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FOCUS

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Debit overdrafts? *Just say Yes!*

Is your bank ready for the new opt-in debit and ATM overdraft rules? Most banks have recognized the potential impact of this change, and have begun upgrading their systems and putting disclosures and forms into place to accommodate the new rules.

▶ **But don't overlook one key ingredient: customer communication. *You'll only retain that overdraft revenue if customers say "YES" to opting-in.***

Plan now—not later. Here are some suggestions to make your communication most effective:

- ▼ **Create a spring campaign** dedicated to this change, so customers get information through a variety of contact points with the bank.
- ▼ **Focus on the benefits** of opting in
- ▼ **Educate and motivate** customers to act promptly
- ▼ **Include direct communication** and plan several contacts before the August deadline
- ▼ **Identify users of the service** and include special contacts just for them
- ▼ **Make it interesting!** Operational letters are often boring and bossy. Be creative in how you present this opportunity to your customers.

For help with a budget-friendly plan for this campaign,
call 800-725-3800—the bank marketing specialists at

