

HYS Billboard Strategy

N O A H C I S N E R O S



Deposit Need

There was a great need for additional consumer sticky deposits. The product team developed a rate-centered deposit product that beat the national average by 11x.

TAB Bank is an all-online bank. To establish trust, we utilized billboards in a local market. The campaign also grew awareness which led to new bank members who brought their savings to TAB.

Initial goal: Raise \$80MM deposits in 3 years.

Target hit: Raised \$123MM in 5 months, \$22MM being local deposits driven from this campaign.





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1 BRAND MESSAGE

People, especially consumers, do not know about TAB Bank. How do we want to introduce ourselves?



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BRAND MESSAGE

Our Positioning

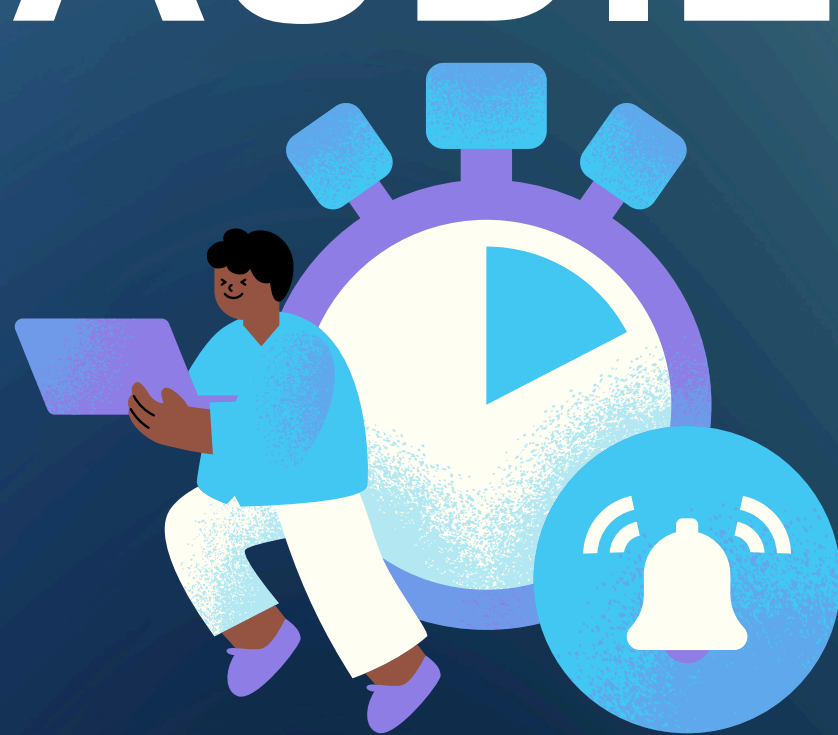
Better rates than the other guys. Access and ease through an online bank. Helping people make the most of their money and savings.

Personality

Witty, professional, simple, direct, and clear.



THE CONSUMER AUDIENCE



Audience 01

Consumers with little to no financial education. They do not care about rates, but they understand the need for cash.



Audience 02

Those who understand a good rate and want to maximize their wealth and savings.



Audience 03

Those looking for a new bank and could easily transition to TAB Bank for more than a HYS.



2 VISUAL IDENTITY

A picture says a thousand words.



BILLBOARD MESSAGING

We are talking to consumers

Most consumers are not aware of the benefit that a good HYS rate can have. Because of this, we need to reach them in a way that motivates them to become educated.

We need a design, message, and headline that will stick and be easy to remember.

The challenge

We cannot treat this like a B2B campaign as consumers will need different language, motives, and approaches than business clients. We cannot assume those who see the billboards will have a financial education.



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DESIGN ONE

Earn More When You Save
YOU CHOOSE



Theirs



Ours



Earn 11x More
With TAB Bank



Theirs



Ours

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Earn 11x

The National Average With Your Savings



Theirs



Ours



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DESIGN TWO

Earn more than inflation takes

5.02% APY



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Our Savings Rate is Higher Than Inflation

5.02% APY





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3 LOCATIONS

Where you are matters



WHAT TO THINK ABOUT WHEN CHOOSING A LOCATION

Traffic congestion areas

Population size of the surrounding area

The demand in the area

The reputation of the bank for having a billboard in the selected area

There are electronic billboards that share time with other companies. There are also printed billboards that are more permanent as well. I have outlined recommended digital billboard locations, and included options for print.

