

michaelwalters
advertising

Accelerating Growth in an
Increasingly Digital World with
More Traditional Values

credit union expertise

While MWA prides ourselves on our diverse client portfolio, we have extensive experience, knowledge and passion for working with credit unions. We have helped our clients grow membership, increase deposits and loans, and re-engage members for over 30 years.



national brands

For over 30 years Michael Walters Advertising has partnered with some of the best-known brands in the world, driving year over year increases in both brand awareness and sales. At Michael Walters, we know that measuring impact is important.



HunterDouglas 

AdventistHealth 

MORTON'S
THE STEAKHOUSE



 BlueCross.
BlueShield.


REALTOR®

PAUL MITCHELL

mission driven

MWA is dedicated to improving the financial wellness of all Americans. Through partnerships with financial empowerment organizations, MWA is leading the charge to help organizations improve the financial wellbeing of their communities and their members. This is not only ingrained within the culture of credit unions but also within MWA.



our
passion

29

years in the Hillsborough County Sheriff's Office protecting and serving the Greater Tampa Bay area. Three years, three months and twenty-three days until retirement (but who's counting)!

MWA is passionate about helping others and making our communities better places to live. That's why MWA is appreciative and thankful for our first responders.





today's agenda

- the importance of attracting and engaging younger members
- the digital push
- the balance
- connecting brand & mission across channels to drive growth

but first...



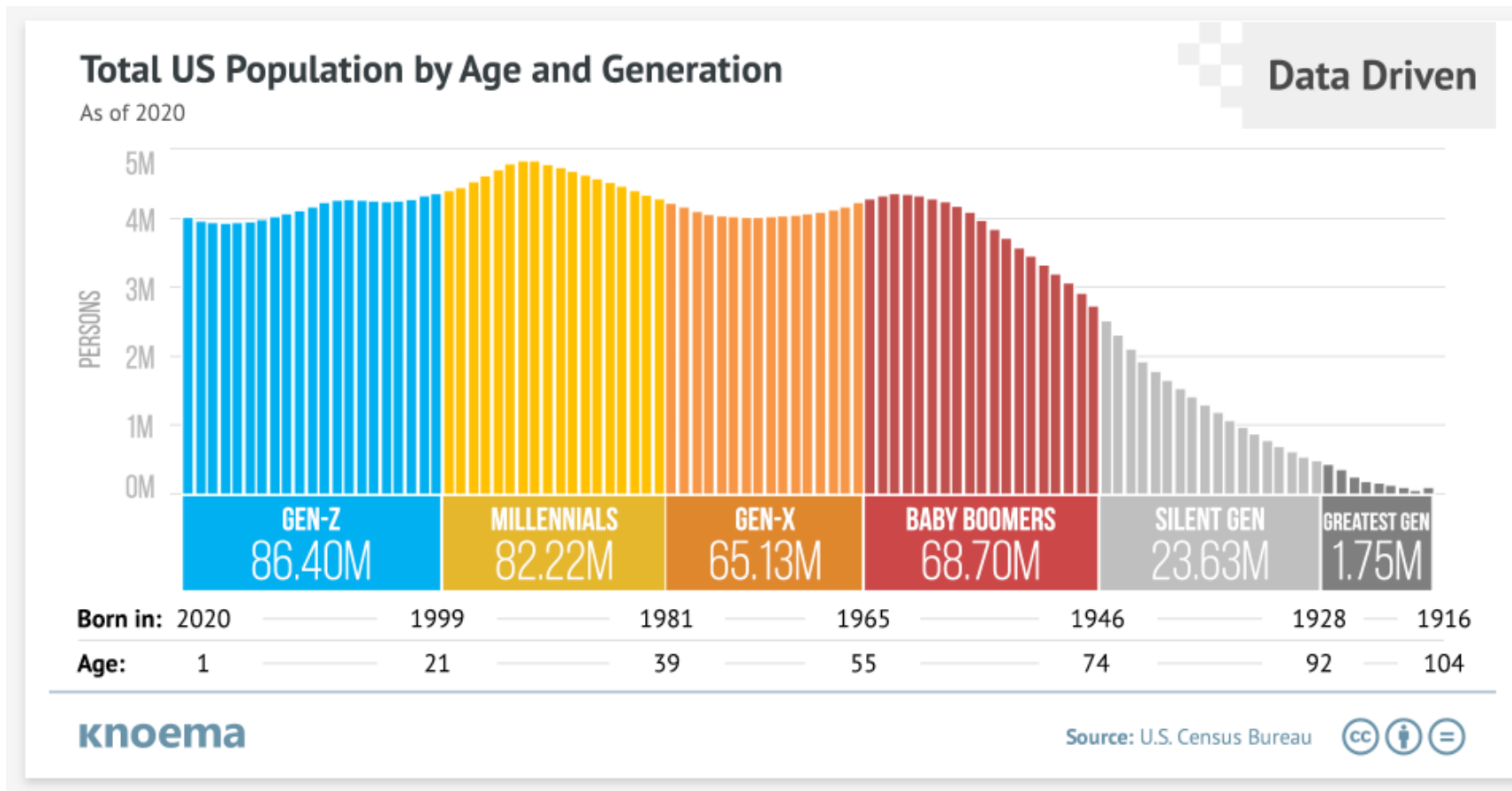
new rule attracting & engaging younger members



It's important to speak to and engage younger consumers.

generational shift

Millennials and Gen-Z have grown to become the largest generations of the U.S. population.



