



# Creative Brief

## MKT-Your Money Deserves a Raise

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### Objective

What business problem(s) are we trying to solve?

Drive engagement and growth by positioning UFCU's Plus Checking as the smart, rewarding choice for financially savvy members. This campaign aims to increase card usage and credit card applications while also attracting new members, especially Millennial and Gen Z professionals, who are actively seeking better returns on their savings. By flipping the common frustration of low interest rates at big banks into an emotionally satisfying and aspirational message, we'll highlight UFCU's 2.25% APY bonus as a tangible way to "pay yourself back" for everyday loyalty. Through the "Your Money Deserves a Raise" campaign, UFCU will reinforce its role as a trusted, local financial partner that empowers members to make smarter moves with their money.

### Deliverables

Table 2. Assets Required

	<b>Deliverable</b> What is deliverable? Where will the deliverable live? What is the delivery method? Specs, printed qty?	<b>Budget</b>
1.	UFCU.org - Landing Page – Campaign hub with calculator, product info, and CTA	N/A
2.	Influencer Collab or UGC Contest - "What would you do with your bonus dividends?"	\$2,000
3.	Digital Ads – Calculator comparison showing \$10K at 0.01% v 2.25% APY	\$3,000
4.	Promotional Email – Target existing and prospective Members	N/A
5.	Digital Branch Signage – Bold Messaging: "Your Money Deserves Better" - 1920 x 1080 and 5760 x 1080	N/A

## List Pull Criteria

Please create and label one table for each deliverable/audience

Promotional Email	
Macro Segment 1	Early Dreamers
Macro Segment 2	Credit Builders
Macro Segment 3	Credit Seekers
Macro Segment 4	Flourishing Families
Additional	Nonmember emails
Age Restriction	22 – 44 age range
Where is the list originating from?	MarCom
Member or Non-Member	Member
Marketing Exclusions Needed	Yes
Merge Fields Needed	First Name
Expected Target Size	196,000
Is IT Needed for additional data support	No
Desired Frequency	Twice a month for two months
Segment Name (use naming conventions)	Promo EML - MKT – YourMoneyDeservesARaise -25

## Target Audience

Description of who we are speaking to.

Millennial and Gen Z professionals who are digitally savvy, financially aware, and motivated by smart money moves. They're frustrated by the negligible interest rates offered by big banks and are looking for alternatives that align with their values and financial goals. These individuals are aspirational, value transparency, and are drawn to brands that empower them to make smarter financial decisions. They engage with content on social media, value peer recommendations, and are responsive to bold, clever messaging that challenges the status quo.

Regional Considerations:	
Austin	<ul style="list-style-type: none"><li>• Emphasize innovation and smart financial choices Austin members are tech-forward and value progressive, community-driven institutions.</li><li>• Messaging should highlight UFCU as a local, member-first alternative to big banks, aligning with Austin's "support local" mindset.</li><li>• Use aspirational language that appeals to young professionals and creatives looking to grow their savings intelligently.</li></ul>

Houston	<ul style="list-style-type: none"> <li>• Position UFCU as a smarter, more rewarding alternative to national banks especially relevant in a competitive, urban financial landscape.</li> <li>• Appeal to professionals and entrepreneurs with messaging around maximizing returns and making strategic money moves.</li> <li>• Incorporate diverse imagery and inclusive language to reflect Houston's multicultural population.</li> </ul>
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## Creative Input

Suggested visuals, layout preferences, etc.

### Smart Banking for Smart Savers

Position UFCU as the intelligent, values-driven alternative to big banks, offering real returns and real respect for members' money.

## Messaging Input

Enter the one thing we want the audience to take away?

Big banks give you cents. We give you sense and 2.25% APY<sup>1</sup>.

Reasons to believe:

[List in priority order proof points & claims to support Main Message]

1. Plus Checking rewards members for everyday banking behavior no gimmicks, just smart returns.
2. Unlike big banks, UFCU helps members grow their money with transparency and purpose.
3. UFCU offers additional perks like loan discounts<sup>2</sup>, bonus credit card rewards<sup>3</sup>, and reimbursed fees<sup>4</sup>.
4. Members can earn up to 2.25% APY on balances up to \$10,000 with qualifying activity.
5. UFCU is a trusted, member-owned credit union that puts people over profits.

### Benefits

1. 2.25% APY on balances up to \$10,000 when members complete at least 20 eligible card transactions per month
2. 0.25% rate discount on new UFCU auto loans for Plus Checking members
3. 15% more points on UFCU Rewards Credit Cards for Plus Checking members
4. No international transaction fees on Plus Checking debit card purchases

**Tone & Style**

- Emotionally satisfying
- Aspirational
- Bold, clever, and empowering
- Smart, not preachy

**Call to Action**

QR Code Required	No
Preferred CTA	Start Earning More
Landing Page Link	Plus Checking Landing Page
Is the offer for a limited time?	No
If yes, when does it expire?	

**Disclosures**

Please list any disclosures or legal and compliance considerations.

**Calculator**

Our online calculators are designed for educational and informational purposes only. They are intended to provide general guidance and estimates based on the information you provide. These tools should not be used as the sole basis for making financial decisions. We recommend consulting with a qualified financial advisor to obtain personalized advice tailored to your specific financial situation. Fees could reduce earnings on account. Rate is variable and subject to change after account is opened.