Recommended Areas

- Ogden
- Layton
- SLC
- Sandy
- Draper



HYS Terms Digital Volume in SLC

Keyword	Avg. monthly searches	Three month change	YoY change	Competition	Top of page bid (low range)	Top of page bid (high range)
highest savings account yield	1600	0%	90%	Medium	5.16	33.06
highest saving interest account	480	-19%	23%	Medium	5.27	33.06
high yield savings account best	480	0%	127%	Medium	4.89	40
online banking	320	22%	22%	Medium	8.88	26.64
saving account best rate	260	-47%	-19%	Medium	4.76	36.24
my online account	210	24%	0%	Low		
bank account	170	0%	55%	Medium	6.67	21.67
mobile banking	170	55%	21%	Low	10.21	21.56
open bank account online	140	0%	-21%	Medium	10.4	27.01
high yields savings	140	-18%	56%	Medium	4.55	26



Topic Digital Volume Over Time

● high yield savings account
Search term

+ Compare

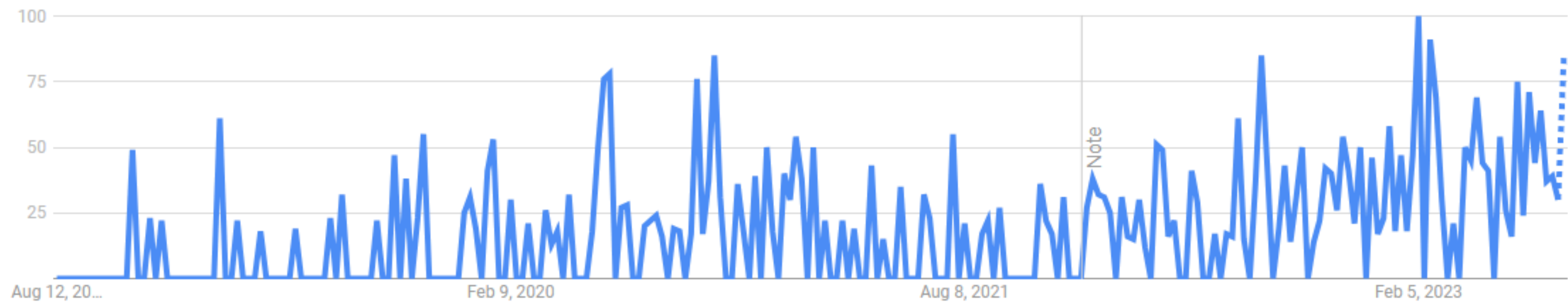
Utah ▼

Past 5 years ▼

All categories ▼

Web Search ▼

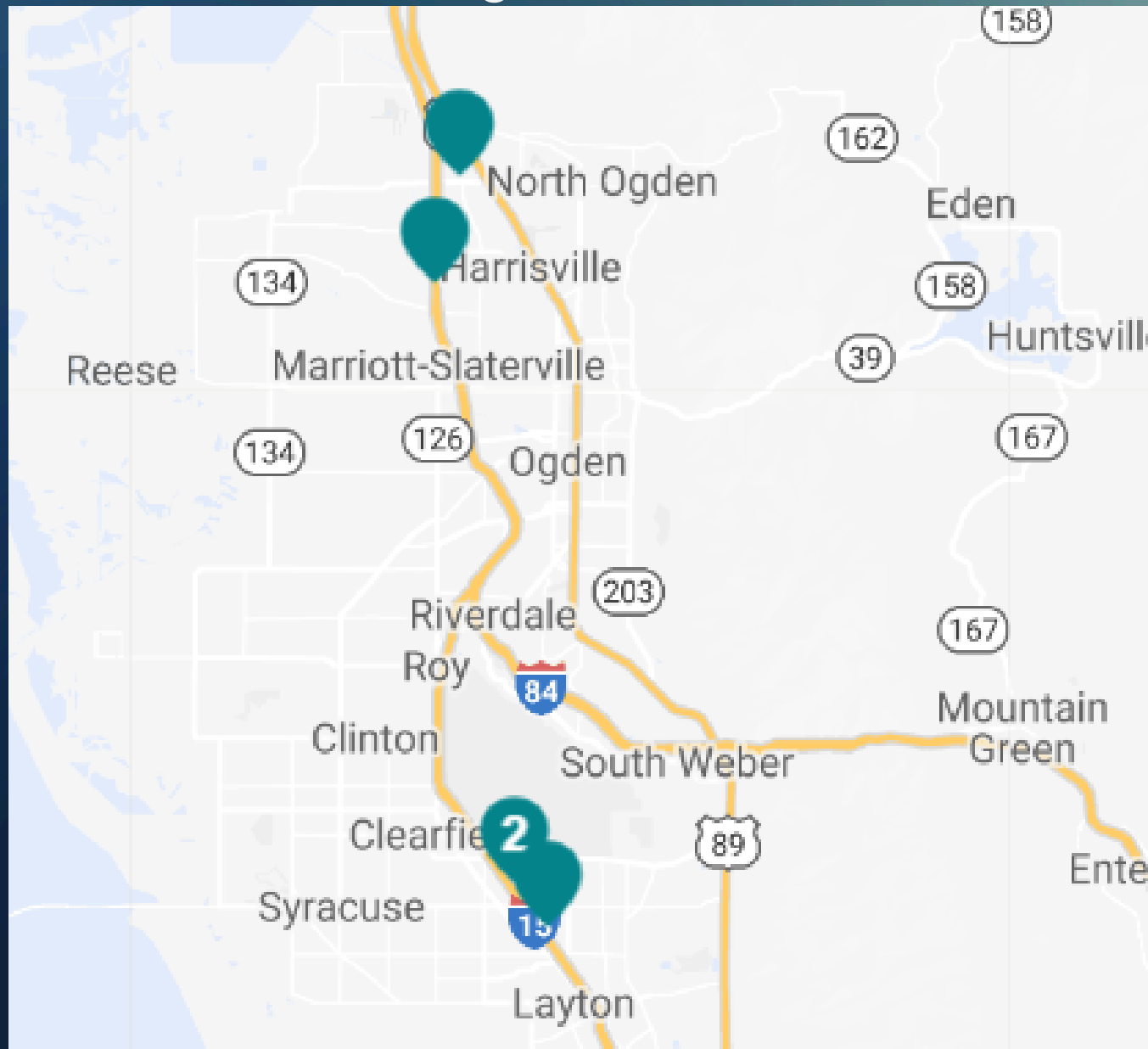
Interest over time ⓘ



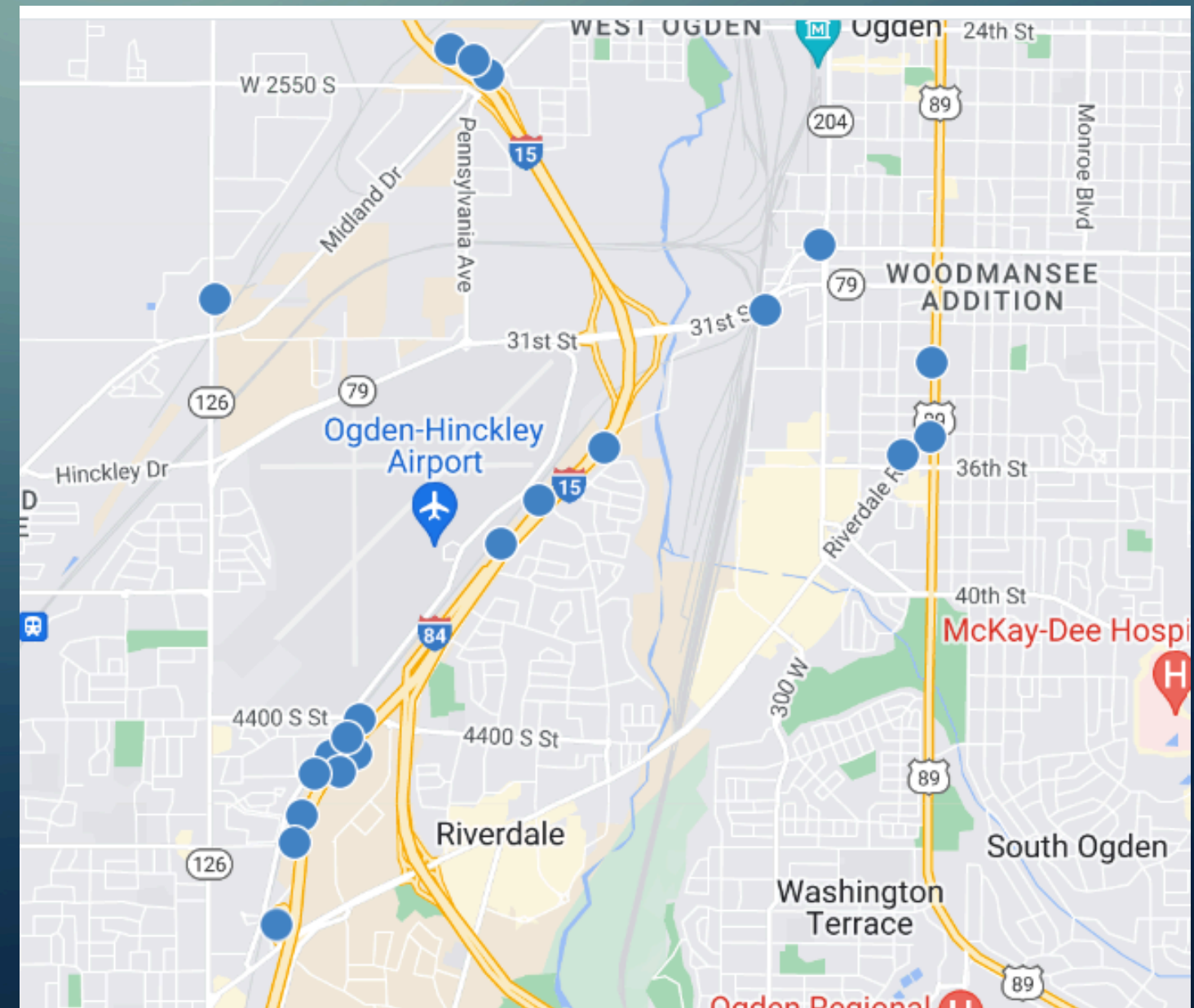


OGDEN

Recommended Digital Billboards



Print Billboard Options