Data source: US Census 2019 ACS 5-Year Survey (for 2021)

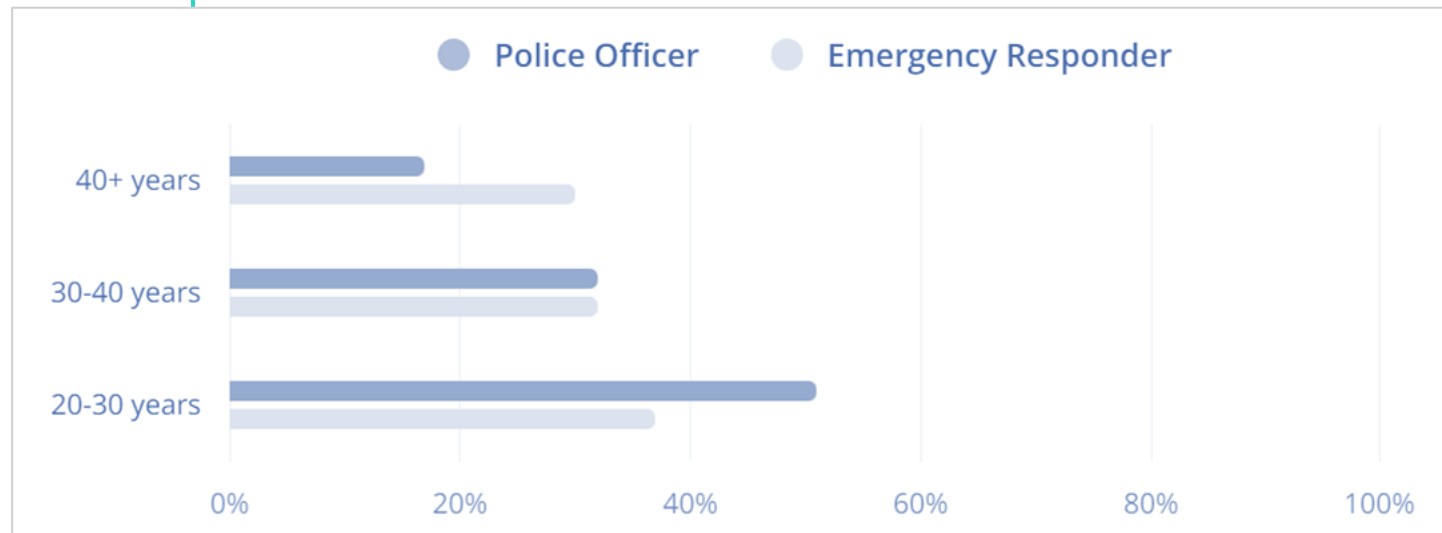
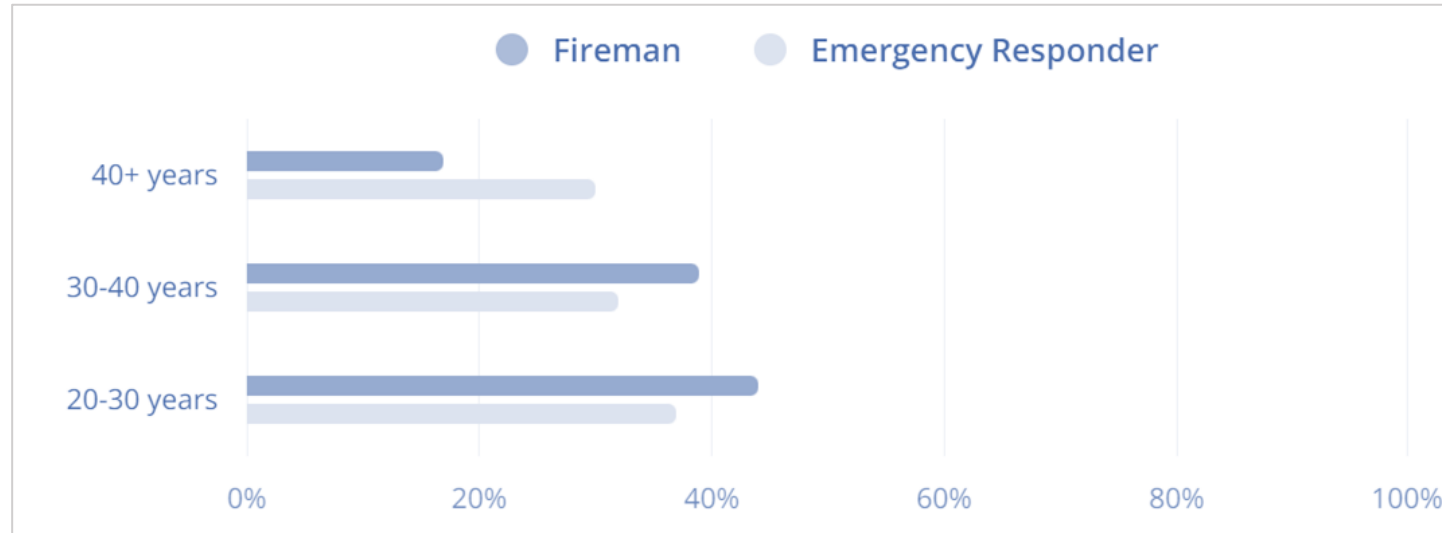
first responder demographics

20-30

The average age of first responder is 20-30 years old in the U.S.

44% of firefighters on payroll are between the ages of 20-30

51% of police officers are between the ages of 20-30



* [Emergency Responder Demographics and Statistics \[2022\]: Number Of Emergency Responders In The US \(zipia.com\)](#)

how credit unions are adapting

53

According to CUNA's latest report, the average age of credit union member in North America falls around 50-53 while the average American is 37.



credit union opportunities

Millennials and Gen-Z hold a combined spending power of **\$3 trillion**, putting them in the driver's seat when it comes to an industry's success.



credit union opportunities

50-75%

- 50% of home loans originate from Millennials and Gen Z.
- 75% of auto loans will originate from Millennials and Gen Z by 2025.



credit union challenges

60%

of children of current credit union members choose to bank somewhere else.

