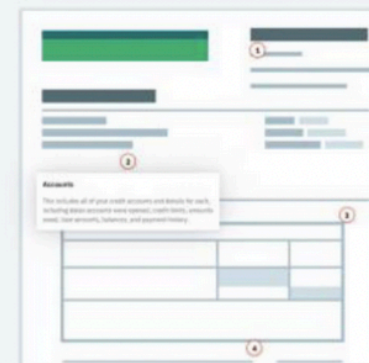


**First Federal**  
BANK of KANSAS CITY

### What's included on my credit report?

It's really important to monitor your credit by reviewing your reports every year, which means it is important that you understand what to expect to see included in your credit report.

Select each number below to learn more.



<https://www.ffbkc.com/>



A woman in a dynamic, athletic pose, possibly a dancer or gymnast, with her hair in a long, high ponytail, set against a soft, ethereal background of light clouds. She is wearing a dark, patterned leotard or dress.

# Stay Extraordinary

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SET YOURSELF FREE WITH FLEXIBLE BANKING

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# Banking for the Extraordinary





# Do it your way: Personal vs Business

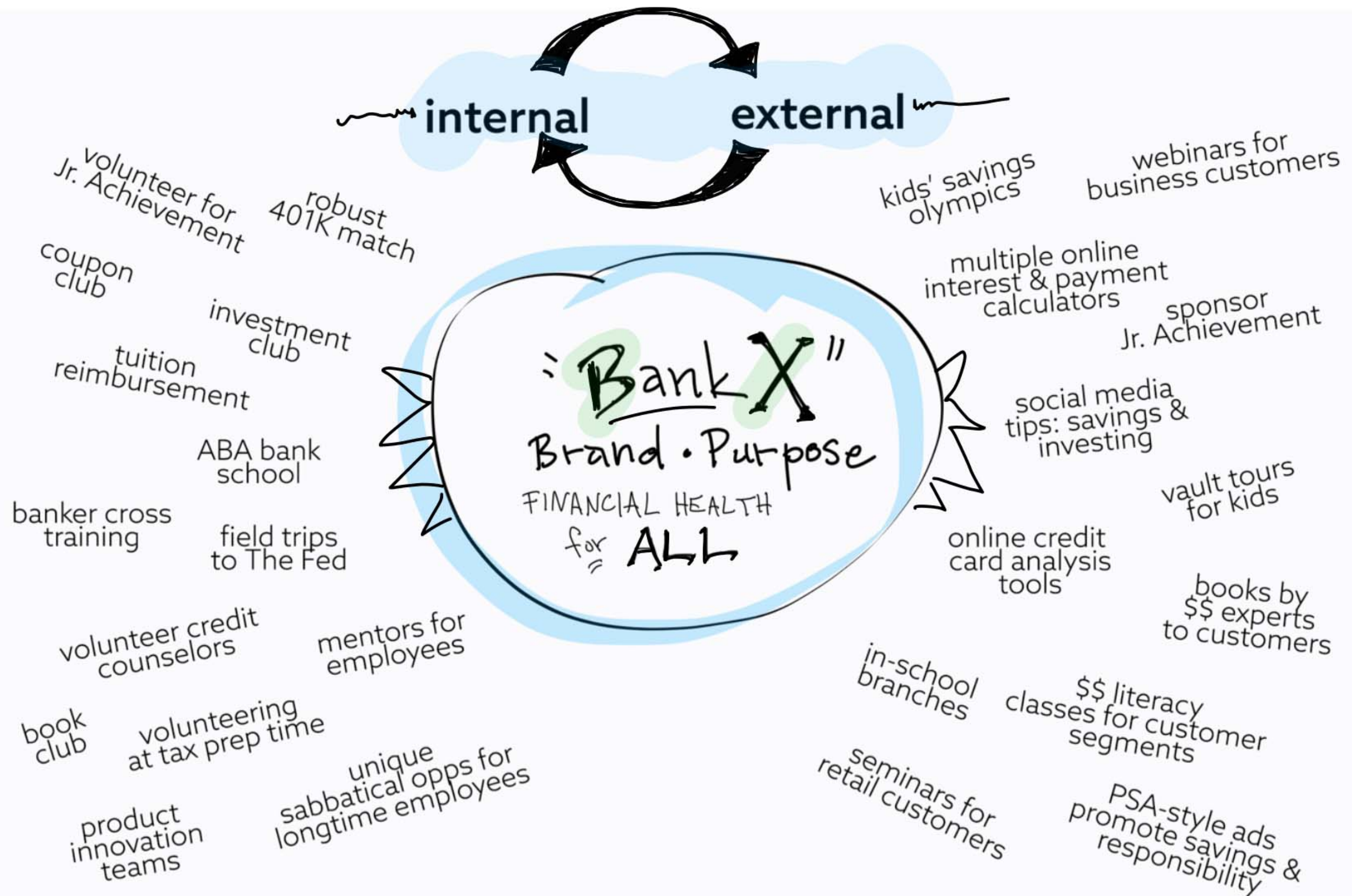
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Want to be a freelancer or a business?  
Depends how you roll.