**Plus Checking**

1 APY = Annual Percentage Yield. Bonus Dividends on Plus Checking. As of October 1, 2024, a Bonus Dividend of 2.25% APY will be paid on balances up to \$10,000 in a Plus Checking share. Balances more than \$10,000 will earn dividends at the current available rate. Dividends are credited monthly. To receive this benefit, the following qualifications apply:

a. Have at least twenty (20) eligible card transactions a month — the 20 eligible transactions can be a combination of debit card transactions on the Plus Checking share and credit card transactions on the same account in which the Plus Checking share resides. The eligible transactions must fully post within the month (i.e. pending transactions that have not fully posted are not counted).

b. Eligible card transactions include purchases or spend transactions (exclude transactions such as cash withdrawals, transfers, cash advances or balance transfers).

c. There must be a balance greater than the par value of one share to earn Bonus Dividends on a Plus Checking Share.

2 Auto Loan Rate Discount. A Plus Checking account can receive a 0.25% discount on a consumer auto loan (excluding internal refinances). The discount would take a quarter of a point (0.25% or 25 Bps) off the standard auto loan rate the member qualified for. To receive the Auto Loan Rate discount, the following apply: a. A Plus Checking share must be open on the same account (i.e. the same UFCU share account number) in which the consumer auto loan resides at the time of loan origination. b. The discount can only be applied to a consumer auto loan opened after 12:01 AM on 10/1/2024. c. The discount only applies to a new-to-UFCU consumer auto loan, which includes the following loan types:

i. Purchase (purchase of an auto) ii. External Refinance (purchased with dealer and member refinances with UFCU)

d. The discount is not available on:

i. Existing auto loans funded prior to opening the Plus Checking share ii. Loans already financed with UFCU (e.g. an internally refinanced auto loan) iii. Any other loan balance at UFCU iv.

Commercial or Business auto loans

e. The member must qualify for the auto loan to receive the discount. f. Having a Plus Checking account does not guarantee loan approval. g. All the standard qualifications for obtaining the loan must be met.

3 Bonus Credit Card Rewards. Plus Checking Members can earn up to 15% more credit card reward points ("Bonus Reward Points") when using a UFCU Rewards Card. Bonus Reward Points are issued periodically and are based on points already earned. a. To receive the Bonus Reward Points, there must be a Plus Checking share open on the same account (i.e. the same UFCU share account number) in which the UFCU Rewards Card resides at time of bonus point issuance. The Bonus Reward Points cannot be issued before the Plus Checking share is open. b. Bonus Reward Points are earned by purchasing/spending dollars and not by performing cash advances or balance transfers, and are issued periodically based on regular points earned during a specific period. Visit [ufcu.org/pluschecking](https://ufcu.org/pluschecking) for more information. c. Having a Plus Checking share does not guarantee approval for a UFCU Rewards Card nor an extension of credit.

4 Reimbursed International Transaction Fees. International Transaction Fees that are incurred on a Plus Checking debit card will be reimbursed within twenty-four (24) hours on the actual balance of the associated Plus Checking share. Unless otherwise indicated, no other assessed fees will be automatically reimbursed in this manner. To receive the "Reimbursed International Transaction Fees" said International Transaction Fee must have been assessed on a Plus Checking debit card linked to the applicable Plus Checking Share on or after 12:01 AM on 06/01/2024.

International Transaction Fees assessed on other checking account types or credit card accounts are not eligible for reimbursed international transaction fees.

This is an advertisement.

Must meet eligibility requirements. Certain restrictions apply. Programs subject to change without notice. Visit [ufcu.org/pluschecking](https://ufcu.org/pluschecking) for more information. Federally insured by NCUA.

## Analytics & Reporting

How are we measuring success?	By tracking engagement with campaign assets, conversion rates for new Plus Checking accounts, and member sentiment around the campaign message.
What are the KPIs?	<ul style="list-style-type: none"> <li>- New Plus Checking account openings</li> <li>- Click-through rate (CTR) on digital ads</li> <li>- Engagement with calculator tool</li> <li>- Social media engagement (likes, shares, comments)</li> <li>- UGC contest participation</li> </ul>
Analytical Objective (Primary Focus)	Measure the effectiveness of campaign messaging in driving conversions and increasing awareness of UFCU's competitive APY.
Any Secondary Objectives?	<ul style="list-style-type: none"> <li>- Increase in brand perception as a smart, member-first financial institution</li> <li>- Growth in digital engagement among Millennial and Gen Z audiences</li> </ul>
Outstanding inputs needed from BU?	N/A
Estimated timeline for completion	Initial performance review at 2 weeks post-launch; full campaign analysis at 6 weeks.
Tracking requirements	<ul style="list-style-type: none"> <li>- UTM parameters on all digital assets</li> <li>- Conversion tracking on landing page</li> <li>- Social listening tools for UGC</li> <li>- Email and ad platform analytics</li> </ul>
How is analysis delivered?	Weekly dashboard updates and a final campaign performance report with insights and recommendations.