

Expert Content

Journey Overview: Banking

Journey Types Included

Cross-Sell: Checking to Auto Loan

E-Statements

Payment Reminder

HELOC Re-Engagement

Credit Card Onboarding

Checking Onboarding

HELOC Onboarding

Credit Card Re-Engagement

Auto Loan: Application Completion Pull-Through

Investments

Lending: Funding Pull-Through

Digital: Online Banking

Digital: Direct Deposit

Dormant Accounts

Journey Type: Cross-Sell Journey : Auto Loans

Parameters: The goal of this journey is to take contacts that may have one product but not another. For this journey, we are focusing on customers who have a checking account but no auto loan. The contact will go through a condition check to see if they have “Product 1” or “Product 2”. If “Yes”, contact will be removed from Journey. If “No,” contact will begin the cross-sell journey. Note that we used a checking account as the default product for this drafted journey.

Content: 4 emails

Timing (proposed): Once every 3 months at most after initial send.
Engaged/disengaged logic would be helpful to lengthen time between later sends.

Emails

Email 1 (Initial Send)

Subject Line: Your Auto Loan Opportunities With [Bank/CU]

1. Dear {{ recipient.f_name }},

As a valued [customer/member] of the [bank/credit union] family, we want to ensure that you have access to financial tools that set you up for success. We are excited to offer you the opportunity to apply for one of our auto loans. We offer competitive rates, and one of our auto loans can help you afford the new car you’ve been eyeing.

Find the Auto Loan That’s Right For Your Financial Need [HYPERLINK to information/application page]

We want to be a trusted partner and help you achieve your goals.

If you have any questions, contact us online, visit your local [bank/credit union] branch, or speak with a [bank/credit union] representative by calling 1-xxx-xxx-xxxx.

Thank you for choosing [bank/credit union]!

Sincerely,

Loan Officer

[Dynamic Footer or Representative Field?]

Email 2 (3 Months Later)

Subject Line: Finance Your Dream Car With [Bank/CU]

2. Hi {{ recipient.f_name }},

You've been a part of the [bank/CU] family for a while now, and we want you to be financially secure while accomplishing your goals.

Our cars should be reliable in taking us where we need to be. It is a large purchase and one that should include thoughtful consideration. Whether we can help you refinance your current auto loan, or help you afford the safe, comfortable vehicle you deserve, [bank/CU] offers the opportunity for a low-rate auto loan or refinancing. As a valued [customer/member], we are here to help you find what's best for your current situation.

Any of our loan officers would be happy to assist you, but you can also visit our website below to learn more about your loan options and apply today.

How an Auto Loan Can Benefit You [HYPERLINK to information/application page]

Please feel free to contact me with any questions.

Sincerely,

Loan Officer

[Dynamic Footer or Representative Field?]

Email 3 (1 Month After Engaged 1st Email)

Subject Line: [Bank/CU] Makes Auto Loans Easy

3. Hello {{ recipient.f_name }},

It can seem like there are countless choices when it comes to buying a car, but we want to make your auto loan options simple.

We are offering competitive rates, whether you're looking for a new loan or want to refinance your existing one. Our team of expert loan officers will work with you to find the loan option that best fits your budget. Visit our website to learn more about your auto loan options or if refinancing could work for you. You can apply today!

Auto Loans Made Easy [HYPERLINK to information/application page]

If you have any questions, please feel free to contact me. You can also contact us online, visit your local [bank/CU] branch, or speak with a [bank/CU] representative by calling 1-xxx-xxx-xxxx.

We are excited to help you take advantage of this opportunity.

Sincerely,

Loan Officer

[Dynamic Footer or Representative Field?]

Email 4 (8 Months After No Engagement)

Subject Line: Find the Right Auto Loan With a [Bank/CU] You Trust

4. Hello {{ recipient.f_name }},

We have enjoyed being a trusted financial partner for you, and we want to strengthen our relationship with you.

This is why I want to tell you about our low-rate auto loans. Whether you need a loan to afford the car you've been saving for, or you want to refinance your current loan, the loan officer team is here to help.

Apply for an Auto Loan Today [HYPERLINK to information/application page]

If you have any questions, please feel free to contact me. You can also contact us online, visit your local [bank/CU] branch, or speak with a [bank/CU] representative by calling 1-xxx-xxx-xxxx.

We are excited to help you take advantage of this opportunity.

Sincerely,

Loan Officer

[Dynamic Footer or Representative Field?]

Phone Call Scripts

Call 1 (When/If engaged with emails)

Phone Script 1 - Auto Loan Identifying

Employee: Hi, {contact name}, this is {employee name} from [bank/credit union]. We occasionally check in with our [customers/members] to ensure we're meeting all of your financial needs. Are you planning on any big purchases like a car that might require extra cash?

Customer: Yes	Customer: No
Employee: Wonderful, sounds like an exciting time for you! An auto loan could be a good fit for your current need. Would you like more information about your options?	Employee: No problem, if you ever become interested in the future, we have all our personal loan information on our website.

Customer response: ____

Employee: Great! We know car buying can be stressful, but our job is to make your auto loan search simple. We will find the right option for you - whether it is our low-rate auto loans or refinancing your existing one.

I'd like to connect you to one of our loan specialists who can get all of the information needed to start your loan application. Do you have any additional questions that I can help you with?

Customer response: ____

Employee: {Customer name}, thank you for your time today and for choosing [bank/member] as your financial partner!

Journey Type: eStatements Journey

Parameters: The goal of this journey is to promote eStatements. The contact will go through a condition check to see if they are enrolled in eStatements. If “No”, contact will be sent an email. The contact will then go through a condition check for “x” number of days before being sent another email.

Content: 4 emails (3 months after signing up for online banking, 6 months, 9 months, 12 months)

Emails

Email 1 (3 months after signing up for Online Banking)

Subject Line: Sign Up for Paperless Account Statements Today!

1. Dear {{ recipient.f_name }},

I'm checking in to see how your experience with [Bank/CU]'s Online Banking is going. We hope you're enjoying our digital products so far, and I want to introduce you to another one of our tools that will make your life easier.

If your mailbox feels cluttered or you want easy access to account statements in a few clicks, then you can make the switch to our paperless account statements.

To learn more about switching to e-Statements, visit our website.

Learn More About eStatements [HYPERLINK to website page]

As always, don't hesitate to contact us with any questions.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 2 (6 months after signing up for Online Banking)

Subject Line: Make the Secure Switch to eStatements

2. Hi {{ recipient.f_name }},

We hope you've been able to take advantage of our online tools over the past 6 months! We strive for a seamless digital experience for our [customers/members], and we want to share more about our products and services that can make your life better.

With eStatements, you won't have to worry about misplacing important account information because your statements are safely stored on your secure Online Banking account. Whenever you want access to your statements, they can be downloaded and organized on your computer.

Click on the website link below to learn more about how to make the switch!

Make the Switch to eStatements [HYPERLINK to website page]

If you have any questions, you can contact us online, visit your local [bank/credit union] branch, or speak with a [bank/credit union] representative by calling 1-xxx-xxx-xxxx.

Thank you for choosing [bank/credit union] as your financial partner.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 3 (9 months after signing up for Online Banking)

Subject Line: Never Lose an Account Statement Again With [Bank/CU] eStatements

3. Hello {{ recipient.f_name }},

It's been a while since you signed up for Online Banking with us. We are always here to help, and I want to offer you an easy step to improve your life and free up time in your busy schedule.

Our eStatements option is a safe, secure way to receive and store your account statements. You won't have to waste time looking for a paper account statement because your eStatement can be downloaded and organized right onto your desktop.

Make the Most Out of Your Day, Switch to eStatements! [HYPERLINK to website page]

Thank you for choosing [Bank/CU], and please feel free to contact us with any questions.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 4 (12 months after signing up for Online Banking)

Subject Line: Save Paper and Save Time, Signing Up for eStatements is Simple

4. Hello {{ recipient.f_name }},

It's already been 1 year since you signed up for your Online Banking account.

If you haven't taken advantage of our eStatements, they are a beneficial tool that provides you 24/7 access to your account statements right on your home desktop. Instead of waiting for an account statement to arrive in the mail, you will have a digital copy that is readily available to access, view and store on your computer.

You don't have to keep track of a piece of mail anymore. Save paper, and make the eco-friendly switch to eStatements today.

Switch to Paperless Statements! [\[HYPERLINK to website page\]](#)

Thank you for choosing [\[Bank/CU\]](#) as your financial partner.

Sincerely,

[Name](#)

[Dynamic Footer or Representative Field?]

Journey Type: Payment Reminder Journey

Parameters: Send product or loan payment reminders to a financial institution's contact.

Content: 3 emails, Call after payment due, SMS prior to payment due

Emails

Email 1 (Prior to Payment)

Subject Line: Make Payments Easy - Turn on [Bank/CU] Payment Notifications

1. Hi {{ recipient.f_name }},

This is a friendly reminder that you have an upcoming payment of [amount] due on [date]. We want to ensure that your payments are as punctual and stress-free as possible.

Overdue loan payments can cause late fees and negatively affect your credit score. If you have a busy schedule or worry about missing a payment, you can set up payment notifications for SMS or email through your mobile banking app or Online Banking portal.

Turn On Payment Notifications [DEEPLINK to Notifications/Settings; or HYPERLINK to webpage]

If you have any questions or concerns, I am here to help. You can also contact us online, visit your local [bank/credit union] branch, or speak with a [bank/credit union] representative by calling 1-xxx-xxx-xxxx.

Thank you for choosing [bank/credit union]!

Sincerely,

Name

[Dynamic Footer or Representative Field?]

SMS 1 (Prior to Payment)

This is a reminder that you have an upcoming payment of (amount) due on (date). You can make this payment by signing on to your online portal or mobile app.

Email 2 (Day of Payment)

Subject Line: Your [Bank/CU] Payment is Due Today!

2. Hi {{ recipient.f_name }},

This is a reminder that your payment of [amount] is due **today**, [date]. To avoid any late fees, you can pay through your Online Banking portal or mobile banking app.