Credit unions cannot solely depend on word of mouth and “it’s what we’ve always done.”



new rule the digital push



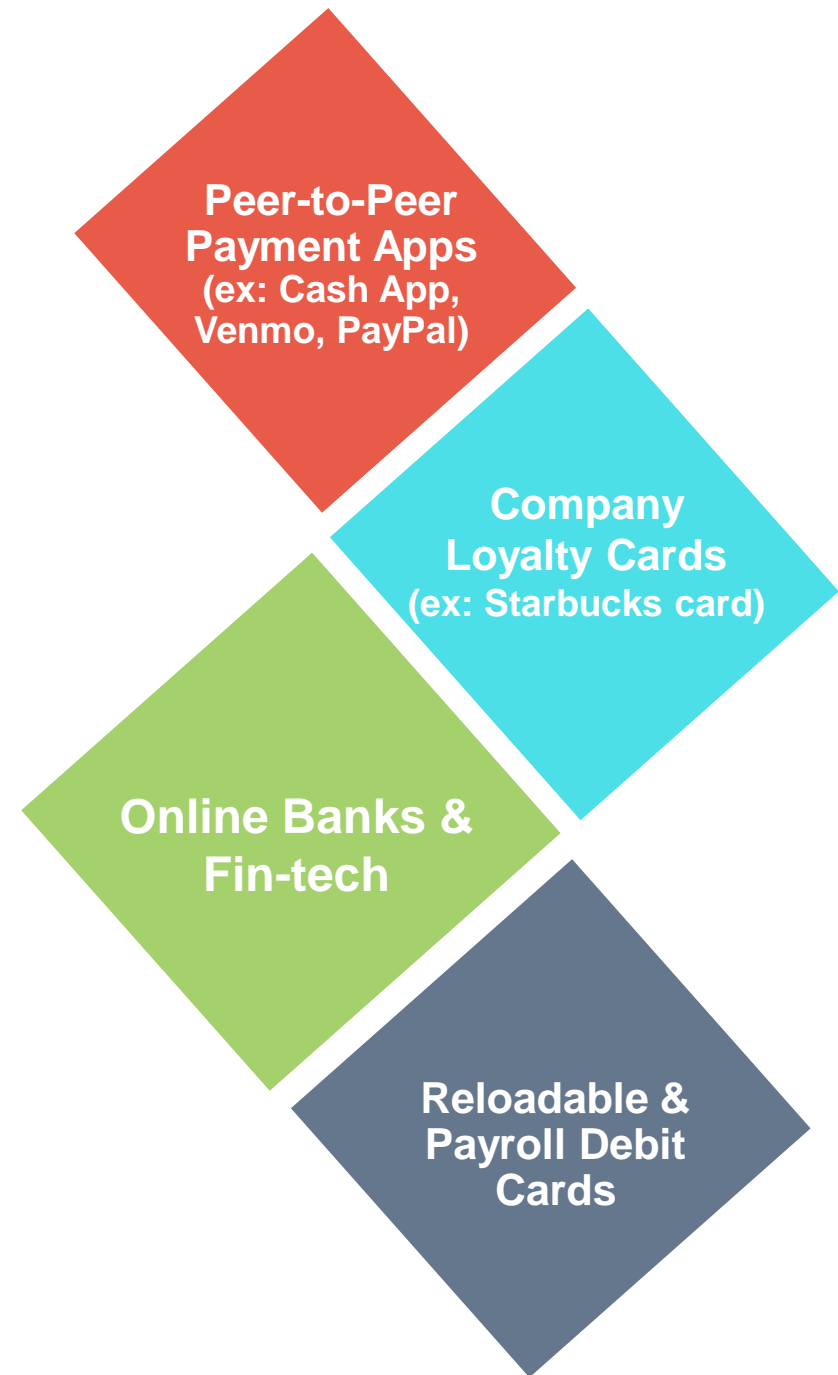
Speak to consumers where they are consuming media.

Creative and media strategy must go hand-in-hand.

credit union challenges

85%

of millennials and gen z are interested in non-traditional banks.



connecting your brand

71%

of consumers say it is at least somewhat important to choose a recognizable brand name when choosing a financial institution.



