



CAMPAIGN REFRESH

CREATIVE OVERVIEW

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THE CREATIVE APPROACH

IT'S ABOUT MEMBERSHIP

The value proposition of the campaign communicates the value of membership in relation to each product.

Brand value

We know people don't buy products – they buy how a brand makes them feel and the benefits they derive from them. For instance, consumers don't buy a Volvo because of side airbags and all-wheel disc brakes. They buy Volvo because it provides them with a feeling of safety.

We want to create a brand offer that occupies a distinctive place and value in the target customer's mind. It's much more than the visual elements, copy and fonts, these variables are only a small part of what customers value in today's financial market. If we sell something, we make a customer today, but if we can connect with their belief system and genuinely help someone, we create a customer for life.

The value of membership

Membership is our most valuable product. But who values membership? We know our most profitable members consume multiple products and have been members for longer periods of time. Despite our challenges with technology, convenience and competitive products they understand the value of Desert Schools. By communicating the value of membership first we can attract increased numbers of that demographic, still promote the consumption of loan products and reduce member attrition by including points of pride for existing members that do business with Desert Schools. But there's a catch.

Brand Voice

Communicate differently

How do we reach those ideal customers? By defining a sequence to communicate our brand position with a member centric voice that speaks to their belief system, by doing this we can increase our brand reverence. Since our member demographics vary within that mass market, we take it a step further and use our internal data to target using psychographics including:

- » Activity, interest, opinion (AIOs)
- » Attitudes
- » Values
- » Behaviors

Why

Why do we exist? What is our purpose, our cause and our beliefs? This speaks directly to the limbic portion of the brain, it is a biological fact that this drives behavior (this is where going with your heart, making a gut decision come from). The lifetime value of our members is not an offer or feature war, focus messaging on membership value concerning local people/communities, decisions first and their social, personal and economic factors.

How

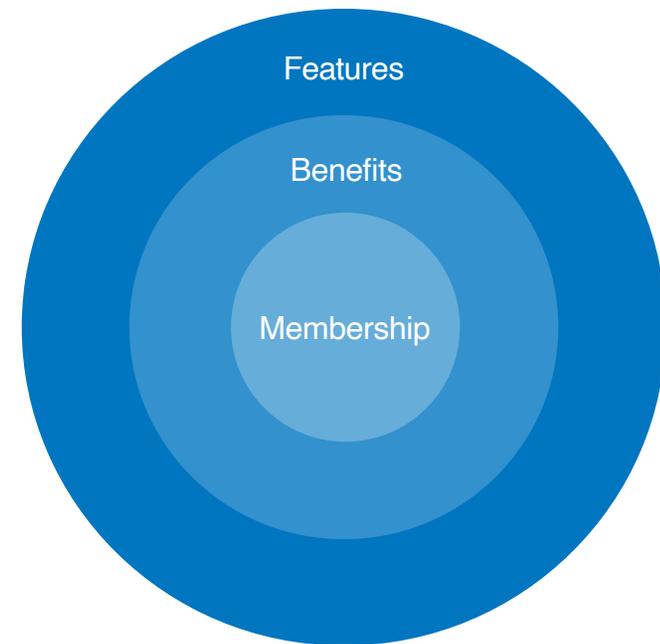
If we are asking how to make our products seem more exciting, we're asking the wrong question. To win attention these days we need to ask a different question "How do/can we help?" Think about what benefits we provide to the target audience in relation to each product and key message. Do we save them time? Do we make their life easier? How do we benefit each persona within the target audience?

What

What products/service features do we have that roll up into the benefit.

06

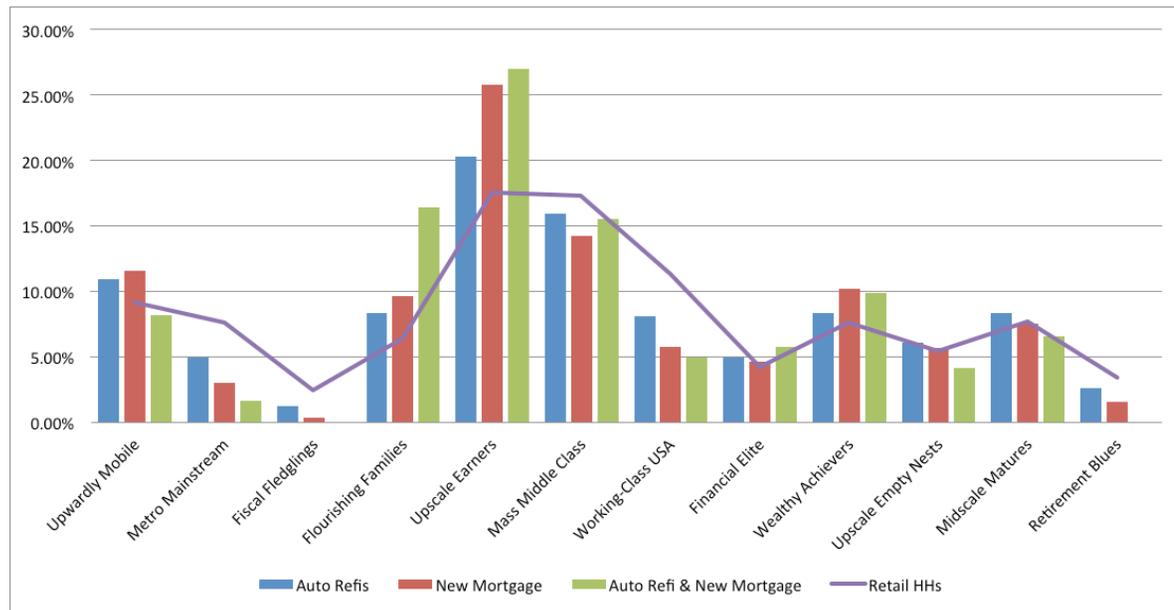
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Targeting

