



HC

## Acquisition Accelerator®

Secure Low-Cost Core Deposits Before the Competition Heats Up

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Meeting reference materials will be provided within one week of this webcast

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## Why Valassis & Harland Clarke

- Harland Clarke acquired Valassis in February 2014
- Combines Harland Clarke's financial institution marketing expertise with Valassis's proven ability to effectively, intelligently deliver media campaigns for the country's largest advertisers and marketers
- Deep and tenured customer relationships with the largest financial, consumer products and retail institutions worldwide, offering clients a broad portfolio of innovative products and services
- Acquisition Accelerator, a checking acquisition solution for financial institutions, uses the Valassis proprietary segmentation clustering product to target potential account holders

## Key Drivers of a Successful Harland Clarke Program

- Appropriate product focus with upsell strategy
- Targeted and consistent direct mail – top of mind
- One-to-one segmented communication
- Low-cost delivery
- Perceived high-value gift or incentive
- Well-executed account holder referral program
- Mystery Shop & Sales Training provided
- Strategy, not a promotion

## Why Checking Household Acquisition?

- Deposit rates will rise soon and, when they do, low-cost deposits will be at a premium
- Money Market balances will likely move to higher yielding vehicles
- CD balances will become more expensive, driving up the cost of funds
- Regulators are stressing banks' deposit bases during examinations and are paying great attention to liquidity and how deposits might behave when rates eventually rise
- Adding new checking households provides additional cross-sell opportunities for our clients to increase their net interest income

### The Value of a New Checking Household = \$790.82

NIM on average combined deposits <sup>1</sup>	\$ 700.82
Average debit card users interchange <sup>2</sup>	\$ 60.00
One NSF per year <sup>3</sup>	\$ 30.00
Total annual value of a checking account <sup>4</sup>	\$ 790.82

### Average Cost to Acquire a New Checking Account:

**\$442<sup>5</sup>**

<sup>1</sup> Harland Clarke Industry Database, Average Total Consumer Deposits for Checking Account Holders- \$19,096

<sup>2</sup> FDIC, Second Quarter Banking Profile, Average NIM- 3.73%

<sup>3</sup> Javelin Strategy & Research, Debit Card Average Interchange- \$60

<sup>4</sup> Moebs Services, Average NSF Fee- \$30

<sup>5</sup> Callahan \* & Associates, Average Cost to Acquire a New Checking Household - \$442

Value = NIM on Combined Deposits + Interchange on Card Transactions + Fees

# Checking Acquisition Process



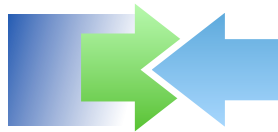
## HC/Valassis' Unique Approach



**Identify** account holders most likely to respond to the message with ***proprietary, syndicated data resources***



**Locate** account holders with unparalleled ***targeting platform***



**Connect** with account holders along their Path to Purchase through ***print media solutions***



**Execute** programs flawlessly for ***superior customer acquisition and client ROI***



# Identify | the Target Account Holder

2,000 Real World Data Points





# Identify

## Examples of Available Resources for Financial Clients

Syndicated data variables identify the best account holders where they live

### **Value Scores/Creditworthiness:**

- Group A – Most Creditworthiness
- Group B – Above Average Creditworthiness
- Group C – Average Creditworthiness
- Group D – Below Average Creditworthiness
- Group E – Least Creditworthiness

### **Home Characteristics:**

- Breakout of Apartments/Single-Family
- Median Home Value
- Length Lived in Home
- Median Age of Homes

While syndicated data is extremely useful, we consider **client data** as the best possible source for building an optimized targeting strategy

### **Income/Worth/Demographic Variables:**

- Median Household Income
- Additional HHI Breakout by Age/Ethnicity
- Household Net Worth
- Home Ownership
- Employment Status
- Education/Degree Achieved

### **Consumer Behavior/Spending:**

- Financial Services
- Investment Allocation & Methods
- Insurance
- Other Professional Services

### **Geographic Alignment:**

- Radius (3-7 Mile)
- Market-Level Coverage
- Forced Inclusion/Exclusion
- Efficiency Factors