Make Loan Payment [HYPERLINK to Payment Portal]

To ensure that you always pay on time, you can set up SMS or email notifications for future loan payments. Schedule reminders for your account here.

[HYPERLINK to Notifications/Settings]

As always, please feel free to contact us if you have any questions or concerns.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 3 (Payment is Overdue)

Subject Line: Your [Bank/CU] Payment is Overdue - Pay Today to Avoid Late Fees

3. Hello {{ recipient.f_name }},

According to our records, you have an outstanding payment of [amount] that was due on [date].

A late fee of [amount] will be charged if we don't receive your payment in the next [x days], so please make your payment as soon as possible through your online portal or mobile banking app. You can also visit us at your nearest [bank/credit union] branch.

To avoid this happening in the future, you can schedule payment notification reminders. You can personalize your alert schedule and which form(s) of messaging you prefer.

Set Up Payment Reminders [HYPERLINK to notification settings of Online Banking account and mobile app; Or information webpage]

If you have any questions or concerns, you can contact us online, visit your local [bank/credit union] branch, or speak with a [bank/credit union] representative by calling 1-xxx-xxx-xxxx. If you have already submitted your payment, please disregard this email.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Phone Call Scripts (1 call after payment due)

1. Phone Script 1

Employee: Hi, {contact name}, I hope you are having a great [day of week]! This is {employee name} from [bank/credit union], and I am calling to remind you of your loan payment due on [date]. Can I assist you with the payment over the phone or would you be interested in setting up payment notifications via email or SMS?

Customer response: ____ [Notifications request]

Employee: Great, I can help with that! To sign up for notifications, you can visit your [bank/credit union] online portal or app, then follow these steps:

[ex. steps, but need to be customized to bank or credit union]

1. Log on to your Online Banking account or mobile banking app
2. Make loan payments from your checking account
3. Your payment is on time!

Customer response: ____

Employee: Great! This will ensure you make the payment on time and avoid any late fees. I will also follow up with an email that will direct you to all of the relevant pages on how to make loan payments on our website. Do you have any additional questions that I can help you with?

Customer response: ____

Employee: {Customer name}, thank you for your time today. We are here to help guide you on a successful financial path, and we thank you for choosing [bank/credit union]!

Journey Type: HELOC Usage - Re-engagement

Parameters: Re-engaging customers who have taken out a HELOC loan but not yet utilized it.

Content: 6 emails, spaced six months apart

Emails

Email 1 (6 months after closing)

Subject Line: Using Your [Bank/CU] HELOC

1. Hello {{ recipient.f_name }},

As the proud owner of a [Bank/CU] Home Equity Line of Credit (HELOC), you have a flexible source of cash you can tap for any reason, at any time.

Remember, you can use your home equity line of credit to make upgrades to your home. Whether you want to spruce up your kitchen with new cabinets, winterize your porch for year-round use, or revamp the tile in your master bathroom, your HELOC is the perfect way to finance a home improvement project. You'll make your home a nicer place to live and boost its value at the same time.

Your HELOC funds are available to you today, no questions asked. If you have any questions about how to access them, you can call us at [Customer Service Telephone Number] or visit us at your local branch if you have any questions.

Thank you again for choosing [bank/credit union]!

Sincerely,

Name

Ways to Contact Us

Telephone: [Customer Service Telephone #]

Hours: [Dynamic or Static] Monday-Friday, 7:00am-7:00pm, Saturday, 8:00am-2:00pm

Website [HYPERLINK to organization website]

[Dynamic Footer]

Email 2 (12 months after closing)

Subject Line: Making Major Purchases With Your [Bank/CU] HELOC

2. Hello {{ recipient.f_name }},

We're excited to have you as a [Bank/CU] HELOC customer.

You can use your line of credit any way you want, but it's especially useful for major purchases. Want to take that vacation you've always dreamed of? Have your eye on a brand new car? Looking for that new top-of-the-line computer? Your HELOC lets you access the funds instantly, all at fair rates and terms.

If you have any questions, you can call us at [Customer Service Telephone Number] or visit us at your local branch, and we'd be happy to assist you.

Thank you again for banking with [bank/credit union]!

Sincerely,

Name

Ways to Contact Us

Telephone: [Customer Service Telephone #]

Hours: [Dynamic or Static] Monday-Friday, 7:00am-7:00pm, Saturday, 8:00am-2:00pm

Website [HYPERLINK to organization website]

[Dynamic Footer]

Email 3 (18 months after closing)

Subject Line: Your [Bank/CU] HELOC Helps You Through the Unexpected

3. Hello {{ recipient.f_name }},

We hope you've been thinking about ways to use your [Bank/CU] HELOC.

Did you know that your line of credit can be used for unexpected expenses? A sudden medical bill or job loss can hit hard. It can be comforting to know that you have instant access to funds to help you get you through these challenges. With your HELOC in place, you can make managing these situations easier - and there's nothing to apply for or wait for.

If you have any questions, you can call us at [Customer Service Telephone Number] or visit us at your local branch, and we'll be there whenever you need us.

Thank you again for banking with [bank/credit union]!

Sincerely,

Name

Ways to Contact Us

Telephone: [Customer Service Telephone #]

Hours: [Dynamic or Static] Monday-Friday, 7:00am-7:00pm, Saturday, 8:00am-2:00pm

Website [HYPERLINK to organization website]

[Dynamic Footer or Representative Field?]

Email 4 (24 months after closing)

Subject Line: Use Your [Bank/CU] HELOC For Home Improvements

4. Hello {{ recipient.f_name }},

You made the smart decision to get a [Bank/CU] HELOC two years ago. Now we want to make sure you're taking advantage of all the options it offers.

Home improvements are one of the most popular choices for HELOC spending. Every homeowner has that one project they've been putting off since they bought the house. Maybe you've been dreaming about ripping out that old shower and creating a spacious new one. Well, now's the time to take action! Not only will you get to enjoy a better living experience, but you'll also add value to your home.

Your HELOC funds are just sitting there for you to use - no wait, no fuss. If you have any questions, call us at [Customer Service Telephone Number] or visit us at your local branch if you have any questions.

Thank you again for choosing [bank/credit union]!

Sincerely,

Name

Ways to Contact Us

Telephone: [Customer Service Telephone #]

Hours: [Dynamic or Static] Monday-Friday, 7:00am-7:00pm, Saturday, 8:00am-2:00pm

Website [HYPERLINK to organization website]

[Dynamic Footer]

Email 5 (30 months after closing)

Subject Line: Using Your [Bank/CU] HELOC to Pay For School

5. Hello {{ recipient.f_name }},

We're glad to have you as a [Bank/CU] HELOC customer, and we want to make sure you're using your money to the fullest.

Your HELOC is a great way to fund a major purchase, including fun expenses like cars and vacations. But some parents also use their HELOC to pay for their children's education. You only withdraw the money you need when you need it, and you might already have a lower interest rate than most private student loans offer. Best of all, there's no new paperwork to worry about - the funds are instantly available.

If you have any questions, you can call us at [Customer Service Telephone Number] or visit us at your local branch, and we'll be glad to discuss your options.

Thank you again for choosing [bank/credit union]!

Sincerely,

Name

Ways to Contact Us

Telephone: [Customer Service Telephone #]

Hours: [Dynamic or Static] Monday-Friday, 7:00am-7:00pm, Saturday, 8:00am-2:00pm

Website [HYPERLINK to organization website]

[Dynamic Footer]

Email 6 (36 months after closing)

Subject Line: Give Your Home a Makeover With Your [Bank/CU] HELOC

6. Hello {{ recipient.f_name }},

It's been three years since you secured your [Bank/CU] Home Equity Line of Credit (HELOC). Have you used your HELOC to its full potential yet?

Home improvements are always a great investment - you'll make your home a nicer place to live and boost its value at the same time. A little goes a long way in transforming the look of your home, from a new paint job to new siding. A bigger project, like a new deck, could give you a whole new space to enjoy time with your loved ones in good weather. And if you use your HELOC to renovate your home, the interest may be tax deductible! *

Your HELOC funds are available to you today through your Online Banking account [HYPERLINK to Online Banking]. Feel free to call us at [Customer Service Telephone Number] or visit us at your local branch if we can help in any way.

Thank you again for choosing [bank/credit union]!

Sincerely,

Name

Ways to Contact Us

Telephone: [Customer Service Telephone #]

Hours: [Dynamic or Static] Monday-Friday, 7:00am-7:00pm, Saturday, 8:00am-2:00pm

Website [HYPERLINK to organization website]

** Speak with your tax advisor for more details.*

[Dynamic Footer]

Journey Type: Credit Card - Onboarding Journey

Parameters: Onboarding and early utilization for a newly approved credit card.

Content: 8 emails (2 geared toward inactive audience), 1 phone call, 3 SMS

Timing: The first 30 days after approval

Emails

Email 1 (1 Day After Opening)

Subject Line: Your New Credit Card With [Bank/CU]

1. Hello {{ recipient.f_name }},

Congratulations on your newly approved [Bank/CU] credit card.

Thank you for trusting us with your banking needs, and we are looking forward to helping you accomplish your financial goals. Watch for your card in the coming days - it should be arriving soon!

While you're waiting, you can explore more of the benefits and rewards that you gain access to with your new card.

Explore the Benefits of Your Card [HYPERLINK to Credit Card Benefits]

If you have any questions or concerns while getting started with your card, I am here to help. Again, thank you for choosing [Bank/CU].

Sincerely,

Name

Ways to Contact Us

Telephone: [Customer Service Telephone #]

Hours: [Dynamic or Static] Monday-Friday, 7:00am-7:00pm, Saturday, 8:00am-2:00pm

Website [HYPERLINK to organization website]

[Dynamic Footer or Representative Field?]

SMS 1 (1 Day After Opening)

Congrats on your [Organization Name] credit card approval! Be on the lookout for your new card in the mail. [TO OPT OUT...]