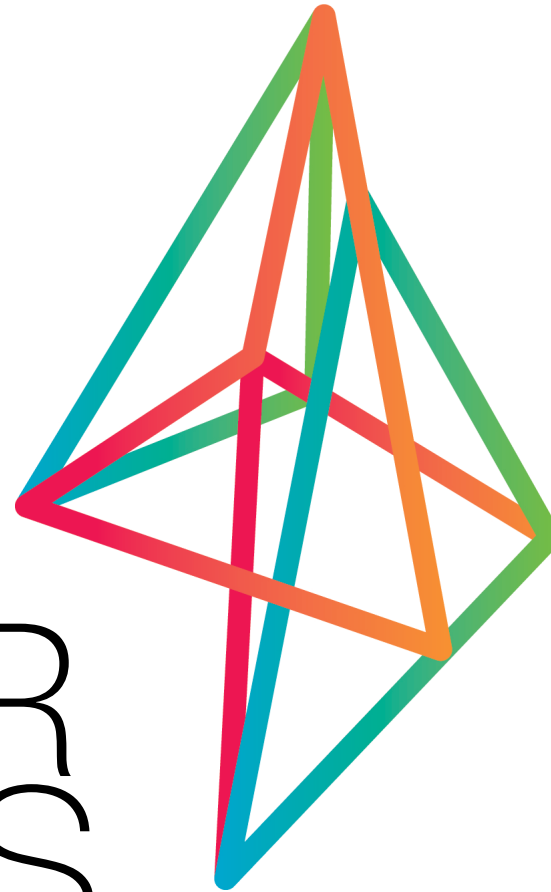
Either way, Oxygen has your back. Our experts will  
help you set up an LLC so you can start to flex.



your internal brand  
must be on-point



# WHAT THIS MEANS FOR MARKETERS



This is not just Marketing's job it's *everyone's* job. To build a unique, authentic brand, it takes every department and every person in the bank.