## Identify | Sharpshooters™

- First and only clustering system built at the postal carrier-route level
  - Facilitates low-cost direct mail
- Emphasizes ethnicity and urbanicity attributes
  - Clusters more accurately portray differing account holder segments
  - Provides more advanced targeting and more effective versioning
  - Achieves better response
- Provides advanced targeting for increased account holder response and distinct competitive advantage
- Connects census to postal geography
  - Clusters assigned at the CR level
  - Distributions tabulated for the trade area
  - Information updated monthly to reflect changes in the boundaries of the trade area



# Identify | Sharpshooters

## Methodology

- Each cluster represents a unique combination of demographics and lifestyle characteristics
  - **Ethnicity**
    - Dominant Ethnicity
  - **Affluence**
    - Median HH Income
    - Median Home Value
    - Median Years of Education
    - Occupation
  - **Generation**
    - Dominant Generation
    - Median Age
  - **Life Stage**
    - Marital Status
    - Presence of Children
  - **Environment**
    - Urbanicity
    - Home Ownership



# Identify | Sharpshooters

## Targeting Application Notes

- Develop targeting plans from a client's account holder files when only the address is available
- Shows multiple buyer groups for a product, brand or retailer to develop versioned targeting plans
- Not recommended for targeting specific clusters by appearance only
- Updated on a quarterly basis



# Identify | Targeting Continuum

Good

Geography Trade area, radius around store, etc

Demographics Nielsen® variables based on age, income, children, # of vehicles, etc

Ethnicity Penetration and specific demographics within ethnic segments

Better

Behavioral Habits, hobbies, etc

Purchase Potential Annual spending (HH) estimates for a variety of consumer products and services (e.g., Financial Services, Tires, Auto Service, etc)

Lifestyle Valassis Sharpshooters clusters (look-a-likes)

Client Supplied ZIP Rankings ZIP Priority based on client-defined metrics

Best

Database-Account Holder Penetration Account holder addresses can be used to identify areas of high **ACCOUNT HOLDER** penetration and also use cluster segmentation based on look-a-likes

Database-Sales Penetration Not all account holder addresses are created equal, nor do they bank equally

Adding balance data allows the process to identify areas of high **DEPOSIT** penetration



Can also use distance/proximity as a key driver



# Identify | Sharpshooters

## Identifying a Client's Target Market Group (TMG)

- Client's address data rolls up to the Postal Carrier Routes (PCRs), where the address resides
- Key Metrics gathered at cluster level from single assignment at PCR level
  - Customer Penetration
  - Balance Penetration
- Account Holder-level data provides an extra level of validation – being dependent on an action/sale
- TMG identified as clusters that “outperform” the market – client metric used is greater than the market % of HH identified

*Account Holder Look A Like Report (Example)-*

**Sharpshooters Cluster Summary - Based on Customer HHs**

Clust Code	CLUSTER NAME	A	B	C	D	E	F	J	Target Market Group (TMG) Cluster Code	Target Market Group (TMG) Cluster Name
		Unique Customer HHs	% of Total Customer HHs	# Account Holders	# of Account Holders	HHs	% of Total HHs	Target Market Group* (TMG) Index		
01	Established Elite	938	0.86	1,063	0.73	85,329	10.35	8		
02	Influential Elders	312	0.29	353	0.24	23,296	2.83	10		
03	Affluent Asian Families	301	0.28	388	0.27	4,611	0.56	50		
04	Town Elite	7,151	6.59	8,568	5.87	94,927	11.52	57	04	Town Elite
05	Urban Executives	-	0.00	-	0.00	-	0.00	-		
06	Wealthy Singles	71	0.07	79	0.05	8,733	1.06	6		
07	Affluent Town Families	603	0.56	711	0.49	3,197	0.39	143		
08	Golden Years	5,699	5.25	7,068	4.84	73,698	8.94	59	08	Golden Years
09	Country Success	5,466	5.04	6,737	4.62	25,334	3.07	164	09	Country Success
10	Suburban Society	24,630	22.69	31,355	21.48	99,908	12.12	187	10	Suburban Society
11	Boomers with Bucks	68	0.06	78	0.05	5,101	0.62	10		
12	Affluent Ethnic Mix	-	0.00	-	0.00	-	0.00	-		
13	Affluent Town Boomers	1,701	1.57	2,083	1.43	33,849	4.11	38		
14	Kids on Decks	780	0.72	934	0.64	5,745	0.70	103		
15	Senior Success	10,152	9.35	13,698	9.38	41,866	5.08	184	15	Senior Success
16	Ethnic Success	443	0.41	732	0.50	8,353	1.01	40		
17	Town Council	16,548	15.25	22,160	15.18	51,980	6.31	242	17	Town Council