connecting your brand

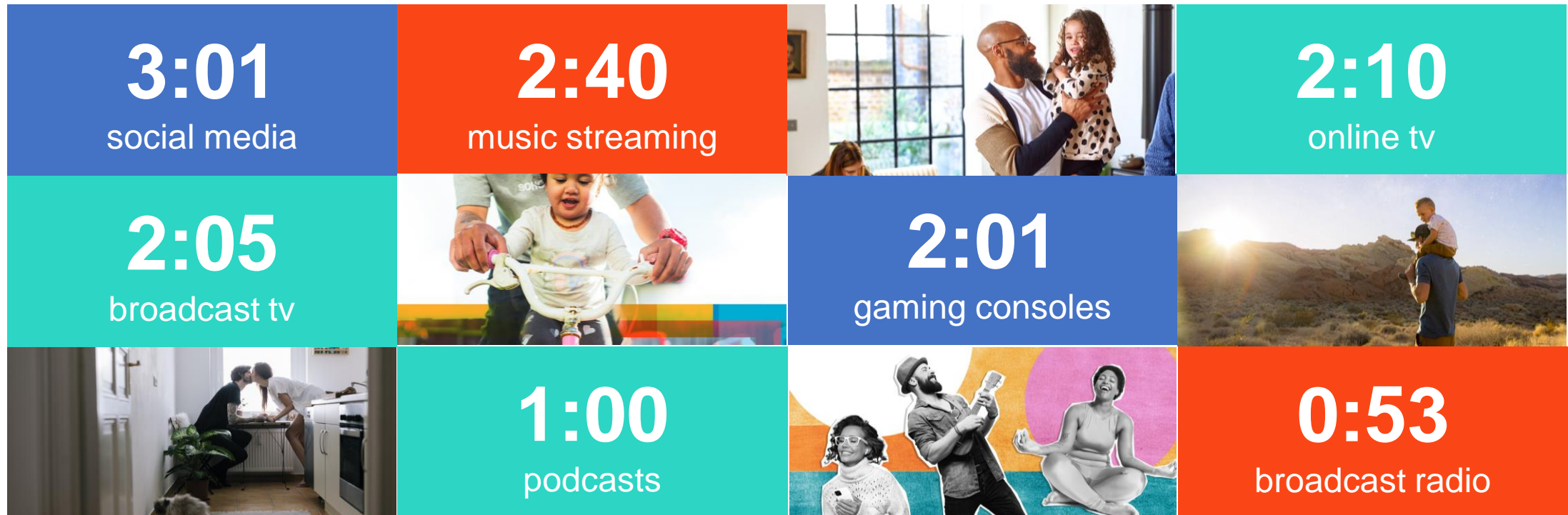
18-24x

Google says that consumers must see your brand 18-24 times before interacting.



media consumption

Daily media consumption habits of adults 18-49 in the U.S.



times are in hours and minutes

media strategy

1st Party YOUR DATA

- › CRM
- › Site & App Analytics
- › Transaction
- › Loyalty
- › Email
- › Marketing Automation
- › Organic Search
- › Survey
- › Customer Feedback
- › User Registration

2nd Party LOG-LEVEL DATA

- › Geography
- › Browser/OS
- › Page Content
- › Frequency
- › Market Data
- › User ID
- › Date/Time
- › Creative
- › Bid Info
- › IP Address
- › Clear Pricing
- › Geography
- › Language
- › Inventory
- › Site
- › Currency
- › Recency
- › Frequency
- › Conversions
- › Revenue

3rd Party DATA PROVIDER

- › Brand Affinity
- › Online Activity
- › TV Audiences
- › Holiday & Seasonal
- › Purchase History
- › In-Market
- › Lifestyle
- › Interests
- › Demographics
- › Business & Industry



media strategy

Combine data sources to create
power audiences
to activate in your marketing strategy

B2B > Industry > Public Administration (SIC 91-97) > Military & Police Departments (SIC 92; 97)
Business (B2B) > Industries & Occupations > Health Care > Practitioners > Technicians > Paramedics
B2B > Industry > Government > Public Safety , Police & Fire Departments
Demographic > Occupation > Police/Trooper
Demographic > Occupation > Medical/Paramedic
Demographic > Occupation > Firefighter
Demographic > Employment > Occupations > Health > Paramedic
B2B Premium > Occupation > Health > Paramedic
B2B > Business Contacts > Job Title > Paramedic
Branded > US SMS-INC > Occupation > Civil Service > Police / Trooper
Branded > US SMS-INC > Occupation > Civil Service > Firefighter
B2B > Employment > Occupations > Health > Paramedic
B2B > Professional Licenses > Health & Medicine > Emergency Medical Technician (EMT)
B2B > Professional Licenses > Health & Medicine > Paramedic
Demographics > Employment > Job Function > Police & Fire Safety
B2B > Healthcare Paramedic
B2B > Law Enforcement Police
Location-Based Audiences > US Labor Force > Public Service Employees > Firefighters
Custom Segment > 123Push > Consumer > Currently Employed > Occupation > Firefighters
Custom Segment > 123Push > Optimized for CTV > Consumer > Currently Employed > Occupation > Firefighters
Branded > US 33Across > B2B > Healthcare Paramedic
Demographic > Career > EMS
Demographic > Career > Law Enforcement > Police
123Push > Optimized for CTV > Consumer > Currently Employed > Occupation > Police Officers and Troopers
123Push > Optimized for CTV > Consumer > Currently Employed > Occupation > Medical Paramedics



advanced tv / video

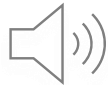
make an impact with your message by reaching your audience as they watch tv shows, movies & video content

Platforms



Advanced
TV/Video

Success Metrics



Reach

Audience Targeting

We will leverage a custom audience-designed approach, leveraging targeting tactics, including Behavioral Targeting, Re-Targeting and Look-Alike Modeling. We will optimize and further segment based on performance driving incremental registrations.

hulu

Discovery

DIRECTV

ESPN


COMCAST

A&E

bravo

TLC

fubo^{TV}

PLUTO^{TV}

HGTV



streaming audio

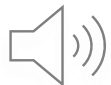
leverage audio to increase awareness of the credit union around key products

Platforms



Audio

Success Metrics



Reach

Audience Targeting

We will leverage the audience-design targeting tactics, including behavioral targeting, people-based marketing, retargeting and look-alike modeling.



paid social

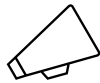
find people who are interested in your culture, products or services and make it easy to connect with your brand

Platforms



Preferred Facebook Agency Partner

Success Metrics



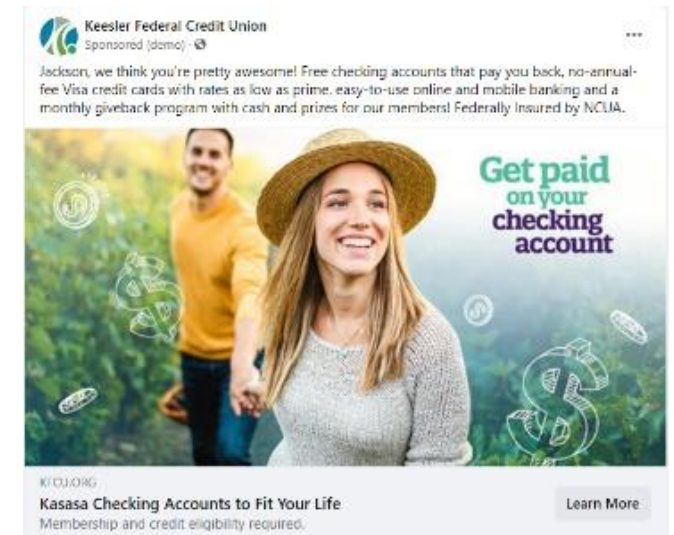
Awareness

Placements

We will leverage all placements within the Facebook and Instagram platform, then optimize to what is driving ad recall lift. This includes Newsfeed and Stories across both platforms.