**don't assume the same  
people have the same  
needs**



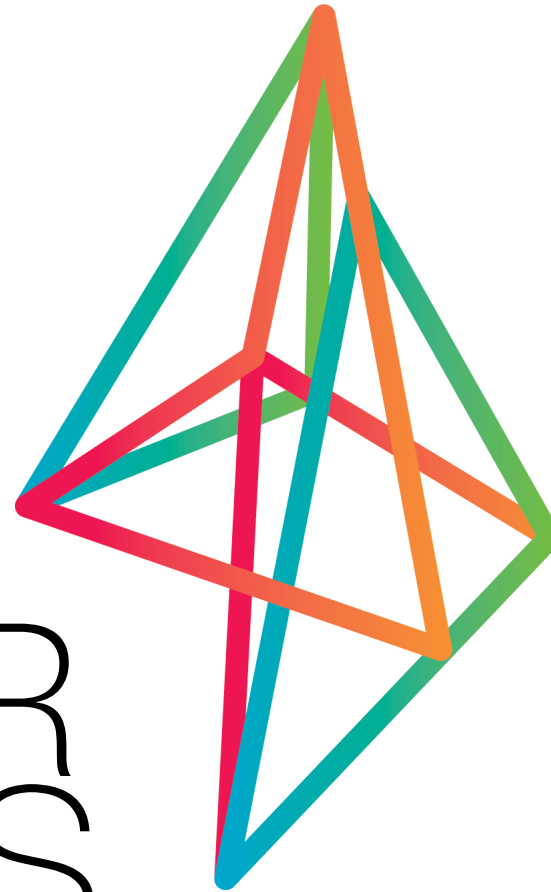


//

Your customers have been forced to adopt digital services. Now that lobbies are opening again, they want that, too.

keep building the  
digital and bring back  
the personal: they  
want you everywhere  
all the time.

# WHAT THIS MEANS FOR MARKETERS



- You have the opportunity—and the obligation—to use technology to reach people with the things they care about.
- There's no room for one-size-fits-all.



customize product  
messages and  
delivery channels

# Touchpoints

## Data-Driven Engagement Platform

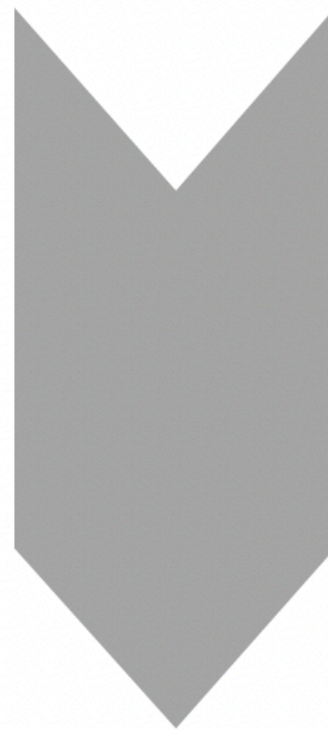
A fully automated and interactive digital engagement platform designed to deliver targeted information and personal digital experiences to new and existing customers.



**Welcome  
Re-Engagement**  
New and Existing  
Customers



**Retargeting**  
Content Based on  
Previous Actions or  
Behaviors



**Products &  
Services**  
Maximize Cross-Sell  
Opportunities



**Time and  
Seasonal Triggers**  
Loans, CDs, and Other  
Financial Instruments that  
Have an End Date or Time  
of Year



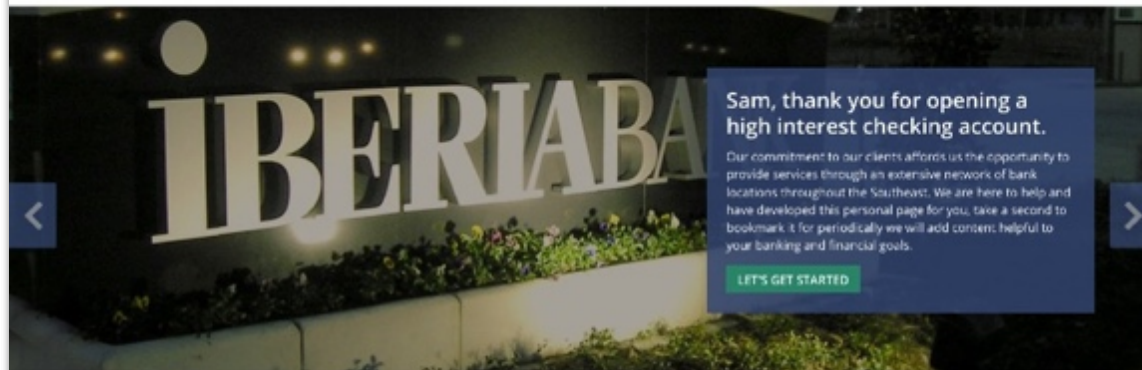
**Ad Hoc**  
Campaigns,  
Events, Disasters,  
Announcements