Besides the addition of a branding commercial communicating our overall brand value proposition of how we fit into our customers lives, showcasing our community involvement and our upcoming investment in technology we are marketing our core products as we have in the past. The approach is different though, communicating the value of membership in relation to each product, cascading to the benefit and then to the features of the product. So what content do we use to articulate those moments, the discovery and the inspiration?

A look at the consumption of our products will allow us to server our largest demographic for each product. However, we have the opportunity to also target secondary demographics while still connecting with our “sweet spot” for each product. How do we fit into their lives financially? What content of discovery, inspiration and what are those moments that prospects see for themselves immediately, do they aspire to in their future and want to learn more about to be more intelligent financial consumers? The content we identify won't always be unique to one demographic and different age groups can still identify with the content as it occurs in almost every lifetime.



Presentation by: Nelson Jim

What content do we use to articulate those moments, the discovery and the inspiration?

Concept



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Concept

We want to connect with our audience emotionally and communicate that we understand these are not just financial products to them. These loans, accounts, investments, houses or cars are highly personal and Desert Schools understands and supports those important choices in life by offering a financial relationship that grows in value with its members evolving needs.

Look & feel

The concept will use high impact content that feels genuine, looks local and is relevant to our core demographic (products and membership) with some exploration into new potential demographics. The content consisting of photos, images, and copy will be focused on:

Moments

- » Significant, high impact moments that resonate emotionally, tied to each product and the decisions that affect consumption.

Discovery

- » Deliver possibility, curiosity, show the member new opportunity, new financial knowledge, personal or financial gain and growth.

Inspiration

- » Entertain, while showing the member their tomorrow, evoke their imagination and future stages of life.

Messaging

Our communication strategy moves away from focusing on the offer which takes away a competitors ability to undercut our value by adding more “cash back”. Our value proposition is membership first, financial relationship based products, benefits and lastly savings associated with the product or features.

Content focuses on why first (beliefs, outcomes), then how (benefits) and follows with features (what). By doing this we utilize a biological approach talking to the part of the brain that processes emotion and drives behavior first, then allowing them to rationalize it next with product info.

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What content do we use to articulate those moments, the discovery and the inspiration?

Photography/Video

- High Impact
- Emotional
- Overexposed
- Lifestyle
- Conceptual & People
- Point of view



HOME

**MORTGAGE, EQUITY
& REFINANCE**

IT'S HOME NOT A HOUSE

It's not a mortgage to them, it's a place for life to happen, a place where moments are made.

It's not a mortgage to them, it's a place for life to happen, a place where moments are made; their baby's first steps, their dream kitchen, their backyard oasis and as a member of Desert Schools they can feel free to live in those moments knowing we're going to provide the help, tools, resources and products there to help.

Here's the catch

The only way we can live up to any brand proposition we set forth in regard to our members is to impact their life financially. That isn't a low rate, cash back, or flexible options. It's truly helping them to achieve their financial goals through innovative tools, resources and offering impactful rewards for making those decisions along the way.

Using our existing psychographics in this campaign we can begin to develop those, the data around usage and user generated content in relation to those help us further understand our members through those AIOs. The catch is we have to be ready for true innovation, budget for it and be willing to take risks.

Use Data

Data mapping

To capture the most relevant imagery and video we are going to map our shot list to our demographics. Since we already have a good base of general photos (man, woman, couple standing next to a car), this photoshoot will be focused on capturing live action, impactful and visually beautiful imagery that is based on our emotional themes.

Home equity loan

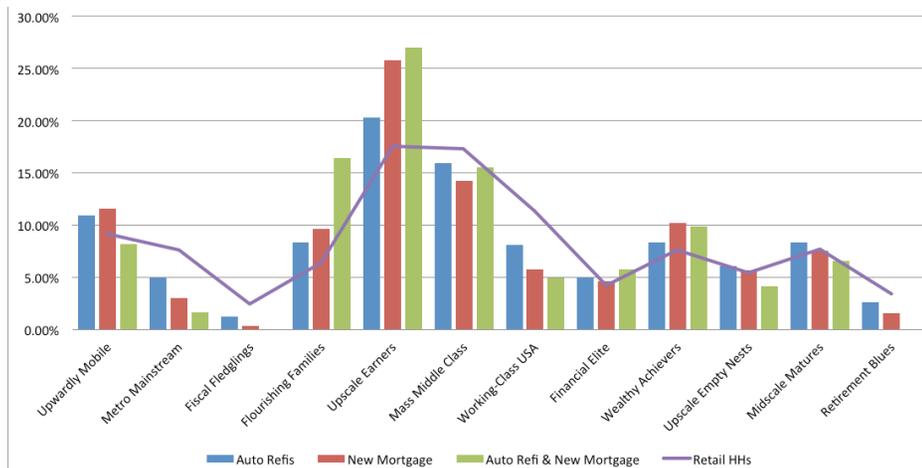
The home equity target has gotten slightly younger than in the past, but still leans older and with higher incomes. There are essentially two targets, both of whom lean towards using HELOCs, at least in the current environment.