# Identify | Sharpshooters

## Using Sharpshooters as a Targeting Activity Potential (TAP)

- Collection of variables created to target brand-specific account holders across a wide variety of industry categories including financial services
- Each cluster receives a score
- Market Plan can be National, Regionalized or Market-Based
- Includes the value of all cluster HH in the trade area to be counted

Clust Code	CLUSTER NAME	Full Chain TMG Idx	Albany et al, NY	Atlanta, GA	Baltimore, MD	Boston et al, MA-NH	Charlotte, NC	Chattanooga, TN	Chicago, IL	Cincinnati, OH	Cleveland et al, OH	Columbus, OH
01	Established Elite	136	18	145	91	113	190	-	106	71	104	108
02	Influential Elders	122	-	122	107	49	149	96	74	42	106	90
03	Affluent Asian Families	203	-	163	42	133	-	-	106	-	-	-
04	Town Elite	150	60	200	99	147	286	89	122	100	133	149
05	Urban Executives	33	-	-	-	21	-	-	34	-	-	-
06	Wealthy Singles	94	2	84	37	51	152	-	49	-	13	73
07	Affluent Town Families	163	34	174	79	82	197	-	139	110	119	187
08	Golden Years	132	55	216	125	100	220	410	119	116	179	174
09	Country Success	95	87	28	96	180	63	51	123	369	197	123
10	Suburban Society	150	73	177	112	129	206	361	150	161	195	133
11	Boomers with Bucks	153	-	-	384	87	-	-	160	-	158	-
12	Affluent Ethnic Mix	143	-	-	3	38	-	-	65	-	-	-

- Snapshot displays the score for each of the first 12 clusters vs. identifying clusters as the TMG
- Applies clusters' index scores to cluster HH within the client's trade area to build geo score



## Locate | Targeting Methodology



**Map Your Branches**

**Overlay Your Account Holders**

**Target the Best Neighborhoods**

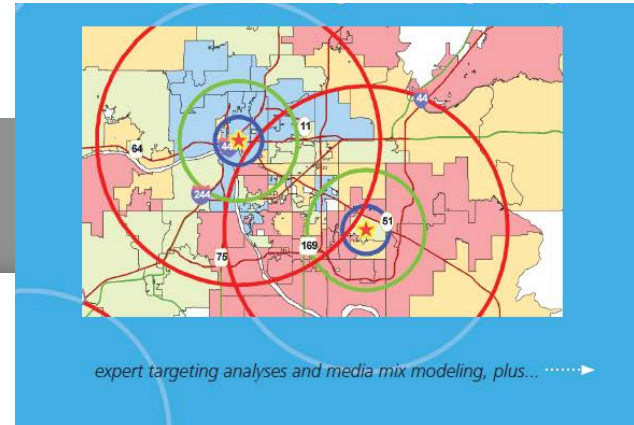
- Client provides existing checking account holders assigned by branch
- Sharpshooter Potential Index and Account Holder Penetration Index for the defined trade areas
- Account holders are assigned to the closest branch if held by multiple branches



# Locate | The Final Targeting Output

- Pinpoints geographies to target and to exclude
- Shared Mail & Solo Mail combined for efficiencies

Reports and Maps will be provided



expert targeting analyses and media mix modeling, plus... ➔



Harland Clarke - Client  
Shared Mail Incent  
Analysis Level: ATZ and PCR  
Trade Area: Determined by DBM

Allocated - Common geographies are assigned to a single branch location.