**Thank You**  
Acknowledge their  
loyalty and present  
further helpful  
information



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**CHANNELNET**



## The community we serve are at the heart of everything we do

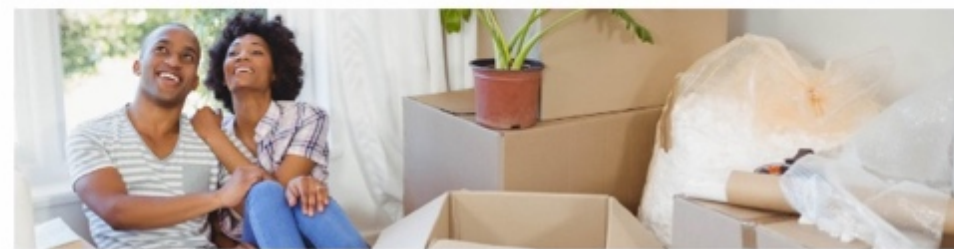
How satisfied were you with your enrollment experience at Huntsville Branch?



### Comments

0 / 1000

SUBMIT



### Fixed-Rate Mortgage

Our most popular mortgage. A fixed-rate mortgage provides the security of an interest rate that remains the same throughout the life of your loan. This allows you to plan a budget based on consistent principal and interest payments. We offer a full range of fixed-rate mortgage loans with a variety of terms.

APPLY NOW

### Adjustable-Rate Mortgage

An adjustable-rate mortgage (ARM) offers a low initial interest rate and monthly payment. The rate and payment are fixed for the initial period of one, three, five, seven or ten years with annual adjustments thereafter based on an index such as the yield on U.S. Treasury Securities. Depending on market conditions, your adjusted rate may be higher or lower than your initial rate, but all of our ARMs have periodic and lifetime rate caps to help you plan your payments.

LEARN MORE



### In a Hurry, We Make It Fast

See the 5 Steps to help you streamline the mortgage loan process to help get you into your new home faster. Applications made simple!

Our application process is quick, simple and streamlined. When you apply for a mortgage, your loan officer will ask you for information to determine your loan eligibility. Some of the information you'll need to provide include:

- Two months current bank statements
- Two current paystubs along with last year's W-2
- Self-employed will require two years personal and business returns
- Form of Photo ID

QUICK TURN-AROUND



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Contact Us: (256) 519-4340

IBERIA



The community we serve are at the heart of every

How satisfied were you with your enrollment experience at Huntsville?



Comments

0 / 1000

SUBMIT



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QUICK TURN-AROUND

### Select a Mortgage Banker in Huntsville

Donna Frost



CONTACT DONNA

Teresa Hagood



CONTACT TERESA

Melanie Mullins



CONTACT MELANIE



### Featured Perk

We have your back with protection from unauthorized purchases with Visa's Zero Liability policy.\* So, make fast, secure purchases, pay bills and make deposits—all with your IBERIABANK no annual fee Visa® Debit Card. The one card you need to carry. See all the advantages provided complimentary on a high interest checking account.

ADVANTAGES



### Mobile Perks

Personalize the all-new IBERIABANK Mobile Banking app, arrange the app's features in a way that makes the most sense to you! On a per device basis, move things around using the new dashboard feature. You can now control how you view accounts and transactions. Download or update the IBERIABANK Mobile Banking app today!

Follow the simple steps to easily swipe through your accounts, optimize your view, and add, remove or rearrange dashboard information.

DOWNLOAD ON THE APP STORE

DOWNLOAD ON GOOGLE PLAY

### Do you have any major life events coming up?

We're here to help you fulfill your financial goals. In order to provide a personalized banking experience, let us know if you have any major financial expenses on the horizon.

☐ Marriage



☐ Birth of a Child



☐ Retirement



☐ Child's College



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Hello, Michelle

Your money is getting bigger and better with age!

Your CD term is about to reach maturity. At that point, you'll have a 10-day grace period to make any changes. At Ally, we make it easy to grow your money so take a look at our products and services and let us know what you would like to do.

[Learn More](#)

High Yield CD

Opened Date: 01.05.15

Account Maturity Date:

For full account details, please log in.