74% of users visit site once per day

50% of all users visit multiple times per day



omni-channel display

reach your best audience across the open-web to ensure you never miss a touchpoint within their member journey

Tactics

Cross-Device
Performance
Display



Contextual Targeting

Keyword Contextual

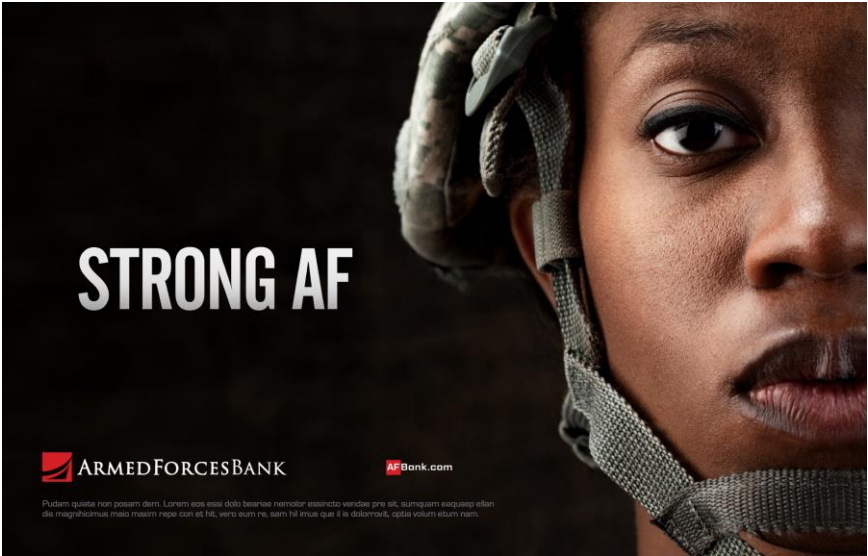
Reach users as they are browsing contextually relevant content using keyword scanning technology.
Example keywords below.

- > Auto Loan
- > Credit Card

Site & Category Contextual

Focus on finding the right content and context where prospective consumers will resonate with messaging to inspire action.

- Life events:
- > New Home
 - > Moving



paid search

be where your members and potential members are researching their banking options

Platforms

Cross Device 

Search Tactics

Success Metrics



Engagement

Goal & Purpose

Paid search services commence with a completed restructure of the existing program in Google and Bing to redress any deviations from established industry best practices.

Placements

Starting with a strong ad text strategy, we'll utilize SEM ad text to highlight keyword relevancy and calls to action such as "[checking account.](#)"



Google Search



Bing

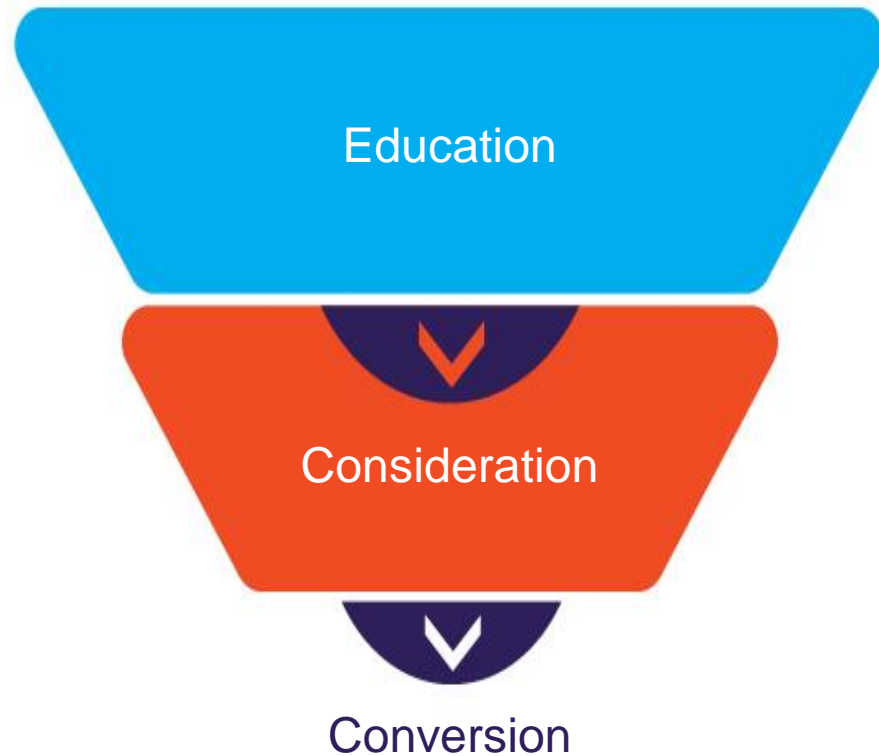


Inventory Notes

Gmail Ads combine the reach of Gmail Ads with specialty audiences and global remarketing to drive interest with images and clear calls to action.



the member journey



At this stage, you are educating and familiarizing prospects with your brand and offerings. Your goal here is to create brand awareness and associate your brand with the solutions they need or may need in the future. This is generally the stage with the highest CPA (Cost per Acquisition or Conversion) and lowest Conversion Rate but plays a key role in the nurturing of potential members.