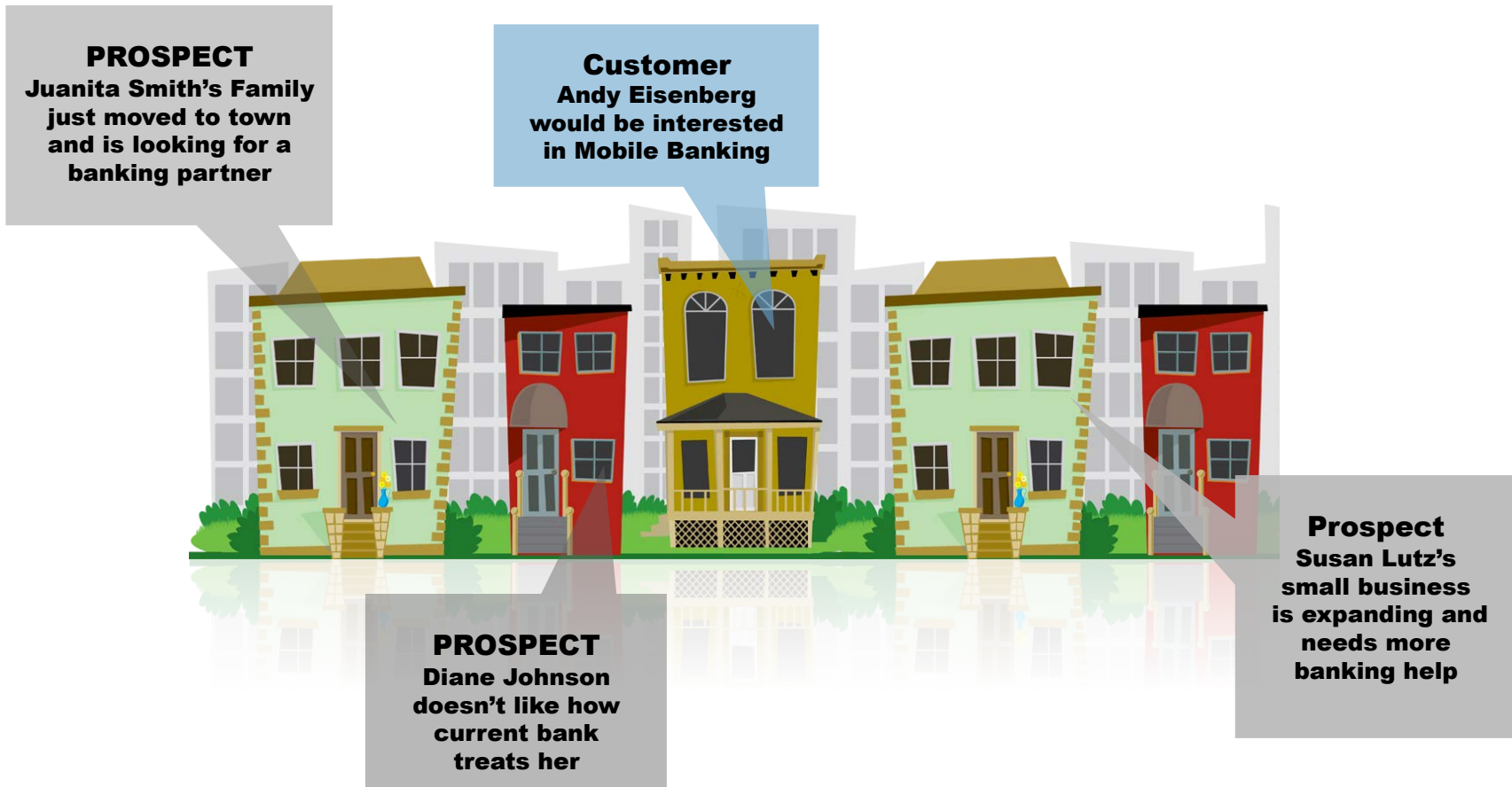
Branch ID	Branch Name	Market ID	Market Name	Branch Address	Branch City	Branch State	Branch Name Zip	Trade Area	Dist to Branch (Miles)	Geography	Geography City, State	HHS (Allocated to Branch)	# of Branches Common to Geography	# of Branches in Home Geography	Delivery Description	Home Days Primary	POB Flag	Wing	Wing Market Code	Wing Market Name	Owner Group Primary	Branch	Sharpshooters Potential # of Recs	Valuable Data PostCard
01	Poughkeepsie Branch			950 Saratoga Rd	Poughkeepsie	NY	12501	Trade Area 1	0.34	12501001	POUGHKEEPSIE, NY	4,980	2	1	Weekly MAIL	THF		15271885	NYPOUGHK	NY Poughkeepsie/Wappingers/Hopewell Jct	VAL-AS-SS	Winder Branch	129 Y	
02	Holbrook Branch			11 Marshall Rd	Wappingers Falls	NY	12580	Trade Area 1	0.96	12587	HUGHSONVILLE, NY	167	1	0	Weekly MAIL	THF	B	15271885	NYPOUGHK	NY Poughkeepsie/Wappingers/Hopewell Jct	VAL-AS-SS	Winder Branch	0 Y	
02	Holbrook Branch			11 Marshall Rd	Wappingers Falls	NY	12580	Trade Area 1	1.22	1258001	WAPPINGERS FALLS, NY	3,722	1	0	Weekly MAIL	THF		15271885	NYPOUGHK	NY Poughkeepsie/Wappingers/Hopewell Jct	VAL-AS-SS	Winder Branch	166 Y	
02	Holbrook Branch			11 Marshall Rd	Wappingers Falls	NY	12580	Trade Area 1	1.7	1258001	WAPPINGERS FALLS, NY	7,283	1	0	Weekly MAIL	THF		15271885	NYPOUGHK	NY Poughkeepsie/Wappingers/Hopewell Jct	VAL-AS-SS	Winder Branch	171 Y	
02	Holbrook Branch			11 Marshall Rd	Wappingers Falls	NY	12580	Trade Area 1	4.13	1258001	WAPPINGERS FALLS, NY	3,421	1	0	Weekly MAIL	THF		15271885	NYPOUGHK	NY Poughkeepsie/Wappingers/Hopewell Jct	VAL-AS-SS	Winder Branch	187 Y	
G4	Hyde Park Branch			4011 Albany Post Rd	Hyde Park	NY	12538	Trade Area 1	2.28	1252101	POUGHKEEPSIE, NY	3,214	2	1	Weekly MAIL	THF		15271885	NYPOUGHK	NY Poughkeepsie/Wappingers/Hopewell Jct	VAL-AS-SS	Winder Branch	285 Y	
G4	Hyde Park Branch			4011 Albany Post Rd	Hyde Park	NY	12538	Trade Area 1	2.79	12538	HYDE PARK, NY	8,154	1	1	Weekly MAIL	THF		15271885	NYPOUGHK	NY Poughkeepsie/Wappingers/Hopewell Jct	VAL-AS-SS	Winder Branch	247 Y	