[Log In](#)[Recommended](#)[Contact Us](#)

### A Token of Our Appreciation

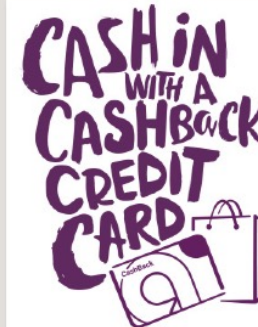
Renew your CD and get an additional 0.15% on top of our already high rates! your...

[Renew CD](#)

### Refinance with Confidence!

At Ally, we have the right loan for you. We keep our rates competitively low and have options tailored to fit your financial situation.

How low can we go? With our Price...

[Get Started](#)

With a CashBack Credit Card, you'll be able to purchase from almost anywhere as you enjoy the benefits of banking with an Ally.

- No annual fee
- 10% Ally Deposit Bonus

[Learn More](#)

The first step to building an emergency fund is to evaluate your monthly expenses, so you'll know how much remaining income you have to set aside. Use our calculator to help identify how much you can afford to save each month.

### Get Started Now

What's your monthly household income?

What are your monthly expenses?

[Calculate](#)

### The Importance of Portfolio Rebalancing

Over time, you might start to see... [🔗](#)



### 20 Minutes to a Better Financial You

We all know that time is often a... [🔗](#)



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create multiple  
platforms for people  
to tell you what they  
need





advisory boards





advisory boards

surveys



advisory boards

surveys

social media





advisory boards

surveys

social media

social listening



advisory boards

surveys

social media

social listening

employee focus groups





advisory boards

surveys

social media

social listening

employee focus groups

supplier surveys





advisory boards

surveys

social media

social listening

employee focus groups

supplier surveys

calls and conversations



# financial inclusion and innovation





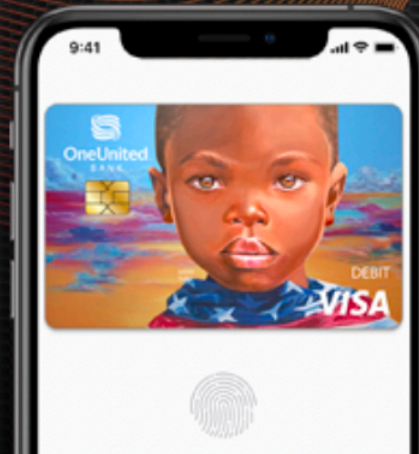
PRODUCTS

WHY US

HELP

LOGIN

START NOW!



# Powerful Mobile Banking

With our highly rated mobile app

Learn More

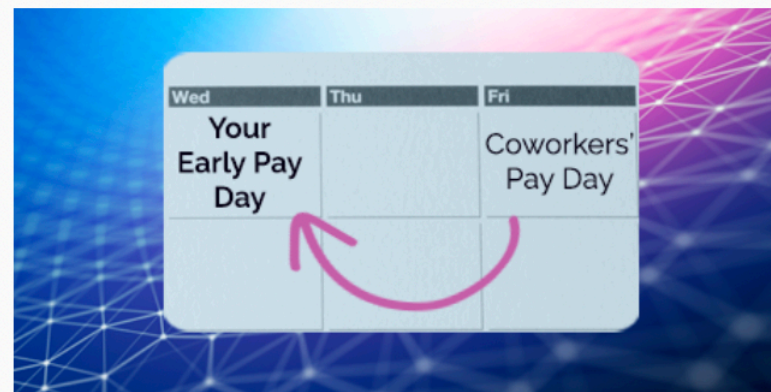
## JOIN BANKBLACK X!

#BankBlack with Pride



We have unapologetically Black

#BankBlack with Ease



With [BankBlack Early Pay](#) you can

#BankBlack with Purpose



<https://www.oneunited.com/>



## WHY ONEUNITED?



## OUR MONEY MATTERS

OneUnited Bank, the nation's largest black-owned bank and FDIC insured, understands we have to focus on money to improve the lives of our community! Black buying power in America today is over \$1.2 trillion dollars. When focused on improving our neighborhoods and supporting Black-owned businesses that are more likely to hire Black people, those dollars become a powerful force. We want you to stand up and represent. We want you to be part of the movement – to BankBlack® and #BuyBlack – to demonstrate our economic power. Yes...Black Lives Matter. Black Money Matters.