TOOLS:

Display Ads, Video Ads, Social Media and Traditional Media

KPI's:

Impressions, Reach, Engagement, Bounce Rate, Time Spent on Site

Here you are addressing and targeting prospects that are **actively in search** of your product or service. These consumers are closer to making a decision and are genuinely in search of more information. Here we like to focus on getting prospects to the site or landing page to provide them the information they need to move towards conversion.

TOOLS:

Search Ads, Display Ads (Increased Targeting), Soft Remarketing

KPI's:

Clicks, CTR (Click-Through Rate), Impression Share, Quality Score

The questions have been answered, the competition has been considered, and your prospect is looking to move forward. Now it's time to help them. Make it clear what, how, why and when they can get your product or service.

TOOLS:

Discount/Deals/Promotions, Landing Pages, Hard Remarketing

KPI's:

Conversions, Conv. Rate, CPA (Cost per Acquisition or Conversion)



new rule the balance



Think “**tradigital**.” Be consistent across channels. Members start their credit union journey online but they also want to be able to go into a branch and build relationships.

First responders give their all and deserve extraordinary service, through all channels. Create movements and a feeling of unity.

the challenge

To effectively connect with younger members/
first responders, we need to understand their
key motivators.



cross channel experiences

51%

of consumers say they'd be less loyal to a brand if the digital and in-person experiences are not equally as enjoyable.

[*PwC Customer Loyalty Survey 2022: Why customer loyalty is important](#)



key motivators

80%

8 out of 10 Millennials and Gen-Z (the largest population of new first responders) feel stress and anxiety around saving for their financial futures.



key motivators

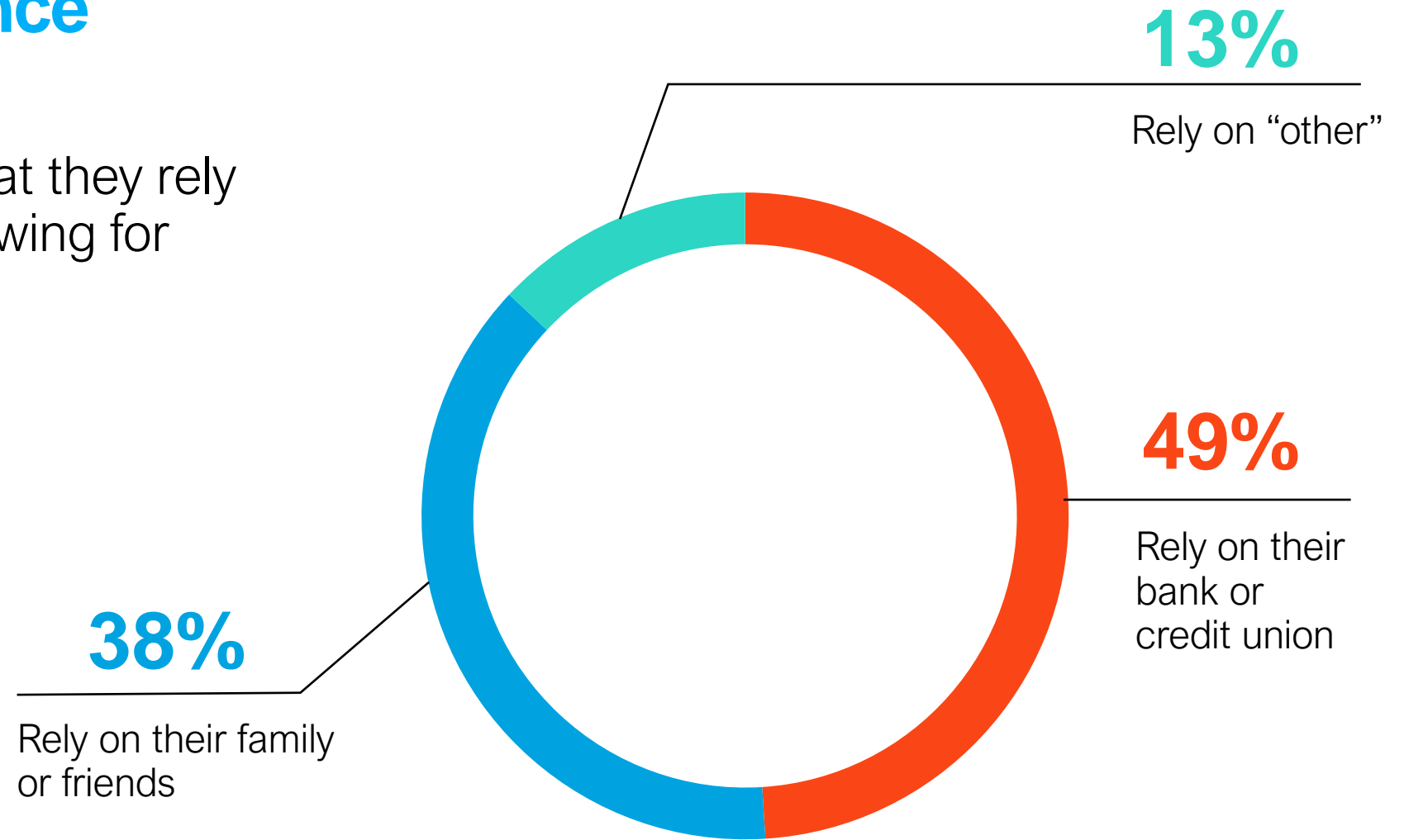
45%

of first responders feel overwhelmed concerning daily matters, and an additional 54% feeling at least some level of anxiety.