G4	Hyde Park Branch			4011 Albany Post Rd	Hyde Park	NY	12538	Trade Area 1	6.03	12503	STAATSBURG, NY	1,693	1	0	Weekly MAIL	THF		15271885	NYPOUGHK	NY Poughkeepsie/Wappingers/Hopewell Jct	VAL-AS-SS	Winder Branch	164 Y	
06	Arlington Branch			4 Tuckar Dr	Arlington	NY	12623	Trade Area 1	0.89	1262301	POUGHKEEPSIE, NY	5,114	2	1	Weekly MAIL	THF		15271885	NYPOUGHK	NY Poughkeepsie/Wappingers/Hopewell Jct	VAL-AS-SS	Winder Branch	203 Y	
06	Arlington Branch			4 Tuckar Dr	Arlington	NY	12623	Trade Area 1	1.99	1262301	POUGHKEEPSIE, NY	3,816	2	0	Weekly MAIL	THF		15271885	NYPOUGHK	NY Poughkeepsie/Wappingers/Hopewell Jct	VAL-AS-SS	Winder Branch	246 Y	
06	Arlington Branch			4 Tuckar Dr	Arlington	NY	12623	Trade Area 1	3.27	1262301	POUGHKEEPSIE, NY	3,956	1	0	Weekly MAIL	THF		15271885	NYPOUGHK	NY Poughkeepsie/Wappingers/Hopewell Jct	VAL-AS-SS	Winder Branch	187 Y	
06	Arlington Branch			4 Tuckar Dr	Arlington	NY	12623	Trade Area 1	3.36	1262301	POUGHKEEPSIE, NY	3,620	2	0	Weekly MAIL	THF		15271885	NYPOUGHK	NY Poughkeepsie/Wappingers/Hopewell Jct	VAL-AS-SS	Winder Branch	118 Y	
06	FtWald			449 Route 9	FtWald	NY	12524	Trade Area 1	0.9	12524	FISHPOLL, NY	6,547	1	1	Weekly MAIL	THF		15271885	NYPOUGHK	NY Poughkeepsie/Wappingers/Hopewell Jct	VAL-AS-SS	Winder Branch	136 Y	
06	FtWald			449 Route 9	FtWald	NY	12524	Trade Area 1	1.62	12524	GLENSHAW, NY	420	1	0	Weekly MAIL	THF	B	15271885	NYPOUGHK	NY Poughkeepsie/Wappingers/Hopewell Jct	VAL-AS-SS	Winder Branch	0 Y	
06	FtWald			449 Route 9	FtWald	NY	12524	Trade Area 1	4.49	12516	COLD SPRING, NY	2,481	1	0	Weekly MAIL	THF		20287613	NYNYORVTO	NY Yonkers / Carmel / Ridgefield CT	VAL-AS-SS	Winder Branch	121 Y	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	0.4	12500027	NEWBURGH, NY	490	1	0	Solo Mail							Winder Branch	242 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	0.62	12500021	NEWBURGH, NY	830	1	0	Solo Mail							Winder Branch	187 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	0.88	12500039	NEWBURGH, NY	442	1	0	Solo Mail							Winder Branch	242 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	1.06	