## OUR HISTORY

OneUnited Bank began almost 50 years ago with the opening of Unity Bank & Trust in Boston, Massachusetts. OneUnited Bank was established by combining Black-owned banks across the country – Founders National Bank of Commerce in Los Angeles, Family Savings Bank in Los Angeles, Peoples National Bank of Commerce in Miami and Boston Bank of

# WHAT THIS MEANS FOR MARKETERS



- You must earn and build trust.
- You must be digital and mobile.
- You must innovate communications tactics (not just the usual suspects).





**millennials are more  
important than ever**



//

Forbes predicts that by 2030, millennials will hold five times the wealth they have today and become the richest generation in history.

<https://www.forbes.com/sites/jackkelly/2019/10/26/millennials-will-become-richest-generation-in-american-history-as-baby-boomers-transfer-over-their-wealth/?sh=3fd3b7a16c4b>

# WHAT THIS MEANS FOR MARKETERS



- If you want the benefit of the huge wealth transfer coming in a few short years, you must prepare NOW.
- Rethink the products you offer and how they're represented.
- Always be listening.





# banktastic national millennial advisory board



# diversity, equity and inclusion

*"I think they need to do a better job of opening in low income communities because so many people there only have pay day loan places where as if there were banks, they could deposit checks and build up their savings."*

# they notice what you support

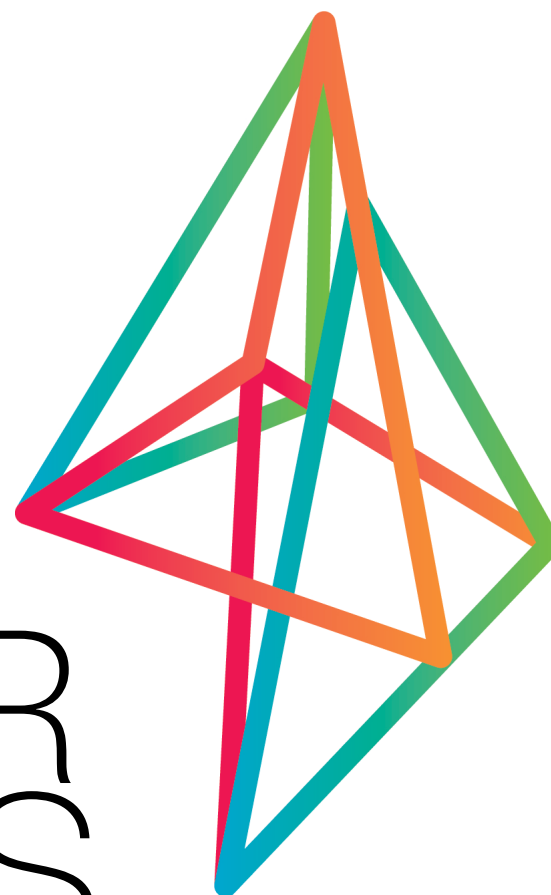
*"I wish I knew that they were divested from things negatively affecting the environment and can guarantee that my money is not funding bad things."*

# they're hungry for education

“I have some credit card debt I could almost pay off or get it down to super manageable levels if I use my savings to make a large payment. Question: should I keep putting money into my savings while making small payments on my credit card OR make a large payment on my credit card wiping out my savings and starting from scratch with very little debt? I want actual person advice not articles hahaha HELP”



# WHAT THIS MEANS FOR MARKETERS



- Offer education—more than you think you need to.
- In your social media, be sure to include people and businesses from all communities.
- Stake a claim: be ready to talk about what you will do—and won't do.
- Millennials need to be in your workforce, AND be your customers.
- Make sure all employees know the values you hold dear.