seeking guidance

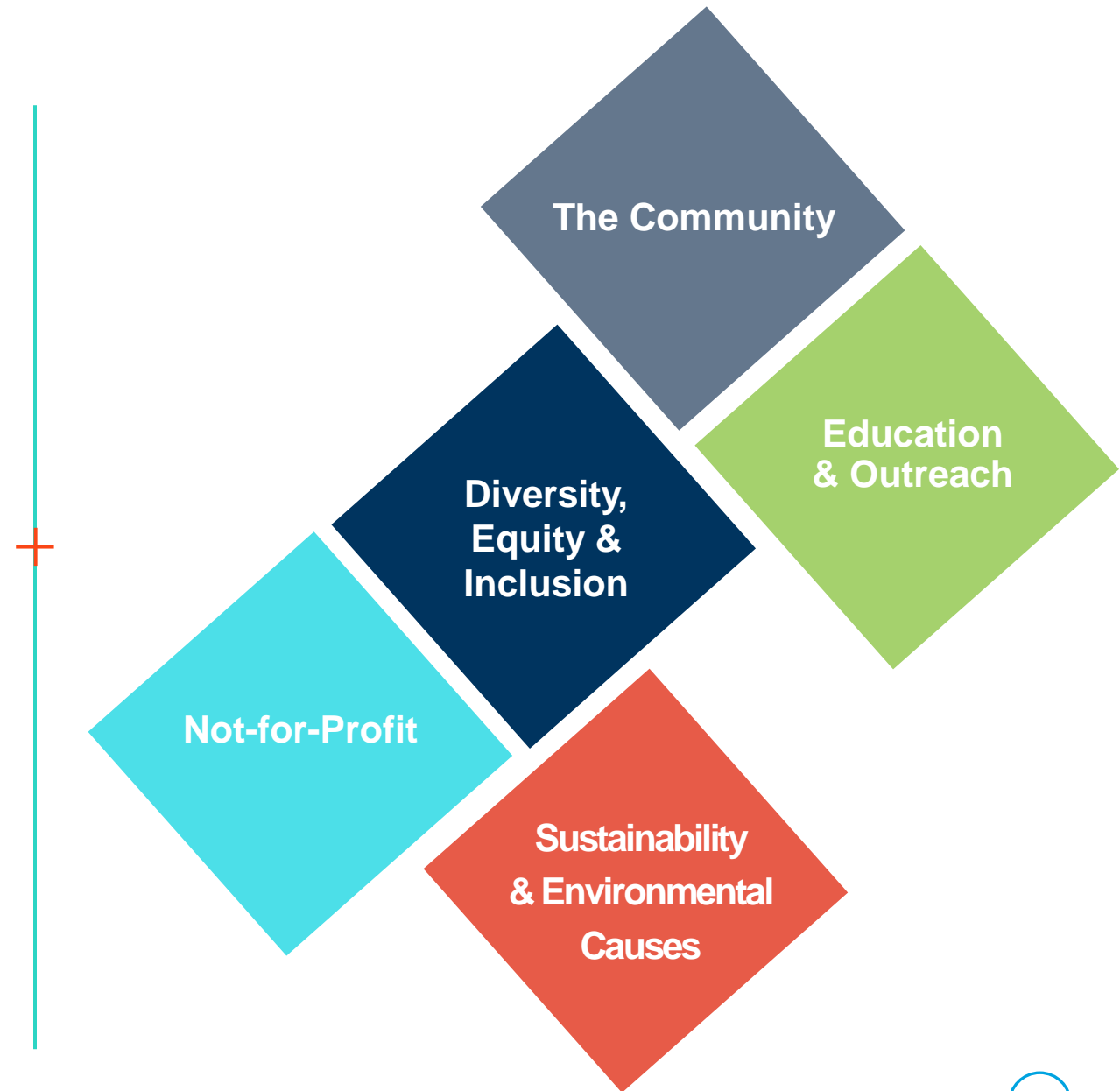
Americans report that they rely primarily on the following for financial advice:



key motivators

Younger members are not only value driven...

they are values driven.



new rule

connecting brand & mission



Be authentic. Connect your values with their values.

Lead with your community involvement and financial wellness initiatives.



power of brand

2X

emotional marketing campaigns are 2x as likely to achieve sales goals vs intellectual campaigns. Honoring first responders for the work they do creates an emotional connection.

- 59% say they feel valued
- 41% would try a new brand



raising awareness

99%

also want to hear about personalized products and services designed for them. Police officers, firefighters, and emergency service professionals risk their lives to protect us.

Brands that honor their service win their business.

