

ONBOARDING

MARQUIS CASE STUDY

Objective:

Effectively cross-sell to non-new households with newly-opened accounts.

Analysis:

Because recently opened products are the best predictor of additional products being offered, the \$1 billion financial institution wanted to take advantage of this activity to trigger some additional business.

Action:

An Ongoing Checking program was created to target non-new households which had opened a new account in the previous month. These households received a 3-flight series of postcards thanking them and showing the benefits of the institution's checking product. The program was so successful, it was later revised to include personal loans as well.

Results:

In just one year, the program attained more than **\$600,000 in new account balances** and a **281% ROI**. The average income generated per respondent household was **\$126**.

SOLUTIONS USED

| MARQUIS MCIF Services | MARQUIS Creative |

Brandon, we'll help you complete your "to do" list!

Getting things done has never been easier with Bank!
Here's how:
• Fast approval. In person, online via MemberConnect or by phone, we can get you your cash quickly.
• Low cost. Looking for the lowest rate or lowest monthly payment? Call us and we'll meet your needs.
• No fees. No application fee and no pre-payment fee. This is borrowing done right.
What can you use your new loan for?
*Not available in all states. See www.bank.com for details.

FRUIT 225
U.S. POSTAGE
PAID
MARQUIS MCIF
OF CALIFORNIA
PERMIT NO. 474

Affordable credit is waiting for you.



Checking.
The Smart Choice



Jakob, the advantage is yours!

As a member of Bank, you already know about our great rates and convenient services. But did you also know about the smart advantages of Bank checking?

- Bank Checking offers:
- 24/7 online account access
 - convenience of BillPaySM
 - no minimum balance requirement
 - optional overdraft protectionSM
 - free CashPoints ATM network
 - low monthly service fee (just \$1)
 - monthly dividends

Does your checking account do that?

www.Bank.org | 888.732.8562

MAKE THE SWITCH TO SMARTER CHECKING TODAY.

1. This change up to \$10 from your monthly bill. 2. This change up to \$10 from your monthly bill. 3. This change up to \$10 from your monthly bill. 4. This change up to \$10 from your monthly bill.

FRUIT 225
U.S. POSTAGE
PAID
MARQUIS MCIF
OF CALIFORNIA
PERMIT NO. 474

Checking.
Checking as it should be.



Checking.
Now that's smart.



Jill, we make it easy to tackle your project list.

Have you been putting off home repairs or updates because finances are tight? Consider a personal loan from Bank to eliminate the financial obstacles.

- Our members also use their Bank personal loan for:
- Higher rate debt consolidation.
 - Unexpected expenses.
 - An over-due vacation.

Visit www.Bank.org and click on calculators to estimate your payments. Apply online through MemberConnect, through the Call Center 888.732.8562, or at your local branch.

www.Bank.org

Bank IS YOUR FINANCIAL STRESS-RELIEVER!

Your savings liability limited to \$100,000 per depositor, for each category of the FDIC's Deposit Insurance Coverage.

FRUIT 225
U.S. POSTAGE
PAID
MARQUIS MCIF
OF CALIFORNIA
PERMIT NO. 474

Personal Loans
It's Time to Take Action!