12500016	NEWBURGH, NY	400	2	1	Solo Mail							Winder Branch	242 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	1.07	12500039	NEWBURGH, NY	836	1	0	Solo Mail							Winder Branch	103 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	1.27	12500038	NEWBURGH, NY	577	2	0	Solo Mail							Winder Branch	242 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	1.46	12500011	NEWBURGH, NY	256	1	0	Solo Mail							Winder Branch	103 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	1.66	12500030	NEWBURGH, NY	332	2	0	Solo Mail							Winder Branch	187 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	1.89	12500029	NEWBURGH, NY	819	2	0	Solo Mail							Winder Branch	184 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	1.9	12500022	NEWBURGH, NY	419	1	0	Solo Mail							Winder Branch	187 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	1.94	12500023	NEWBURGH, NY	896	1	0	Solo Mail							Winder Branch	242 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	2.09	12500027	NEWBURGH, NY	386	2	0	Solo Mail							Winder Branch	127 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	2.1	12500027	NEWBURGH, NY	907	1	0	Solo Mail							Winder Branch	187 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	2.22	12500010	NEWBURGH, NY	538	2	0	Solo Mail							Winder Branch	115 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	2.37	12500048	NEWBURGH, NY	182	1	0	Solo Mail							Winder Branch	184 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	2.63	12500013	NEWBURGH, NY	428	2	0	Solo Mail							Winder Branch	79 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	2.84	12500046	NEWBURGH, NY	889	2	0	Solo Mail							Winder Branch	187 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	2.8	12500019	NEWBURGH, NY	433	2	0	Solo Mail							Winder Branch	115 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	2.92	12500021	NEWBURGH, NY	380	2	0	Solo Mail							Winder Branch	115 N	
07	Newburgh Branch			953 Route 300	Newburgh	NY	12550	Trade Area 1	3.11	12500004	NEWBURGH, NY	311	2	0	Solo Mail							Winder Branch	115 N	