Email 2 (5 Days After Approval)

Subject Line: Your [Bank/CU] Credit Card is Arriving Soon

2. Hi {{ recipient.f_name }},

Congratulations on your recent credit card approval!

This is a reminder to be watching for your card in the mail - it should be arriving soon. While you're waiting, you can check out your card's rewards and learn how to activate your card through the link below.

Learn More About Activating Your New Card [HYPERLINK to Activation Page]

Please feel free to contact me if you have any questions or concerns. You can also contact us online, visit your local [bank/credit union] branch, or speak with a [bank/credit union] representative by calling [1-xxx-xxx-xxxx].

Sincerely,

Name

[Dynamic Footer or Representative Field?]

SMS 2 (5 Days After Approval)

Reminder to be watching for your card in the mail. Once your card arrives, we are happy to assist you during the activation process. [TO OPT OUT...]

Email 3 (10 Days After Approval)

Subject Line: Activate Your [Bank/CU] Credit Card Today

3. Hello {{ recipient.f_name }},

According to our records, you should have received your new credit card in the mail!

The next step is activation. After activating your card, you can start utilizing it and earning those rewards. Follow the link below to begin the easy activation process.

Activate Your Card Here [HYPERLINK to Activation Page]

If you have any trouble activating your card, you can contact us online, visit your local [bank/credit union] branch, or speak with a [bank/credit union] representative by calling 1-xxx-xxx-xxxx. If you have already submitted your payment, please disregard this email.

Thank you for choosing [Bank/CU].

Sincerely,

Name

[Dynamic Footer or Representative Field?]

SMS 3 (10 Days After Approval)

After activating your card, you can start earning rewards right away. You can also monitor transactions online to make sure your card is secure. [TO OPT OUT...]

Email 4 (12 Days After Approval)

Subject Line: Monitor and Manage Your [Bank/CU] Credit Card Easily

4. Hi {{ recipient.f_name }},

Thanks for activating your [Bank/CU] credit card! To ensure you have the best experience, I want to give you some information on how best to monitor your account.

At [Bank/CU], we want the best for our [customers/members], but we are also prepared for less ideal circumstances. That's why we give you the ability to monitor all of your transactions through your account. We notify you if we suspect fraudulent activity, and you can set up transaction alerts or freeze your card for extra peace of mind.

See Your Security Options [HYPERLINK to Information Page]

As always, please feel free to contact me if you have any questions or concerns regarding your credit card.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 5 (14 Days After Approval)

Subject Line: It Only Takes a Few Minutes - Activate Your [Bank/CU] Credit Card Today!

Inactive Audience

5. Hi {{ recipient.f_name }},

It looks like you haven't activated your [Bank/CU] credit card yet. If you are having issues with activating your card, our team is here to help.

Follow the link below to begin the easy activation process. After activating your card, you can start utilizing your card and earning those rewards.

Activate Your Card Here [HYPERLINK to Activation Page]

Thank you for choosing [Bank/CU]. If you have any questions, don't hesitate to get in touch.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 6 (14 Days After Approval)

Subject Line: How Can Your [Bank/CU] Credit Card Help You?

Activated Audience

6. Hi {{ recipient.f_name }},

Thanks for activating your [Bank/CU] credit card! To ensure you have the best experience, I want to offer you some information on how to utilize its convenient features.

If you've ever walked into a store and realized you forgot your card, we have a solution for you.

You can add your credit card number to your smartphone so that you can use technology like Apple Pay and Samsung Pay to make a purchase at any participating store. With modern technology, you can tap to pay wherever you see a contactless signal. Checkout has never been this simple, and there's no wallet necessary.

Learn More About Tap to Pay [[HYPERLINK to Information Page](#)]

As always, please feel free to contact me if you have any questions or concerns regarding your credit card.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 7 (20 Days After Approval)

Subject Line: Earn Rewards With Your [Bank/CU] Credit Card

Activated Audience

7. Hi {{ recipient.f_name }},

Thank you for choosing [Bank/CU] for your credit card needs.

With our rewards program, you earn benefits from both large and small transactions. *[Insert rewards that are specific to your bank/credit union's card]*

Bullet list/description of rewards:

- *Reward*
- *Reward*

Whether you've been waiting to take a dream vacation or looking for consistent cash back, our credit cards reward your lifestyle and support *you*.

Learn More About Your Card's Rewards [\[HYPERLINK to Rewards Information page\]](#)

Feel free to contact me if you have any questions or concerns.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 8 (26 Days After Approval)

Subject Line: How To Protect Your **[Bank/CU]** Credit Card

Activated Audience

8. Hi **{{ recipient.f_name }}**,

It's been a while since you were approved for your credit card, and we hope it's met all of your expectations thus far. Although we hope our

[customers/members] don't run into financial difficulties or fraudulent activity, we still take steps to protect you against any circumstances that might arise.

That's why we encourage you to learn more about the card controls you have through your account. If you are worried about fraud, you can set alerts for your transactions to have an extra sense of security. You can also freeze your card if you think it's missing or stolen.

Visit the link below to learn more and set card controls.

Set Card Controls [HYPERLINK to Payment Portal]

As always, feel free to contact me if you have any questions or concerns. You can also contact us online, visit your local [bank/credit union] branch, or speak with a [bank/credit union] representative by calling 1-xxx-xxx-xxxx.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Phone Calls

Phone Call Script (30 days after approval, call if card is not activated)

Employee: Hello, {contact name}, I hope you are doing well. This is {employee name} from [bank/credit union]. I am calling about your credit card with us.

I noticed that it's been about a month since you've been approved for your [Bank/CU] credit card, but your card hasn't been activated. Can I help you with that?

Customer response: ____

Employee: Great! I can walk you through the easy activation process.

[ex. steps, but need to be customized to bank or credit union]

1. Log on to your Online Banking account or mobile banking app
2. Automate notifications by choosing a regular schedule and form(s) of messaging. You can stop these notifications at any time.
3. You can now stop worrying about when these payments are due!

Customer response: ____

Employee: Awesome, you should be able to begin using your card. I will also send a follow-up email with some information about all of your card's features including card controls and rewards.

Customer response: ____

Employee: {Customer name}, I appreciate your time on this call today. Have a wonderful day, and thank you for choosing [bank/credit union]!

Journey Type: Checking Onboarding

Parameters: The goal of this journey is to onboard new checking account customers. The contact should have opened a new account within 24-48 hours of starting the program.

Audiences: Everyone, Unenrolled OLB, Activated Debit Card, Inactive Debit Card, No eStatements

Content: 10 emails, 1 personal note, 2 calls, 3 SMS, 1 survey

Timing: The first 60 days of a new relationship

1 Day After Opening

Email 1 (1 Day After Opening)

Subject Line: Your New Account With [Organization Name]

Hello!

Thank you for opening a new account with [Organization Name]. It means a lot to all of us that you trust us with your business. Whatever you need, wherever life takes you, we'll always be in your corner.

In the weeks to come, you'll receive a few emails from us with many ways you can take advantage of your relationship with [Organization Name]. Whether you choose to bank with us in one of our local branches, online, or on your phone, we're here to help.

Sincerely,

[Leadership Contact or Dynamic Name of Relationship Officer?]

What To Expect

- You should receive your [Organization Name] debit card in the mail within 2 weeks.

- We'll be sharing information with you about how to bank with [Organization Name], from online and mobile to in-person banking .
- We'll also ask for your feedback so that we can serve you better. Your preferences and requirements will help to shape how we serve you better.

Ways To Contact Us

If you have any questions at all, don't hesitate to get in touch.

Telephone: [Customer Service Telephone #]

Hours: [Dynamic or Static] Monday-Friday, 7:00am-7:00pm, Saturday, 8:00am-2:00pm

Telephone Banking: [Organization Telephone #]

Routing Number: [Organization Routing #]

SMS 1 (1 Day After Opening)

Thank you for opening your new account with [Organization Name]! Check your email for details on how to get the most out of your account.

2 Days After Opening

Email 2 (2 Days After Opening)

Subject Line: Your New [Organization Name] Account's Digital Tools

Hello!

We hope you're starting to explore everything your [Organization Name] account can do. We know that you want to be able to manage your money any time, from anywhere. That's why we've developed a suite of secure, easy-to-use digital banking products and services that let you handle business from home, at work, or while you're on the go. In this email, we'll lay out a few of your convenient digital banking options.

Online Banking

With [Organization Name] Online Banking, you can check account balances, transfer funds, review transactions, schedule and make payments, get answers to questions by email, and so much more. If you have not already, set up your Online Banking [here](#) <Link to Online Banking Enrollment (if possible)>!

Mobile Banking

You can access your accounts anytime and anywhere through your smartphone or tablet. Once you've set up Online Banking, be sure to download our [Organization Name] App for [iPhone](#) <link to Apple App Store> or for [Android](#) <link to Google Play Store>.

More Digital Banking Tools

Once you enroll in online and mobile banking, you have access to a full suite of digital tools that help you manage your money each day. Get to know some of our most popular, convenient services below:

- [Mobile Check Deposit](#) <optional link to website product page if possible> allows you to deposit checks by simply snapping a picture.
- [Bank by text messages](#) <optional link to website product page if possible> to review transactions, check your account balances, get assistance, and more.
- [Budget better](#) <optional link to PFM tool information if relevant> with our financial management tools.
- [Control your card](#) <optional link to PFM tool information if relevant> from wherever you are, ensuring no fraudulent or unauthorized transactions occur.

Ways To Contact Us

If you have any questions at all, don't hesitate to get in touch.

Telephone: [Customer Service Telephone #]

Hours: [Dynamic or Static] Monday-Friday, 7:00am-7:00pm, Saturday, 8:00am-2:00pm

Telephone Banking: [Organization Telephone #]

Routing Number: [Organization Routing #]

Personal Note 1 (2 Days After Opening)

Thank you for choosing [Organization Name] as your financial partner. As a new [customer/member], I'm excited to welcome you to our [bank/credit union]. As an organization that prides itself on personal relationships, giving back to our communities, and providing best-in-class products and services, we want to make sure you have what you need to manage and grow your financial well-being.

