

18-Month Certificate (CD) Creative Concept

01.12.23

TITLE: 18-Month Certificate (CD)

LAUNCH: January 17 through March 31, 2023

ABOUT: This promotion/offer is an 18-month, 4.25% share certificate special to run for 120 days or when the portfolio balance reaches \$40M. It requires a minimum deposit of \$1,000. These certificates will auto-renew into the 12-month share certificate. It has a new money goal of \$15M.

CHANNELS: This promotional offer will have a heavy push in paid media on a flighted schedule to help reach the new money goal. Paid media, flighted ads include digital billboards, digital streaming & display ads, etc.

We will also use our internal channels on a flighted schedule. This includes website home & landing pages, member emails, newsletters, acrylic signage, DBSI TV monitors & social media.

TARGET MARKET: 38-46 year olds for new membership & new money (acquisition)

CREATIVE CONCEPT:

COPY:

Save for your *future*, the *confident* way with our 18-Month Certificate **OR** Plan for your *future*, the *confident* way with our 18-Month Certificate

Great Rate. Low Risk. Smart Savings.

Your finances are in the best hands. Anyone can take advantage of this offer, so tell your family & friends today!

Learn more at kirtlandcu.org/18cd

KCU Logo

Live Confident (separate tag)

RATES:

\$1,000 Minimum Deposit

*4.33% Annual Percentage Yield (APY)

4.25% Dividend Rate

ADDITIONAL COPY PTS For PAID ads (DO NOT MENTION RATES):

- NCUA insured. An equal opportunity lender.

VISUALS:

We will be using 4 branded-lifestyle images, combined or individual, that work with the copy & is very different than the past CD promo images we have used, as this concept focuses on lifestyle & smart savings.

The images are on the Marketing Drive: 2023 MARKETING/ CREATIVE/ PROMOTIONS/ 18MCD.

They can be cropped, used as you see below, as a single photo or 2 or 3 combined. Please talk with Karolyn as you develop your designs for the channels you are responsible for.



APPROVED DISCLAIMER:

*APY=Annual Percentage Yield. Dividends calculated on the daily balance method and compounded monthly. \$1,000 minimum balance to open and required to obtain the advertised annual percentage yield, or APY. A penalty and/or account closure fee will be imposed for withdrawals before maturity. Fees may reduce earnings. Member eligibility required.