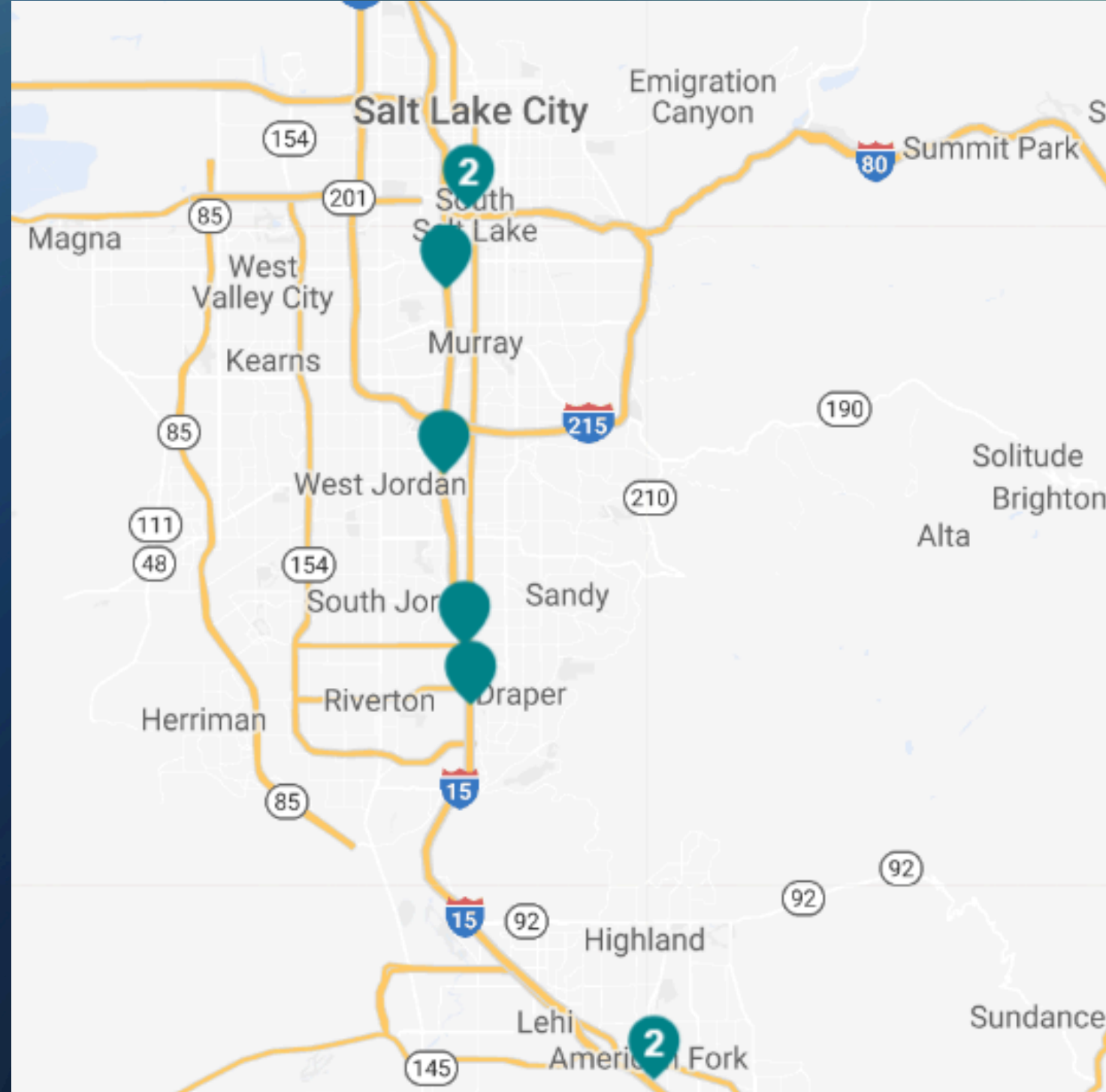




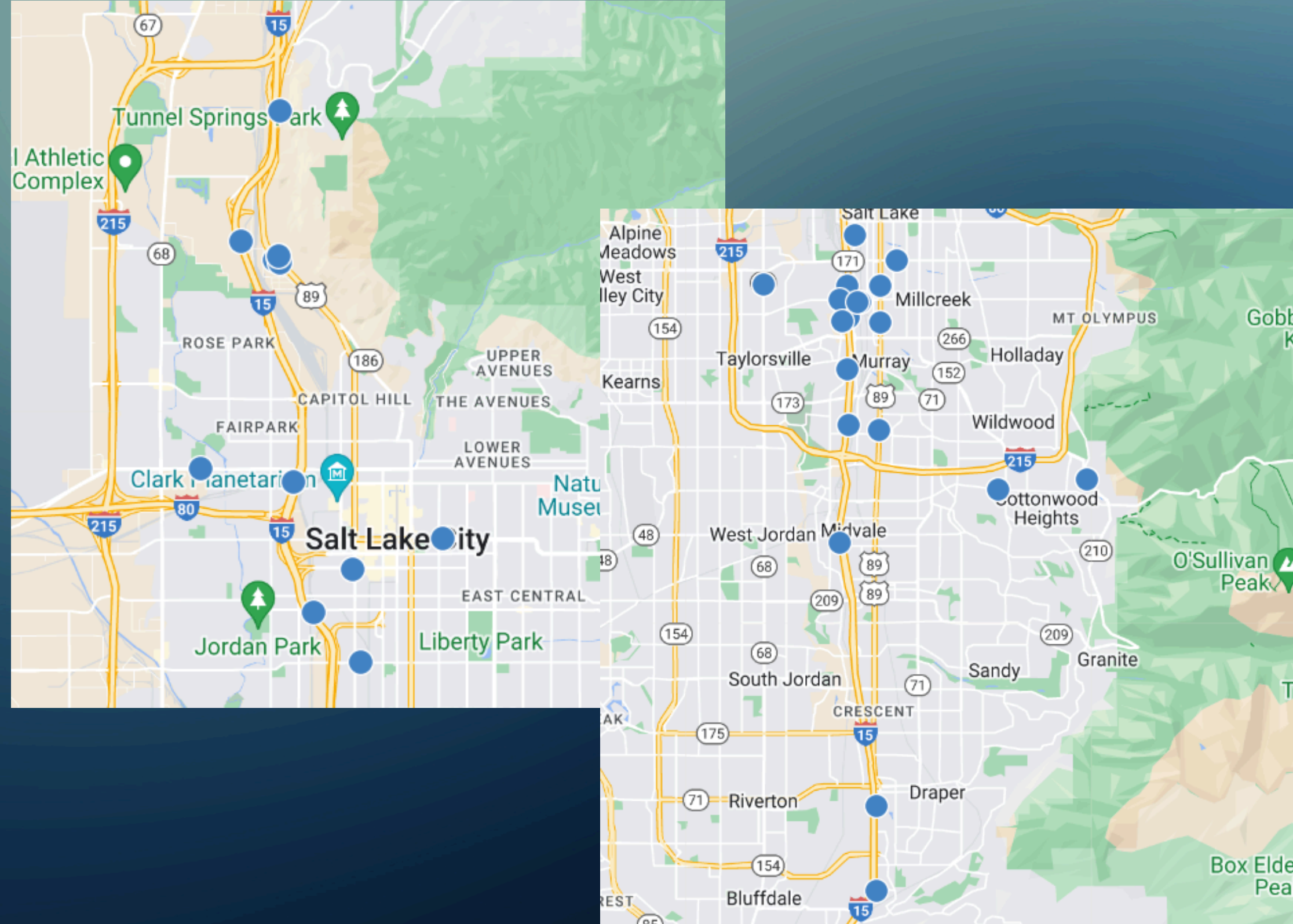
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SALT LAKE

Recommended Digital Billboards



Print Billboard Options





4 RESULTS



The Campaign that Came To Life

Utilize **static** billboards in a **local Utah market** to build physical authority for an online bank.

The program allowed for static billboards to move **locations along I-15**, rotating monthly, gaining greater coverage.

Promoted Products:

- Consumer High Yield Savings deposit product





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Results

Campaign Run: Nov - April

Total Spent: \$195,534.

Total Deposits: \$22,021,075.35

Cost-Per-Thousand Deposited Funds (CPK): \$8.9

Estimated Total Billboard Impressions: 22,801,268

Impression Cost-Per-Thousand: \$8.6

Locations: 5



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NOT ALL MARKETING HAS TO BE DIGITAL

Traditional print advertising led to digital transactions.

A national brand taped into local markets to drive impact.



Human beings need to see brands in their natural “wild environment” to build trust with them.

When that familiarity is built, digital efforts can have a greater impact since geographical audiences are no longer “cold.”

We played a pricing-position with the rate, at a time when banks paid little interest on deposit accounts.



Noah Cisneros | Adaptable Growth Marketing

THANK YOU

Email: noah@noahcisneros.com • Phone: (385) 261- 9296 •
LinkedIn: [linkedin.com/in/noahmcisneros](https://www.linkedin.com/in/noahmcisneros) • Website: noahcisneros.com