We know you have many options when choosing where to bank. That's why we've developed a suite of secure, easy-to-use digital banking products and services that let you handle business from home, at work, or while you're on the go. In this email, we'll lay out a few of your convenient digital banking options. [optional section]

5 Days After Opening

Email 3 (5 Days After Opening)

Subject Line: Your [Organization Name] Debit Card Is On The Way

Hello!

Good news! Since you recently opened your new account, your debit card should arrive in the coming week. With [Organization Name]'s Debit Card, you'll get much more than just a piece of plastic. Here's how to get the most out of your new [Organization Name] Debit Card.

1. **Activation.** Activating your new debit card is as easy as simply using it. No need to call us or go online. Simply use it at your favorite store or restaurant, online or offline.
2. **Rewards.** That's right. Your Debit Card comes with rewards. Learn how to take advantage of your rewarding card [here](#) <link to rewards webpage if relevant>.
3. **Apple Pay, Google Pay, and Samsung Pay.** Your card is ready to go digital, allowing you to "tap" your smartphone for payment where available. Learn how to add your Debit Card to Apple Pay, Google Pay, or Samsung Pay [here](#). <link to Mobile Payments webpage if relevant>

SMS 2 (5 Days After Opening)

Your Debit Card from [Organization Name] is on the way! Check your email for details on how to get the most out of your new card.

7 Days After Opening

Email 4 (7 Days After Opening, Unenrolled OLB Audience Only)

Subject Line: Manage Your [Organization Name] Account Easily

Hello!

You've recently opened a new account with [Organization Name], but you have yet to enroll in online and mobile banking. We want to make sure you have everything you need to make banking with us easy, so we've included some instructions on how to get enrolled and download our mobile apps below.

Enroll In Online Banking

Set up your Online Banking [here](#) <Link to Online Banking Enrollment (if possible)>!

[Insert your organization's specific or special instructions on how to enroll in the email if desired]

Start Banking On Your Phone

You can access your accounts anytime and anywhere through your smartphone or tablet. Once you've set up Online Banking, be sure to download our [Organization Name] App for [iPhone](#) <link to Apple App Store> or for [Android](#) <link to Google Play Store>.

Ways To Contact Us

If you have any questions at all, don't hesitate to get in touch.

Telephone: [Customer Service Telephone #]

Hours: [Dynamic or Static] Monday-Friday, 7:00am-7:00pm, Saturday, 8:00am-2:00pm

Telephone Banking: [Organization Telephone #]

Routing Number: [Organization Routing #]

10 Days After Opening

Email 5 (10 Days After Opening)

Subject Line: Did You Get What You Needed?

Hello!

You've recently opened a new account with [Organization Name] and we want to make sure your experience meets and exceeds your expectations. Please take less than five minutes and respond to our short survey. Your answers help us make your experience even better.

Give Us Your Feedback

Answer a few questions about your account opening experience. It should take less than five minutes!

[Link to Survey]

Have Questions?

If you have any questions at all, don't hesitate to get in touch.

Telephone: [Customer Service Telephone #]

Hours: [Dynamic or Static] Monday-Friday, 7:00am-7:00pm, Saturday, 8:00am-2:00pm

Telephone Banking: [Organization Telephone #]

Routing Number: [Organization Routing #]

SMS 3 (10 Days After Opening)

Your new Debit Card from [Organization Name] should have arrived to you. Contact us at [Organization Telephone #] if you have issues activating your new card.

18 Days After Opening

Email 6 (18 Days After Opening, Debit Card Not Activated)

Subject Line: Unlock The Power Of Your [Organization Name] Debit Card

Hello!

We're checking in to make sure you have your new [Organization Name] Debit Card in hand and that you have all the information you need to set up your new checking account properly.

How To Start Using Your New Debit Card

If you have not received your new card, please be sure to contact us at the customer service number below. If you have received your card, it's time to get the most out of it! Here's what to do:

1. **Activation.** Activating your new debit card is as easy as using it. No need to call us or go online. Simply use it at your favorite store or restaurant, online or offline.
2. **Rewards.** That's right. Your Debit Card comes with rewards. Learn how to take advantage of your rewarding card [here](#) <link to rewards webpage if relevant>.
3. **Apple Pay, Google Pay, and Samsung Pay.** Your card is ready to go digital, allowing you to "tap" your phone for payment where available. Learn how to add your Debit Card to Apple Pay, Google Pay, or Samsung Pay [here](#). <link to Mobile Payments webpage if relevant>

How to Manage Money Easily With Direct Deposit

Direct deposit is the easiest way to make sure you manage your money well each month. If you have not already, follow the steps below to ensure your direct deposit is set up properly in your [Organization Name] Online and Mobile Banking account.

[List specific, simplified steps based on your organization's process]

Ways To Contact Us

If you have any questions at all, don't hesitate to get in touch.

Telephone: [Customer Service Telephone #]

Hours: [Dynamic or Static] Monday-Friday, 7:00am-7:00pm, Saturday, 8:00am-2:00pm

Telephone Banking: [Organization Telephone #]

Routing Number: [Organization Routing #]

Call 1 (18 Days After Opening)

Employee: Hi, {contact name}, I hope you are having a great [day of week]! This is {employee name} from [organization name], and I am calling to check in with you since you opened an account with us in the past few weeks. I want to make sure you have everything you need from us. have everything you need out of your new checking account.

Have you received your debit card and activated it?

Customer: Yes	Customer: No
Employee: Wonderful, be sure to visit the links we sent about using mobile payment tools like Apple Pay, Google Pay, or Samsung Pay. Also, enroll in Debit Rewards so you can get more money back in your pocket,	Employee: No problem, if you have not received your card, let me check on that for you and ensure we rush delivery. If you have not activated the card, you simply need to make a first purchase and you're all set. You can even use your card via Apple Pay, Google Pay, or Samsung Pay and earn rewards when you swipe your card at local retailers.

Employee: One final question to make managing your money easier: have you set up direct deposit in your new checking account yet?

Customer: Yes	Customer: No
Employee: Wonderful! Make sure you check your first payment to ensure it matches your employer's paystub.	Employee: No problem, I can walk you through the setup process over the phone today if you'd like me to.

Employee: {Customer name}, thank you for your time today, if there is nothing else I can help with, I hope you have a great day. We thank you for choosing [organization name]!

25 Days After Opening

Email 7 (25 Days After Opening, Activated Debit Card)

Subject Line: What Can Your [Organization Name] Debit Card Do For You?

Make sure you're getting the most out of your debit card!

Now that you've started using your new [Organization Name] Debit Card, make sure you get the most out of what your card offers.

- **Rewards.** That's right. Your Debit Card comes with rewards. Learn how to take advantage of your rewarding card [here](#) <link to rewards webpage if relevant>.
- **Apple Pay, Google Pay, and Samsung Pay.** Your card is ready to go digital, allowing you to "tap" your phone for payment where available. Learn how to add your Debit Card to Apple Pay, Google Pay, or Samsung Pay [here](#). <link to Mobile Payments webpage if relevant>

Enjoy the perks of your new card. If you have any questions at all, don't hesitate to get in touch.

Telephone: [Customer Service Telephone #]

Hours: [Dynamic or Static] Monday-Friday, 7:00am-7:00pm, Saturday, 8:00am-2:00pm

Telephone Banking: [Organization Telephone #]

Routing Number: [Organization Routing #]

25 Days After Opening

Email 8 (25 Days After Opening, Inactive Debit Card)

Subject Line: You're Missing Out! Activate Your[Organization Name] Debit Card.

Hello!

We wanted to let you know that your [Organization Name] Debit Card isn't activated yet. By activating your card, you get access to our Debit Rewards program, Apple Pay, Google Pay, or Samsung Pay, and a network of free ATMs nationwide[if relevant].

Start using your debit card to activate it today and learn more about the benefits of your new card here:

[My Debit Card Benefits](#) [links to relevant product page]

Have Questions?

Don't hesitate to get in touch.

Telephone: [Customer Service Telephone #]

Hours: [Dynamic or Static] Monday-Friday, 7:00am-7:00pm, Saturday, 8:00am-2:00pm

Telephone Banking: [Organization Telephone #]

Routing Number: [Organization Routing #]

30 Days After Opening

Email 9 (30 Days After Opening, No eStatements)

Subject Line: Go Paperless and Save Time and Money

Now that you're using [Organization Name] Online and Mobile Banking, you can access your account information whenever you need and wherever you go. Another benefit of using our digital services is storing all of your bank statements electronically.

When you enroll in [Organization Name] eStatements, you get access to all of your monthly and annual statements online for free! Plus, you can rest assured that your information is digitally secured without risk of lost or stolen information via mailed statements.

Ready to enroll in eStatements?

[Get Started](#) <link to eStatements page or product instructions here>

45 Days After Opening

Email 10 (45 Days After Opening)

Subject Line: Keep Your Bills In Order With [Organization Name] Bill Pay.

Hello!

As a new account holder at [Organization Name], it's important to us that you have all the right tools to make banking as easy as possible. We know keeping track of bills each month can be frustrating, so you may find our Online Bill Pay solution helpful in automating your monthly bills.

To get started with online bill pay, here's what to do:

[Insert steps for relevant digital solution at your organization]

Questions?

If you have any questions at all, don't hesitate to get in touch.

Telephone: [Customer Service Telephone #]

Hours: [Dynamic or Static]

Telephone Banking: [Organization Telephone #]

Routing Number: [Organization Routing #]

60 Days After Opening

Call 2 (60 Days After Opening)

Employee: Hi, {contact name}, I hope you are having a great [day of week]! This is {employee name} from [organization name], and I am calling to check in on how we're serving you. I know you opened an account a couple months ago, so I want to make sure you have everything you need.

Did you have any trouble getting your account, debit card or online and mobile banking set up?