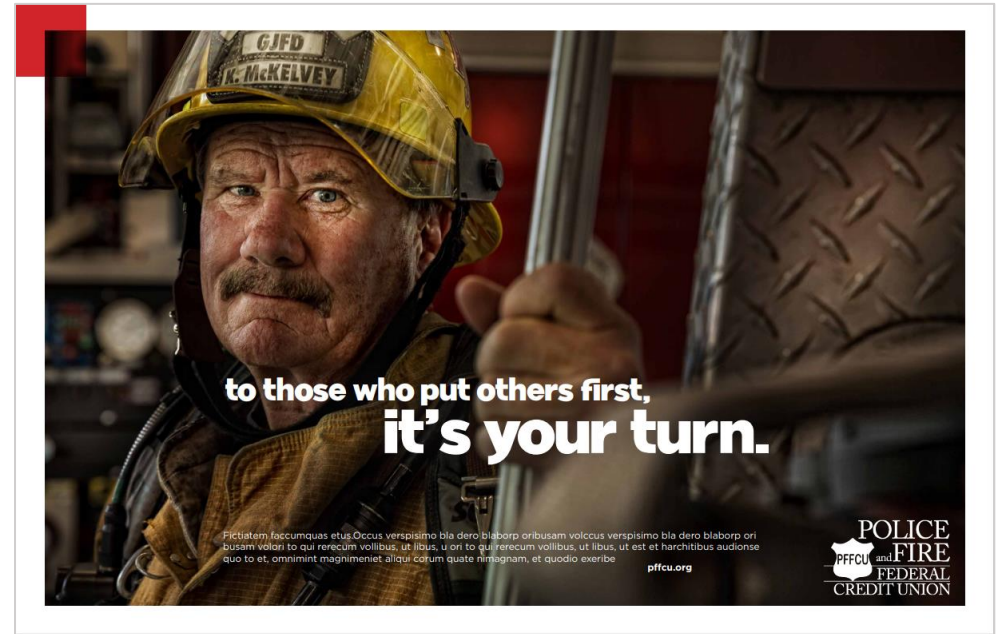


key motivators

87%

of younger members believe that companies should prioritize the needs of stakeholders over shareholders.

73% believe that companies should take action to improve conditions in their communities.



creating movements

Whenever possible, turn programs
into movements.



Stronger. Together.

Fictiatem faccumquas etus.Occus versipismo bla dero blaborp oribusam volori to qui rerecum voll bus, ut libus, ut est et harchitibus audionsequo to et, omnimint magnimeniet aliquicom orum quateFictlatem faccumquas etus.Occus versipismo bla dero blaborp oribusam volori to qui rerecum vollibus, ut libus, ut est et harchiti nimagnam, et quUsdanit omnis assimol upta tio. Nam faccum dit aliquissin nos il ipis eatium et que dit et qui dolorem re natus soluptatur? Tatur, untio. Nam qui tent arumqui rem re natus soluptatur [TampaBayFederal.com](https://www.TampaBayFederal.com)



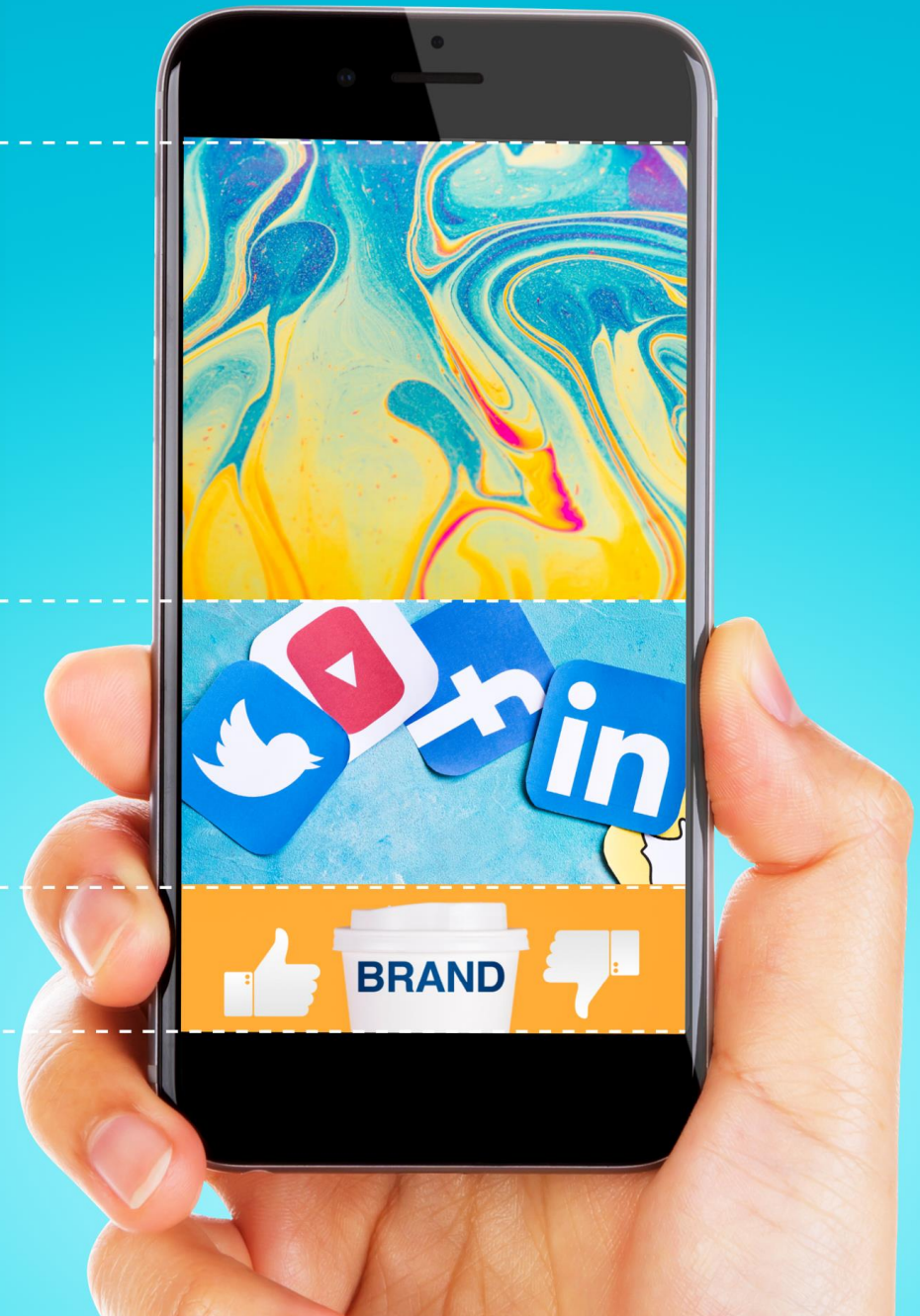
A Nielsen research
study reveals

**what connects
your brand
to consumers**

50%
brand message

35%
media delivery

15%
**prior brand
perception**



Thank you

michaelwalters
advertising

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