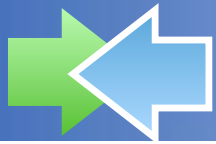




# Connect | Personalized Communications

Personalized advertising messages are relevant to individual residential addresses



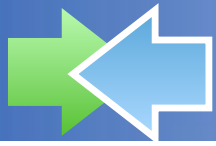


# Connect

## Don't Talk to Everyone the Exact Same Way



- Final mailings put through CASS (including DPV) and NCOA process
- List refreshed weekly
- Reporting includes deviations from client-supplied list



# Connect

## Exclusive: Power Card Plus

### Benefits

- Sales data segmentation analysis identifies high-value households
- Delivery analysis and recommendation refines the target audience
- Database merge/purge eliminates duplication
- Digital printing enhances messaging

### Features

- Address with resident name adds personalization
- Personalized variable messaging tailors the message to the resident household
  - Look-alikes
  - Cross-sell existing account holders
  - Small Business
  - Client-specific segments





## Execute | Products to Offer

### **Consumer Prospects: Basic Checking**

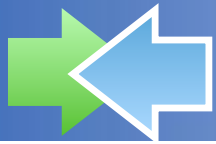
- Broadest appeal
- Drives prospects through the door for upsell
- Measuring stick

### **Business Prospect: Basic Business Checking**

- Cash Management
- Merchant Services
- Credit Cards

### **Existing Account Holders: Cross-sell**

- Debit Card Utilization
- Mobile Banking
- Mortgage
- Thank you



Connect

Exclusive: Power Card Plus



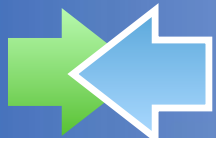
### Power Card

- Personally addresses by name
- 4" x 9" postcard
- 80# cover stock



### Power Card Plus

- Variable imaging and messaging (all four pages)
- 10" x 8.5" (folded to 5" x 8.5")
- 80# cover stock



# Connect

## What We Know About Personalization: 3 Fast Facts

1. Stand-alone "solo mail" achieves **5 times the response** of an identical piece inserted into a cooperative Shared Mail or NP TMC



2. Addressing a postcard to a specific person increases response **30%** compared to a piece addressed to "Current Resident" only



3. Featuring the person's name with relevant content increases response another **40%** vs. a non-personalized message with general creative







## Execute | Incentives and Fulfillment

### eRedēm: A Better Way to Offer Incentives

- Choice of incentives, including cash
- Increases program response rates
- No risk - pay as you go incentives in most cases
- Bridges generational gaps with incentives that appeal to multiple segments
- Recipients make selections online from home, your branch or virtually anywhere
- eRedēm is automatically mobile-enabled when accessed by mobile phone
- Eliminates the need for in-branch inventory and allows the recipient to choose where they wish to ship the item
- Lowers acquisition incentive expenses by buying down the costs
- Strongly recommended

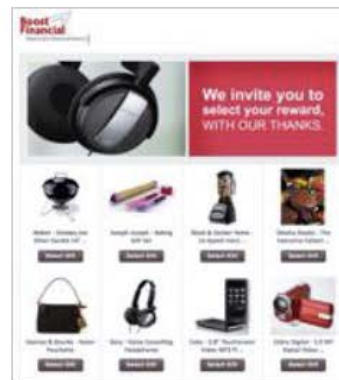


# Execute | Incentives and Fulfillment

## Branded Homepage



## Consumer Choices



## Item Details



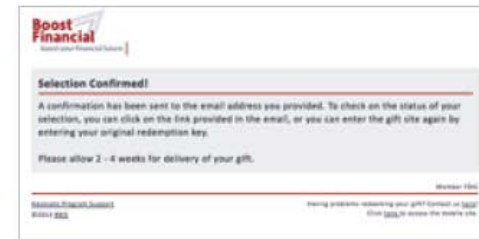
## Consumer Details



## Confirm Selection



## Thank You







## Execute | The Referral Program

### **Messaging Through Multiple Channels**

- Automated, custom email communication
- Supports online promotional messaging

### **Program Activity Aggregation**

- Data aggregated into one database for consolidated viewing
- Forms for branch personnel and advocate self-service channels
- On-demand program reporting available online 24/7
- Data easily exports to Excel for easy sorting, detailed review and measurement
- Easily merges data for program snapshot
- Branches no longer required to report daily, or weekly, or forward referral cards to a central location for administration
- Provides for easy program audits