Customer: Yes, [Issue]	Customer: No
Employee: I can help you with that. [Provide specific direction based on issue]	Employee: Glad to hear it! If we can be of any service in the future, please let us know. In the meantime, I'd encourage you to visit our website for more information on our full-service approach to other areas of your financial life.

Employee: {Customer name}, thank you for your time today, if there is nothing else I can help with, I hope you have a great day. We thank you for choosing [organization name]!

Journey Type: HELOC - Onboarding Journey

Parameters: Onboarding for HELOC.

Content: 8 emails (2 geared toward inactive audience), 2 phone calls, 3 SMS

Timing: The first 30 days after approval

Emails

Email 1 (1 Day After Opening)

Subject Line: Your New [Bank/CU] HELOC

1. Hello {{ recipient.f_name }},

Congratulations on your newly approved home equity line of credit (HELOC) from [Bank/CU]. Your home is one of your greatest assets, and we thank you for trusting us with your lending needs.

It looks like you're ready to start using your HELOC, so while you're waiting for your new HELOC debit card, we want to remind you of all the ways that your

flexible line of credit can be used. Whether you want to renovate your home, consolidate debt, or pay off student loans, we are here to support you.

All the Ways You Can Use Your HELOC [[HYPERLINK to HELOC Information Page](#)]

If you have any questions or concerns while getting started with your HELOC, I am here to help. Thank you for choosing [[Bank/CU](#)].

Sincerely,

[Name](#)

Ways to Contact Us

Telephone: [[Customer Service Telephone #](#)]

Hours: [[Dynamic or Static](#)] Monday-Friday, 7:00am-7:00pm, Saturday, 8:00am-2:00pm

Website [[HYPERLINK to organization website](#)]

[[Dynamic Footer or Representative Field?](#)]

Email 2 (5 Days After Opening)

Subject Line: Your [[Bank/CU](#)] HELOC Debit Card Is On the Way!

2. Hi [{{ recipient.f_name }}](#),

Congratulations on opening your [[Bank/CU](#)] HELOC!

This is a reminder to be watching for your new HELOC debit card in the mail - it should be arriving soon. While you're waiting, you can check out more information on how to activate and use your card through the link below.

Learn More About Activating Your New HELOC Debit Card [HYPERLINK to Activation Page]

Please feel free to contact me if you have any questions or concerns. You can also contact us online, visit your local [bank/credit union] branch, or speak with a [bank/credit union] representative by calling [1-xxx-xxx-xxxx].

Sincerely,

Name

[Dynamic Footer or Representative Field?]

SMS 1 (5 Days After Approval)

Remember to be watching for your HELOC debit card in the mail. Once your card arrives, we are happy to assist you during the activation process. [TO OPT OUT...]

Email 3 (12 Days After Approval)

Subject Line: It Only Takes a Few Minutes - Activate Your HELOC Debit Card Today!

3. Hello {{ recipient.f_name }},

You should have received your new [Bank/CU] HELOC debit card in the mail!

The next step is activation. After activating your card, you can start accessing your credit line. Follow the link below to begin the easy activation process.

Activate Your HELOC Debit Card Here [HYPERLINK to Activation Page]

If you have any trouble activating your card, you can contact us online, visit your local [Bank/CU] branch, or speak with a [Bank/CU] representative by calling 1-xxx-xxx-xxxx.

Thank you for choosing [Bank/CU].

Sincerely,

Name

[Dynamic Footer or Representative Field?]

SMS 2 (12 Days After Approval)

Activate your HELOC debit card! You can start monitoring your account and using your line of credit to meet your financial goals. [TO OPT OUT...]

Phone Call Script 1 (14 Days After Approval)

Phone Call Script

Employee: Hello, {contact name}, I hope you are doing well. This is {employee name} from [bank/credit union]. I am calling about your new HELOC with us.

I noticed that it's been about two weeks since you've been approved for your HELOC, but your card hasn't been activated. Can I help you with that?

Customer response: ____

Employee: Great! I can walk you through the easy activation process.

[ex. steps, but need to be customized to bank or credit union]

1. Log on to your Online Banking account or mobile banking app
2. Activate
3. You can now access your credit line!

Customer response: ____

Employee: Awesome, you should be able to begin using your card. I will also send a follow-up email with some information about all the various ways you can use your HELOC.

Customer response: ____

Employee: {Customer name}, I appreciate your time on this call today. Have a wonderful day, and thank you for choosing [bank/credit union]!

Email 4 (18 Days After Approval)

Subject Line: How to Easily Monitor and Manage Your HELOC

4. Hi {{ recipient.f_name }},

You can monitor your [Bank/CU] HELOC through your Online Banking account or mobile app. This way, you can keep track of all transactions and make sure your account is secure.

Your line of credit is ready to use - you can withdraw funds without any wait.

If you have any questions about accessing your funds, we have listed steps below that walk you through the process. *[Insert steps that are specific to your bank/credit union's HELOC]*

Bullet list/description of steps:

- *Access*

- *Access*

Whether you've been waiting to redo your back porch or consolidate debt, your [Bank/CU] HELOC is here to help.

Learn More About Your HELOC Account [HYPERLINK to HELOC Account/Information page]

Feel free to contact me if you have any questions or concerns. You can also call us at [Customer Service Telephone Number] or visit us at your local branch.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 5 (19 Days After Approval)

Subject Line: Do You Need Any Help With Your [Bank/CU] HELOC?

Inactive Audience

5. Hi {{ recipient.f_name }},

It's been a while since you were approved for a [Bank/CU] HELOC, and we hope you use it to accomplish all of your financial goals. We noticed that you haven't activated your HELOC debit card, so we wanted to make sure that everything was okay.

If you never received a card in the mail, or if you have questions about activating your card, the team at [Bank/CU] is readily available to help. After activation, you can access your funds today!

Visit the link below to activate your card through your Online Banking account or mobile app.

Activate Your HELOC Debit Card [\[HYPERLINK to Activation Page\]](#)

As always, feel free to contact me if you have any questions or concerns. You can also contact us online, visit your local [\[bank/credit union\]](#) branch, or speak with a [\[bank/credit union\]](#) representative by calling [1-xxx-xxx-xxxx](#).

Sincerely,

[Name](#)

[Dynamic Footer or Representative Field?]

Email 6 (22 Days After Approval)

Subject Line: Save Time and Paper by Making the Switch to [\[Bank/CU\]](#) eStatements

6. Hi [{{ recipient.f_name }}](#),

Thank you for choosing [\[Bank/CU\]](#) for your HELOC needs.

To make your life easier, we want to let you know about our paperless account statements option. By signing up for eStatements, you will have less clutter in your mailbox, an easy way to download and store statements on your computer, and an eco-friendly option!

To sign up for HELOC eStatements, follow the link below to change the preferences on your Online Banking account or mobile app.

Sign Up For eStatements Today [\[HYPERLINK to eStatements page\]](#)

Feel free to contact me if you have any questions or concerns.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

SMS 3 (22 Days After Approval)

Sign up for eStatements for your HELOC debit card today. It's less clutter, easy to download, and an eco-friendly option! [TO OPT OUT...]

Email 7 (26 Days After Approval)

Subject Line: Do You Need Help Activating Your HELOC Debit Card?

Inactive Audience

7. Hi {{ recipient.f_name }},

It's been about a month since you opened your [Bank/CU] HELOC.

I wanted to check in and see if you are having any issues with your HELOC debit card's activation process. You should have received your card in the mail a couple of weeks ago, but please let me know if you have questions or concerns.

Once you have activated your card, your HELOC funds will be ready to use whenever you are. Follow the link below to activate your card today.

Activate your HELOC Debit Card [HYPERLINK to Activation page]

Feel free to contact me if you have any questions or concerns.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 8 (28 Days After Approval)

Subject Line: All the Ways Your [Bank/CU] HELOC Can Work For You

8. Hi {{ recipient.f_name }},

Although many people use their [Bank/CU] HELOC for home improvement projects, there are many other ways you can utilize yours.

Your credit line is personal for you and your priorities. You can use it to renovate your kitchen or consolidate your debt. You can also use it for purchasing a car, paying for a vacation, or paying off student loans.

To learn more about the many ways you can use your [Bank/CU] HELOC, visit our webpage linked below.

Learn More About Your HELOC Options [[HYPERLINK to HELOC Information page](#)]

Feel free to contact me if you have any questions or concerns.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Phone Call Script 2 (30 Days After Approval)

Phone Call Script 2 (30 days after approval, call if card is not activated)

Employee: Hello, {contact name}, I hope you are doing well. This is {employee name} from [bank/credit union]. I am calling about your home equity line of credit with us.

I noticed that it's been about a month since you've been approved for your [Bank/CU] HELOC, but your debit card hasn't been activated. Can I help you with that?

Customer response: ____

Employee: Great! I can walk you through the easy activation process.

[ex. steps, but need to be customized to bank or credit union]

4. Log on to your Online Banking account or mobile banking app
5. Activate HELOC debit card.
6. Withdraw funds at any time!

Customer response: ____

Employee: Awesome, you should be able to begin using your card and withdrawing funds. I will also send a follow-up email with more information about all of the ways you can use a [Bank/CU] HELOC.

Customer response: ____

Employee: {Customer name}, I appreciate your time on this call today. Have a wonderful day, and thank you for choosing [bank/credit union]!

Journey Type: Credit Card Usage Journey

Parameters: Encourage re-engagement of customers/members who have been approved for a credit card. Send information about rewards and benefits of the financial institution's credit card.

Content: 4 emails, 2 calls

Timing: Over a 12-month period

Emails

Email 1 (3 months after opening)

Subject Line: Start Earning Your [Bank/CU] Credit Card Rewards

1. Hi {{ recipient.f_name }},

We want to thank you for choosing [Bank/CU] as your credit card partner!

It's been about 3 months since you used your credit card, and we wanted to remind you of all the great rewards that your card has to offer.