# THE TIME IS NOW

**1**

**2**

**3**

# THE TIME IS NOW

**1** brand is more important than ever

**2**

**3**



# THE TIME IS NOW

- 1** brand is more important than ever
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- 3**

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WIN A  
COPY OF  
MY BOOK  
FOR  
BANKERS

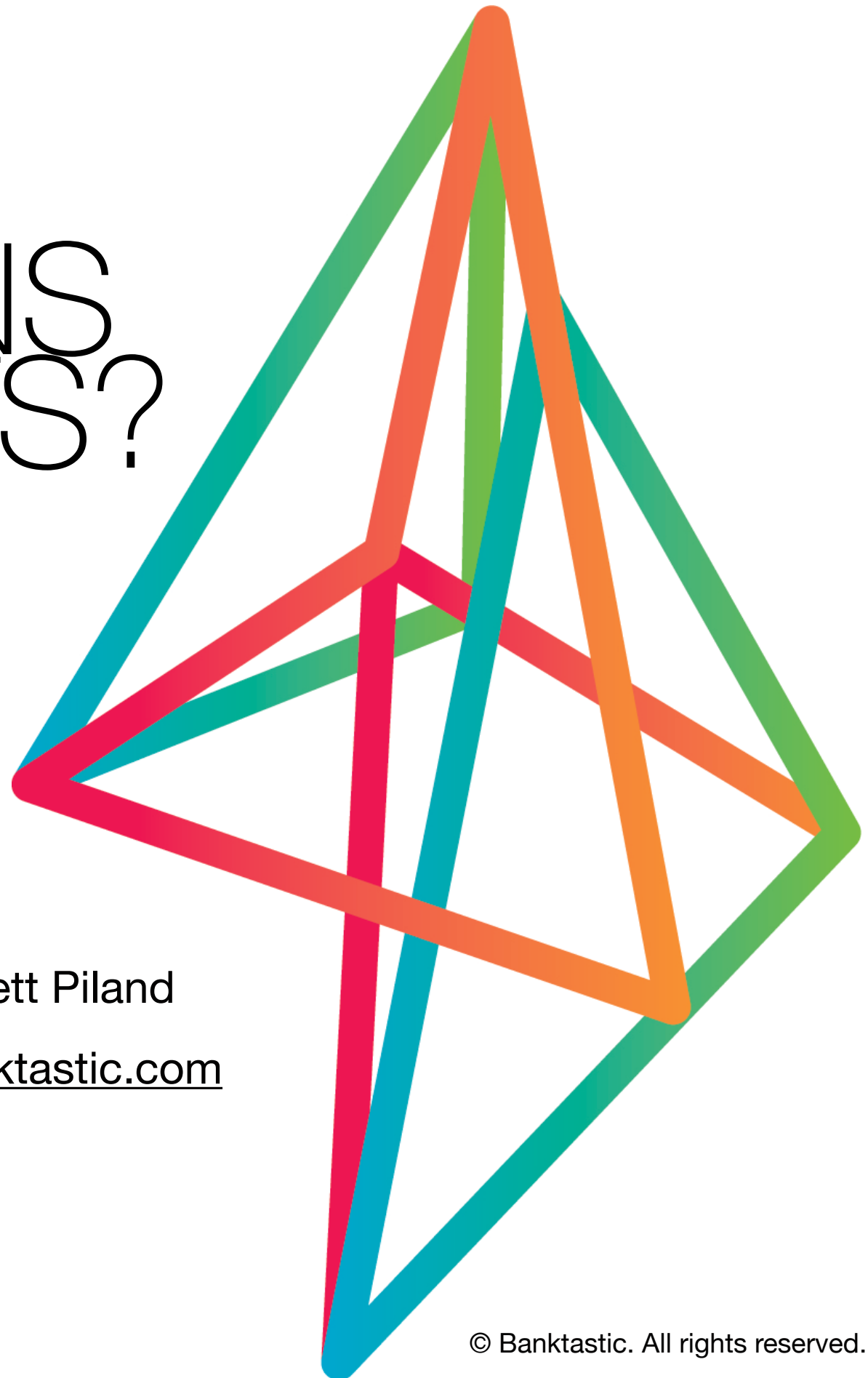
[martha@banktastic.com](mailto:martha@banktastic.com)





# QUESTIONS THOUGHTS?

Martha Bartlett Piland  
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GO GET  
'EM!