## Execute | Timing and Frequency

- Consumers are in market for a new checking account all year
- Have an offer in hand when the consumer is ready to act
- Frequent communications increase brand awareness and put financial institution in the “selection set” when the consumer is ready to act
- 8 times a year
- 6.5 week cycle





## Execute | **Mystery Shopping & Sales Training**

- Training sessions for checking, as well as sales and services
  - 25 years of coaching and training experience
- Mystery Shopping consists of up to:
  - 10 personal bankers
  - 10 call center reps
  - Website evaluation
  - Focus on sales & service



# Execute | Results Reporting

- Results reported post campaign with extensive analysis

Driven by Data. maximizing & starting accountability reports
Client FI

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**Methodology**

- Matched profile distribution at street level address and Sub ZIP code to address level client data
- Client data was rolled up by campaign data, product groups, by branch and by Creative Version

Creative	Mailing	Circ	Total Circ
1st Female	5/5 and 5/19	45,903	87,806
Last Name Household	5/5 and 5/19	35,027	66,054
No Name	5/5 and 5/19	11,546	23,092
Mailing Child Card No Brand	5/5 and 5/21	126	252
5/5 and 5/22 Mailing		88,602	177,204
HARP Personalized	26-May	35,122	35,122
HELOC Personalized	26-May	39,442	39,442
NEW CHECKING Personalized	26-May	41,668	41,668
NEW CHECKING - NO NAME	26-May	17,578	17,578
Mailing Child Card No Brand	29-May	139	139
5/26 Mailing		131,949	131,949
<b>Total</b>		<b>220,551</b>	<b>309,153</b>

**Metrics Defined**

- Response Rate = # of matching registrations / avg distribution per drop. Note there may be multiple registrations per household.
- Cost per Registration = Distribution cost / # of matching registrations

Total Unique Responders	Total Incentives	Unique HHS Mailed	Cost	Response Rate	Cost per Response	Total Products
1480	853	140,450	\$61,527.03	1.08%	\$41.68	2849

	Unique Responders by Mailing	Average of Sum of Current Balance or Initial Bal for Loans	Sum of Sum of Current Balance or Initial Bal for Loans	Sum of Count of Beach Pass	Sum of Count of Product Group	Unique HHS	Response Rate
All three Mailings	1079	\$35,865.56	\$38,698,939.21	\$317.00	2,065	80,104	1.35%
5/5 and 5/19 Mailing	103	\$62,871.69	\$6,475,784.27	\$20.00	220	9,940	1.04%
5/26 Mailing	298	\$42,880.09	\$12,778,265.96	\$89.00	568	56,391	0.53%
	1480	\$39,157.43	\$57,952,989.44	\$426.00	2,853	137,523	1.08%

# Times Mailed	Unique Responders	Unique HHS	Response Rate	Incentives	% of Customers
3	1079	80,104	1.35%	619	73%
2	103	5,597	1.82%	51	7%
1	298	51,822	0.57%	183	20%
	1,480	137,523	1.08%	853	

**Summary**

Overall the Variable Data Postcard delivered a 1.08% Response Rate based on unique customers.

The top performing customer group were those customers who received all three mailings. (73% of all customers) The is group had a response rate of 1.35%

Frequency was a key factor in response. We mailed 140,450 unique hhs (within 43 ATZs). Out of the mailed ATZs, 41 ATZs generated response (137,523 unique hhs). Fifty three percent of our ATZs were mailed three times - but these ATZs generated 73% of the response.

The Average Customer purchased 1.9 products



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# Q & A

Press \*1 on your phone

-or-

use the chat window and send your question to "All Panelists."

Panelists:

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Thank You