Whether you need to make a large or small purchase, you earn rewards from both transactions. Once you start using your card, you can take advantage of your rewards. *[Insert rewards that are specific to your bank/credit union's card]*

Bullet list/description of rewards:

- *Reward*
- *Reward*

Learn More About Your Card's Rewards [[HYPERLINK to Rewards Information Page](#)]

If you have any questions or concerns, I am here to help. You can also contact us online, visit your local [bank/credit union] branch, or speak with a [bank/credit union] representative by calling 1-xxx-xxx-xxxx.

Thank you for choosing [bank/credit union]!

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 2 (6 months after opening)

Subject Line: How to Make Secure Purchases With Your [Bank/CU] Credit Card

2. Hi {{ recipient.f_name }},

We wanted to touch base with you about your [Bank/CU] credit card, and I wanted to remind you of the security measures that help protect your purchases.

Through your Online Banking account or mobile app, you can set alerts to notify you of each transaction. If that doesn't interest you, you can still monitor your transactions by a swift log-on to your account. We also will contact you if we suspect any fraudulent activity on your card.

Our [customer/member]s' security is extremely important to us, and we want to give you options to monitor your transactions. You can visit our website below to learn more about the safety precautions that you can take for your credit card.

Learn More about Your Card's Security [HYPERLINK to Security Information Page]

As always, please feel free to contact us if you have any questions or concerns.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Banker Reach-Out 1 (6 months after opening)

Employee: Hi, {contact name}, I hope you are having a great [day of week]! This is {employee name} from [organization name], and I'm calling to check in with you since

you opened a credit card with us a few months ago. I want to make sure you have everything you need from us and your new credit card.

Have you received your credit card and activated it?

Customer: Yes	Customer: No
Employee: Great, we sent you an email a few months ago about using your card to earn rewards like <i>[insert specific rewards that your card offers]</i> .	Employee: No problem, if you have not activated the card, you simply need to visit your Online Banking account or mobile app and follow the activation steps. Afterward, you can start using your card via Apple Pay, Google Pay, or Samsung Pay and earn rewards when you swipe your card.

Employee: One other question to make managing your money easier: do you know about the security features that your card offers?

Customer: Yes	Customer: No
Employee: Wonderful! We tell our [customers/members] to make sure they routinely check their accounts and monitor their card's transactions.	Employee: No problem, I can walk you through the different security measures if you'd like me to. You can monitor all your transactions online and sign-up for transaction alerts if you want an added sense of security. We will also contact you if we suspect any fraudulent activity on your card.

Employee: {Customer name}, thank you for your time today, if there is nothing else I can help with, I hope you have a great day. We thank you for choosing [organization name]!

Email 3 (9 months after opening)

Subject Line: Payments Made Easier With Your [Bank/CU] Credit Card

3. Hello {{ recipient.f_name }},

You've been a [Bank/CU] credit card holder for a while now, and we wanted to remind you about some of its features.

If you've gone through the checkout line only to realize you left your card at home or in the car, we want to give you a simple solution.

You can connect your credit card to your smartphone through Apple Pay, Google Pay or Samsung Pay. Through their technology, you can use your phone and tap to pay at participating stores and phone applications. If you forget your credit card at home, it's no longer a big deal.

Visit our website below to learn how to install tap to pay technology on your smartphone today.

Set Up Tap to Pay [HYPERLINK to payment settings of smartphone; Or information webpage]

If you have any questions or concerns, you can contact us online, visit your local [bank/credit union] branch, or speak with a [bank/credit union] representative by calling 1-xxx-xxx-xxxx.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 4 (12 months after opening)

Subject Line: You Can Feel Secure With Your [Bank/CU] Credit Card

4. Hello {{ recipient.f_name }},

As a [Bank/CU] credit card holder, we always encourage you to ask us any questions you may have about using our products. We also want to let you know more about its security benefits.

Our card is a secure and rewarding way to make large or small purchases, and many modern purchases are made online.

While cybercrime can happen to anyone, you can have an added sense of security when you use your credit card over a debit card.

We also encourage you to make secure transactions online with the use of your [Bank/CU] credit card, and you can set up transaction alerts if you want more peace of mind.

Learn More About Your Card's Security Benefits [HYPERLINK to additional benefits information webpage]

As always, don't hesitate to contact us with any questions or concerns.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Banker Reach-Out 2 (12 months after opening)

Employee: Hi, {contact name}, I hope you are having a great [day of week]! This is {employee name} from [organization name], and I'm calling to check in with you since you've been a credit cardholder with us for a year now. I want to make sure you have everything you need from your credit card.

Are you aware of the benefits of using your card to make online purchases or the different methods of payment while shopping in-person?

Customer: Yes	Customer: No
Employee: Great, we want you to know that there is a way to make payments easier while also being safe!	Employee: No problem, you can start using your card via Apple Pay, Google Pay, or Samsung Pay on your smartphone and never worry if you left your wallet at home again. Tap to pay makes checkout easier than ever! And using your credit card to make online purchases is more preferable to using a debit card because we ensure protection against fraudulent purchases and cybercrime.

Employee: {Customer name}, thank you for your time today, if there is nothing else I can help with, I hope you have a great day. We thank you for choosing [organization name]!

Journey Type: Auto Loan Application Completion Pull-Through

Parameters: Encourage customers/members who began an auto loan application to complete it. Provide information about the benefits of this loan from this bank.

Content: 3 emails, 1 call

Timing: Over a one-week period

Emails

Email 1 (Day 1)

Subject Line: Your Auto Loan With [Bank/CU]

1. Hello {{ recipient.f_name }},

We noticed that you started an online application for a [Bank/CU] auto loan, but didn't get a chance to finish.

Why not take a few minutes to complete your application now? We'll process your information, and before you know it, you could be hitting the road in your new ride. You might be eligible for a loan that lets you buy the car of your dreams for a monthly payment you can afford.

Finish Your Auto Loan Application Today [HYPERLINK to Auto Loan page]

If you have any questions, we'd be happy to help. You can contact us through our website, visit your local [bank/credit union] branch, or speak with a representative by calling 1-xxx-xxx-xxxx.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 2 (Day 3)

Subject Line: Complete Your [Bank/CU] Auto Loan Application Today

2. Hello {{ recipient.f_name }},

It's not too late to finish your [Bank/CU] auto loan application! Whether you're looking for a sensible family car or a zippy new ride, we can help you pay for it. You could be eligible for a great term and rate, and we'll work closely with you to design a loan that fits your budget.

Take a few minutes now to complete the application you started, and you could be driving off the lot within days:

Finish Your Auto Loan Application Today [HYPERLINK to Auto Loan page]

If you need any assistance with your application, feel free to get in touch. You can contact us through our website, visit your local [bank/credit union] branch, or speak with a representative by calling 1-xxx-xxx-xxxx.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Banker Reach-Out (Day 5)

Employee: Hello, {contact name}, I hope you are having a great [day of week]! This is {employee name} from [organization name], and I'm calling to check in with you because you started an auto loan application with us. I want to make sure you have all the information you need to buy the car you're looking for.

Do you plan on completing your application soon?

Customer: Yes	Customer: No
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Employee: Great! We sent you an email a few days ago with a link to the online form. If you didn't receive it, I'd be happy to resend.	Employee: [Organization name] auto loans offer great rates and terms. It only takes a few minutes to fill out the application, and I'd be happy to assist you. Can I give you more information about completing your application?
---	--

[Path for customer/member who answered No originally]

Customer: Yes	Customer: No
Employee: Great! We sent you an email a few days ago with a link to the online form. If you didn't receive it, I'd be happy to resend.	Employee: I understand. If you change your mind in the future, you can contact us through our website, by phone, or by visiting your local [organization name] branch.

Employee: {Customer name}, I appreciate your time today. If there is nothing else I can help you with, I hope you have a wonderful day!

Email 3 (Day 7)

Subject Line: Last Chance to Finish Your [Bank/CU] Auto Loan Application

3. Hello {{ recipient.f_name }},

This is your last reminder to finish filling out the [Bank/CU] auto loan application you started. It only takes a few minutes, and you could be on your way to getting your brand new car.

Based on your application, we can work with you to craft a personalized loan that fits your budget and your lifestyle. No matter what your situation, we'll help you get the car that's right for you - for an affordable monthly payment.

Finish Your Auto Loan Application Today [\[HYPERLINK to Auto Loan page\]](#)

If you have any questions about your auto loan application, we're always happy to help. You can contact us through our website, visit your local [\[bank/credit union\]](#) branch, or speak with a representative by calling [1-xxx-xxx-xxxx](#).

Sincerely,

[Name](#)

[Dynamic Footer or Representative Field?]

Journey Type: Cross-Sell Journey : Investment Referrals

Parameters: The goal of this journey is to take contacts that are bank customers or credit union members and introduce them to investment services. The contact will go through a condition check to see if they have "Product 1" or "Product 2". If "Yes", contact will be removed from Journey. If "No," contact will begin the cross-sell journey. Note that this referral occurs between a wholly owned subsidiary or partially owned subsidiary and not an outside investment/securities firm where referral fees are paid.

Content: 5 emails

Timing (proposed): Once every 6 months after initial send.

Emails

Email 1 (6 months After Opening)

Subject Line: Set Yourself Up for a Successful Financial Future

1. Dear [{{ recipient.f_name }}](#),

As a valued [\[customer/member\]](#) of [\[Bank/CU\]](#), we want to ensure that you have access to financial tools that set you up for a successful future. That's why we are excited to introduce you to our investment team.

Members of the [Bank/CU] investment team can help you with a wide range of wealth management options. Depending on your personal needs, we provide services such as investment planning and management, charitable giving plans, estate planning, financial advice, accounting, and more according to your priorities.

This is not a one-size-fits-all process, and you can add or remove any of our wealth management services depending on your own needs. Visit the link below to learn more about our investment services.

Meet the Investment Team and Learn About Our Wealth Management Services
[HYPERLINK to Investment Referrals information/application page]

We want to be your trusted partner and help you achieve your financial goals. If you have any questions, you can contact us online, visit your local [bank/credit union] branch, or speak with a [bank/credit union] representative by calling 1-xxx-xxx-xxxx.

Thank you for choosing [bank/credit union]!

Sincerely,

Name

[Investment/Wealth Organization] makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of **[Bank Holding Company]**. **[Investment/Wealth Organization]** is a registered broker-dealer, Member FINRA/SIPC and a wholly owned subsidiary of **[Bank Holding Company]**. Banking products are provided by **[Bank Holding Company]**, and affiliated banks, Members FDIC and wholly owned subsidiaries of **[Bank Holding Company]**.

Investment products:

- Are Not FDIC Insured
- Are Not Bank Guaranteed
- May Lose Value

Email 2 (12 Months After Opening)

Subject Line: [Bank/CU] Makes Your Long-Term Financial Planning Easier

2. Hi {{ recipient.f_name }},

We want all of our [customers/members] to feel secure and knowledgeable about their financial future.

Long-term investment planning is an important step toward a successful future, but there are so many confusing options out there for consumers. [Bank/CU]'s investment team is here to help make the process simpler for you.

There are lots of factors to consider while choosing an investment partner. You want someone experienced, attentive, and flexible enough to help you go forward confidently. We can assure you that the investment team at [Bank/CU] will exceed your expectations while creating an investing strategy that fits you..

Any of the investment team members are happy to help you, but you can also visit our website below to learn more about your options and speak to someone today.

Feel Confident About Your Investment Partner - Learn More Today [[HYPERLINK to information/application page](#)]

Please feel free to contact me with any questions.

Sincerely,

Name

[Investment/Wealth Organization] makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of **[Bank Holding Company]**. **[Investment/Wealth Organization]** is a registered broker-dealer, Member FINRA/SIPC and a wholly owned subsidiary of **[Bank Holding Company]**. Banking products are provided by **[Bank Holding Company]**, and affiliated banks, Members FDIC and wholly owned subsidiaries of **[Bank Holding Company]**.

Investment products:

- Are Not FDIC Insured
- Are Not Bank Guaranteed
- May Lose Value

Email 3 (18 Months After Opening)

Subject Line: We Can Help Find the Right Investment Option For You

3. Hello {{ recipient.f_name }},

You've been a valued [customer/member] of [Bank/CU] for a while now, and we want to make sure that you have the tools that set you up for a successful future. Consumers face endless options, but we want to make investment planning and wealth management easier for you. That's why we want to introduce you to our investment team.

Members of the [Bank/CU] investment team can help you with a wide range of wealth management options. We provide services such as investment planning and management, charitable giving plans, estate planning, financial advice, accounting, and more according to your priorities.

This is not one-size-fits-all, and you can add or remove any of our wealth management services depending on your own needs. Visit the link below to learn more about our investment services.

Learn More About Our Investment Services and Start Planning Your Future Today [HYPERLINK to Investment Referrals information/application page]

If you have any questions, you can contact us online, visit your local [bank/credit union] branch, or speak with a [bank/credit union] representative by calling 1-xxx-xxx-xxxx.

We are excited to help you take advantage of this opportunity.

Sincerely,

Name

[Investment/Wealth Organization] makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of **[Bank Holding Company]**. **[Investment/Wealth Organization]** is a registered broker-dealer, Member FINRA/SIPC and a wholly owned subsidiary of **[Bank Holding Company]**. Banking products are provided by **[Bank Holding Company]**, and affiliated banks, Members FDIC and wholly owned subsidiaries of **[Bank Holding Company]**.

Investment products:

- Are Not FDIC Insured

- Are Not Bank Guaranteed
- May Lose Value

Email 4 (24 Months After Opening)

Subject Line: Create the Right Mix of Financial Planning Options With [Bank/CU]

4. Hello {{ recipient.f_name }},

We have enjoyed being your trusted financial partner, and we are always looking for ways to strengthen our relationship.

That is why I want to tell you about the importance of finding the right mix of long-term financial planning options. Whether you need help with investment management, estate planning, or financial advice and strategy, the investment team at [Bank/CU] is ready to partner with you.

We help our [customers/members] create the right diversified mix. Our team determines your goals, sees which of our wealth management capabilities will best suit your offerings, and creates the right blended investment strategy for you. Visit the link below to safeguard your financial future and start long-term planning today.

Create the Right Mix of Financial Planning [HYPERLINK to information/application page]

If you have any questions, please feel free to contact me. You can also contact us online, visit your local [Bank/CU] branch, or speak with a [bank/CU] representative by calling 1-xxx-xxx-xxxx.

We are excited to help you take advantage of this opportunity.

Sincerely,

Name

[Investment/Wealth Organization] makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of **[Bank Holding Company]**. **[Investment/Wealth Organization]** is a registered broker-dealer, Member FINRA/SIPC and a wholly owned subsidiary of **[Bank Holding Company]**. Banking products are provided by **[Bank Holding Company]**, and affiliated banks, Members FDIC and wholly owned subsidiaries of **[Bank Holding Company]**.

Investment products:

- Are Not FDIC Insured
- Are Not Bank Guaranteed
- May Lose Value

Email 5 (30 Months After Opening)

Subject Line: Start Planning Your Future Today

5. Hello {{ recipient.f_name }},

At **[Bank/CU]**, we make sure that you have the tools that set you up for a successful financial path. You face endless options, but we want to make investment planning and wealth management easier for you.

We want to introduce you to our investment team, who can help you with a wide range of wealth management options. Their services include investment

planning and management, charitable giving plans, estate planning, financial advice, accounting, and more according to your priorities.

This is not a one-size-fits-all planning process, and you can add or remove any of our wealth management services depending on your own needs. Visit the link below to learn more about our investment services.

Learn More About Our Investment Services and Start Planning Your Future Today [\[HYPERLINK to Investment Referrals information/application page\]](#)

If you have any questions, please feel free to contact me. You can also contact us online, visit your local [\[bank/CU\]](#) branch, or speak with a [\[bank/CU\]](#) representative by calling [1-xxx-xxx-xxxx](#).

We are excited to help you take advantage of this opportunity.

Sincerely,

[Name](#)

[Investment/Wealth Organization] makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of **[Bank Holding Company]**. **[Investment/Wealth Organization]** is a registered broker-dealer, Member FINRA/SIPC and a wholly owned subsidiary of **[Bank Holding Company]**. Banking products are provided by **[Bank Holding Company]**, and affiliated banks, Members FDIC and wholly owned subsidiaries of **[Bank Holding Company]**.

Investment products:

- Are Not FDIC Insured
- Are Not Bank Guaranteed

- May Lose Value

Journey Type: Lending Application Completion Pull-Through

Parameters: Encourage customers/members who began a loan application to complete it. Provide information about the loan benefits from this bank.

Content: 3 emails, 1 call

Timing: Over a 15-day period

Emails

Email 1 (Day 5)

Subject Line: Your Loan Application With [Bank/CU]

1. Hello {{ recipient.f_name }},

We noticed that you started an online application for a [Bank/CU] personal loan, but didn't get a chance to finish.

It will only take a few minutes to complete, and we will look over your application quickly. If you're approved, you could receive your funds in no time!

Don't wait - you could be close to making your next dream purchase.

Finish Your Personal Loan Application Today [HYPERLINK to Loan page]

If you have any questions, we'd be happy to help. You can contact us through our website, visit your local [bank/credit union] branch, or speak with a representative by calling 1-xxx-xxx-xxxx.

Sincerely,

{{sender.company}}

[Dynamic Footer or Representative Field?]

Email 2 (Day 10)

Subject Line: Complete Your {{sender.company}} Personal Loan Application Today

2. Hello {{recipient.f_name}},

It's not too late to finish your {{sender.company}} personal loan application! Whether you need extra funds for a large purchase like your next car, want to consolidate debt, or pay off student loans, we want to help you achieve your goals.

It only takes a few minutes to complete your application, and we will find the right loan for your budget.

1. **Finish Your Loan Application Today** [\[HYPERLINK to Loan page\]](#)

If you need any assistance with your application, feel free to get in touch. You can contact us through our website, visit your local [bank/credit union] branch, or speak with a representative by calling 1-xxx-xxx-xxxx.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Banker Reach-Out (Day 11)

Employee: Hello, {contact name}, I hope you are having a great [day of week]! This is {employee name} from [organization name], and I'm calling to check in with you

because it looks like you started a loan application with us. I want to make sure you have all the information you need to complete the process.

Do you plan on completing your application soon?

Customer: Yes	Customer: No
Employee: Great! We sent you an email a few days ago with a link to the online form. If you didn't receive it, I'd be happy to resend the information.	Employee: [Organization name] personal loans offer competitive rates and flexible terms. It only takes a few minutes to fill out the application, and I'd be happy to assist you. Can I give you more information about completing your application?

[Path for customer/member who answered No originally]

Customer: Yes	Customer: No
Employee: Great! We sent you an email a few days ago with a link to the online form. If you didn't receive it, I'd be happy to resend the information.	Employee: I understand. If you change your mind in the future, you can contact us through our website, by phone, or by visiting your local [organization name] branch.

Employee: {Customer name}, I appreciate your time today. We are always here to help with any questions or concerns. I hope you have a wonderful day!

Email 3 (Day 5)

Subject Line: Last Chance to Finish Your {{sender.company}} Loan Application

3. Hello {{recipient.f_name}},

This is your last reminder to finish filling out your {{sender.company}} personal loan application. Since you already started the application process, it will only take a few minutes to complete.

Based on your application, we can work with you to craft a personalized loan that meets you where you are. Whether you need help starting a small business, completing a home improvement project, or consolidating debt, we'll find the loan that's right for you.

Finish Your Loan Application Today [[HYPERLINK to Loan page](#)]

If you have any questions about your loan application, we're always happy to help. You can contact us through our website, visit your local {{sender.company}} branch, or speak with a representative by calling {{sender.phone_office}}.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Journey Type: Digital: Online Banking

Parameters: The goal of this journey is to reach those who haven't signed up to use Online Banking. The contact will learn about the security advantages, and the ease of making payments on bills and to friends and family.

Content: 4 emails (3 months after opening account, 6 months, 9 months, 12 months)

Emails

Email 1 (3 months after opening account)

Subject Line: Sign Up for Secure Online Banking Today!

1. Dear {{ recipient.f_name }},

I hope you're having a good experience with your [Bank/CU] account.

We noticed that you haven't signed up for our Online Banking service yet. Online Banking is free, and it gives you easy-to-use digital tools to manage your money and plan for your financial future. Best of all, it's a secure way to keep track of your finances from the comfort of your own home.

Signing up just takes a few moments:

Learn More About Online Banking [HYPERLINK to Online Banking page]

If you have any questions about Online Banking, please feel free to contact us online, visit your local [bank/credit union] branch, or speak with a [bank/credit union] representative by calling 1-xxx-xxx-xxxx.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 2 (6 months after opening account)

Subject Line: Send Money Fast With Online Banking

2. Hello {{ recipient.f_name }},

Now is a great time to sign up for [Bank/CU] Online Banking. You'll be able to track all your transactions with just a few clicks! It even includes useful tools for budgeting and managing your money.

Online Banking also makes sending money to friends and family easy. Instead of writing a check and worrying about it getting lost in the mail, now you can do it all digitally. What used to take a week can now take just a few hours.

Signing up for Online Banking only takes minutes:

Learn More About Online Banking [HYPERLINK to Online Banking page]

If you have any questions about Online Banking, please feel free to contact us online, visit your local [bank/credit union] branch, or speak with a [bank/credit union] representative by calling 1-xxx-xxx-xxxx.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 3 (9 months after opening account)

Subject Line: Stay on Top of Your Finances With Online Banking Alerts

3. Hello {{ recipient.f_name }},

We hope you'll take a moment to sign up for [Bank/CU] Online Banking. It's an easy way to manage all your financial transactions in real time without ever setting foot in a bank.

One great feature of Online Banking is the customizable alert system. You can set up alerts to let you know when your balance gets too low or high, when there's a debit card transaction, and even when there's been unusual activity. You have complete control over your alert settings, so you only receive the notifications you want.

Learn More About Online Banking [HYPERLINK to Online Banking page]

If you have any questions about Online Banking, please feel free to contact us online, visit your local [bank/credit union] branch, or speak with a [bank/credit union] representative by calling 1-xxx-xxx-xxxx.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 4 (12 months after opening account)

Subject Line: Online Banking Makes Paying Bills Easy

4. Hello {{ recipient.f_name }},

Don't miss out on the great features [Bank/CU] Online Banking offers!

Are you tired of forgetting to pay your bills? With Online Banking, you don't have to worry about late fees or passwords. Simply set up your recurring monthly payments, and watch as your bills are paid automatically. There's nothing to remember - the system takes care of everything for you.

Sign Up For Online Banking Today [\[HYPERLINK to Online Banking page\]](#)

If you have any questions about Online Banking, please feel free to contact us online, visit your local [\[bank/credit union\]](#) branch, or speak with a [\[bank/credit union\]](#) representative by calling [1-xxx-xxx-xxxx](#).

Sincerely,

[Name](#)

[Dynamic Footer or Representative Field?]

Journey Type: Digital: Online Banking

Parameters: The goal of this journey is to reach those who haven't signed up to use Direct Deposit..

Content: 2 emails (6 months after opening account, 12 months)

Emails

Email 1 (6 months after opening account)

Subject Line: Sign Up for Direct Deposit Today!

1. Dear {{ recipient.f_name }},

We hope you're finding your [Bank/CU] account helpful and easy to use. We noticed that you haven't signed up for Direct Deposit yet, and we want to make sure you have access to all the benefits of that service.

Direct Deposit lets your company pay you automatically, with the money going right into your account. You don't have to worry about your check getting lost or stolen, you don't have to find an ATM or branch to make a deposit, and you'll see your money in your account instantly. And Direct Deposit is totally free of charge!

Talk to your employer about getting started with Direct Deposit. You can also learn more by visiting our website:

Learn More About Direct Deposit [HYPERLINK to Direct Deposit page]

If you have any questions about Direct Deposit, please feel free to contact us online, visit your local [bank/credit union] branch, or speak with a [bank/credit union] representative by calling 1-xxx-xxx-xxxx.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 2 (12 months after opening account)

Subject Line: Get Your Money Faster With Direct Deposit

2. Hello {{ recipient.f_name }},

Are you tired of waiting for your paycheck to arrive, waiting in line to deposit it, and waiting for the check to clear before you have access to your money? Direct Deposit through your [Bank/CU] account can solve all of that.

Instead of waiting for days to get the funds you need, Direct Deposit lets your company pay you instantly. The money goes straight into your account, and you never have to worry about a check getting delayed, lost or stolen. And Direct Deposit doesn't cost you a penny more!

Talk to your employer today about signing up for Direct Deposit. You can also learn more by visiting our website:

Learn More About Direct Deposit [HYPERLINK to Direct Deposit page]

If you have any questions about Direct Deposit, please feel free to contact us online, visit your local [bank/credit union] branch, or speak with a [bank/credit union] representative by calling 1-xxx-xxx-xxxx.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Journey Type: Dormant Accounts

Parameters: Re-engage customers/members who have accounts that are in dormant status. Remind them to make a transaction to prevent account closing.

Content: 4 emails, 2 calls

Timing: Over an 11-month period

Emails

Email 1 (1 Month After Status Change)

Subject Line: Your [Bank/CU] Account is Now in Dormant Status

1. Hello {{ recipient.f_name }},

Your [Bank/CU] account has shifted into dormant status because of a lack of activity. We encourage you to make a transaction to reactivate your account.

If you have any questions or concerns about your account, don't hesitate to contact us. There are several ways to make a transaction and prevent your account from closing.

Make a Transaction Today [HYPERLINK to Information page]

I am here to help. You can also contact us through our website, visit your local [bank/credit union] branch, or speak with a representative by calling 1-xxx-xxx-xxxx.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 2 (4 Months After Status Change)

Subject Line: Make a Transaction to Reactivate Your [Bank/CU] Account

2. Hello {{ recipient.f_name }},

It's not too late to reactivate your dormant account. All you have to do is make a transaction, and your account will no longer be in dormant status. We encourage financial activity to prevent your account from closing.

Take a few minutes now to make a transaction and learn about reactivating your account.

Change Your Dormant Account's Status [HYPERLINK to Information page]

If you need any assistance with your account, feel free to get in touch. You can also contact us through our website, visit your local [bank/credit union] branch, or speak with a representative by calling 1-xxx-xxx-xxxx.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Banker Reach-Out 1 (4 Months After Status Change)

Employee: Hello, {contact name}, I hope you are having a great [day of week]! This is {employee name} from [organization name], and I'm calling to check in with you because your account has been in dormant status for about 4 months. I want to make sure you have all the information you need to prevent your account from closing.

Do you plan on making a transaction?

Customer: Yes	Customer: No
<p>Employee: Great! We sent you an email a few days ago with more information on reactivating your account. If you didn't receive it, I'd be happy to resend it.</p>	<p>Employee: If you wait too long, [Organization name] must close your account. In order to prevent this, all you have to do is make a single transaction. Can I give you more information about changing your account's status?</p>

[Path for customer/member who answered No originally]

Customer: Yes	Customer: No
<p>Employee: Great! We sent you an email a few days ago with a link to more information. If you didn't receive it, I'd be happy to resend it.</p>	<p>Employee: I understand. If you have any questions in the future, you can contact us through our website, by phone, or by visiting your local [organization name] branch.</p>

Employee: {Customer name}, I appreciate your time today. If there is nothing else I can help you with, I hope you have a wonderful day!

Email 3 (8 Months After Status Change)

Subject Line: Make a Transaction to Reactivate Your [Bank/CU] Account

3. Hello {{ recipient.f_name }},

This is a reminder that your [Bank/CU] account has shifted into dormant status. We recommend that you make a transaction soon or your account will be closed in a few months.

It will only take a few minutes to make a transaction and change your account status. If you have additional questions, you can find out more information by following the link below.

[HYPERLINK to Information page]

If you have any questions about your account, I'm here to help. You can also contact us through our website, visit your local [bank/credit union] branch, or speak with a representative by calling 1-xxx-xxx-xxxx.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Email 4 (11 Months After Status Change)

Subject Line: Your [Bank/CU] Account Will Close in 1 Month

4. Hello {{ recipient.f_name }},

This is your last reminder before we have to close your [Bank/CU] account in one month. Your account has been in dormant status for almost one year, but you can change that status by making a single transaction.

If you are having any trouble with reactivating your account, we'll work with you to fix the problem.

Change Your Account Status Today [HYPERLINK to Auto Loan page]

If you have any questions or concerns, I am here to help. You can also contact us through our website, visit your local [bank/credit union] branch, or speak with a representative by calling 1-xxx-xxx-xxxx.

Sincerely,

Name

[Dynamic Footer or Representative Field?]

Banker Reach-Out 2 (11 Months After Status Change)

Employee: Hello, {contact name}, I hope you are having a great [day of week]! This is {employee name} from [organization name], and I'm calling to check in with you because your account has been dormant for nearly a year. If you don't make a transaction soon, we will have to close your account in one month.

Do you have any questions about your account status?

Customer: Yes	Customer: No
Employee: Great! We sent you an email a few days ago with a link to more information about changing your account's status. If you didn't receive it, I'd be happy to resend it.	Employee: Okay, [Organization name] must close your account in one month if your account is still dormant. In order to prevent this, all you have to do is make a single transaction. Can I give you more information about reactivating your account?

[Path for customer/member who answered No originally]

Customer: Yes	Customer: No
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Employee: Great! We sent you an email a few days ago with a link to more information about changing your account's status. If you didn't receive it, I'd be happy to resend it.

Employee: I understand. If you change your mind in the future, you can contact us through our website, by phone, or by visiting your local [organization name] branch.

Employee: {Customer name}, I appreciate your time today. If there is nothing else I can help you with, I hope you have a wonderful rest of your day!