- » Age 25-50, Income of \$100k+ (F1 and Y1 P\$ycle Groups)
- » Age 50+, Income of \$50K+ (M1, M2, and M3 P\$ycle Groups)

Mortgage purchase

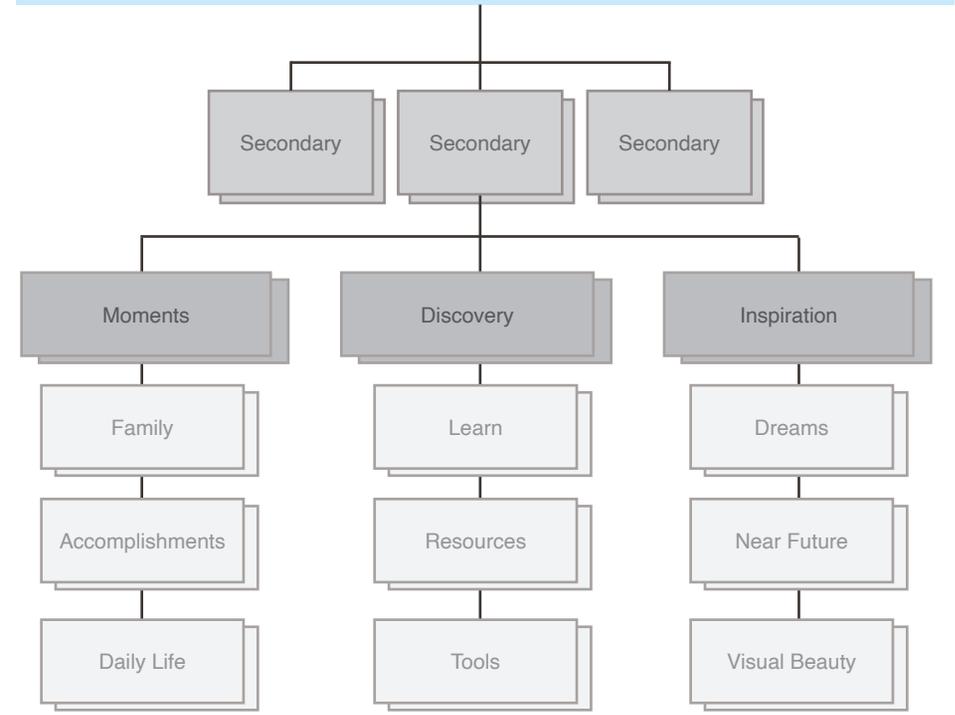
The average age is 47 (same as our overall membership) and the average income is \$66,000, just above our overall membership. In addition 28% of our Purchasers are under the age of 35 and 48% are under 45 quantifying the groups as first-time or move-up.

- » First-Time: Age 25-40, income \$50K+ (Y1, F2, F3, F4 P\$ycle Groups)
- » Move Up: Age 40+, income \$50K-\$125K (F1, M2-M4 P\$ycle Groups)



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Mass Market





Photography/Video

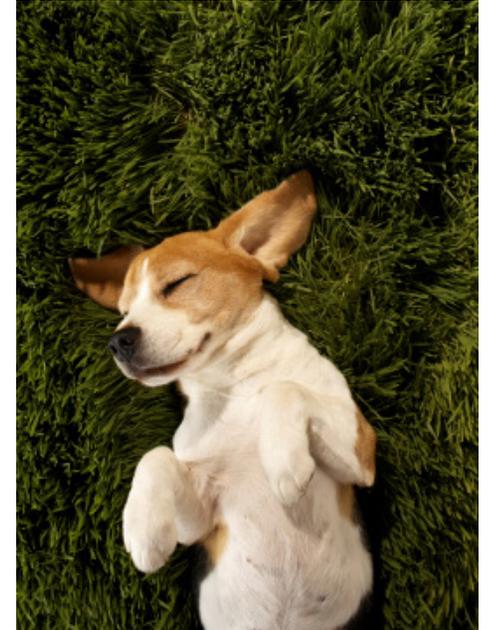
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- Emotional
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- Conceptual & People
- Point of view



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AUTO REFINANCE & PURCHASE

IT'S UTILITARIAN

A car is an adventure, a passion or something utilitarian for transporting your family safely to where they need to go.

A car is an adventure, a passion or something utilitarian for transporting your family safely to where they need to go and as a member of Desert Schools they can feel free to live in those moments knowing we're going to provide the help, tools, resources and products there to help.

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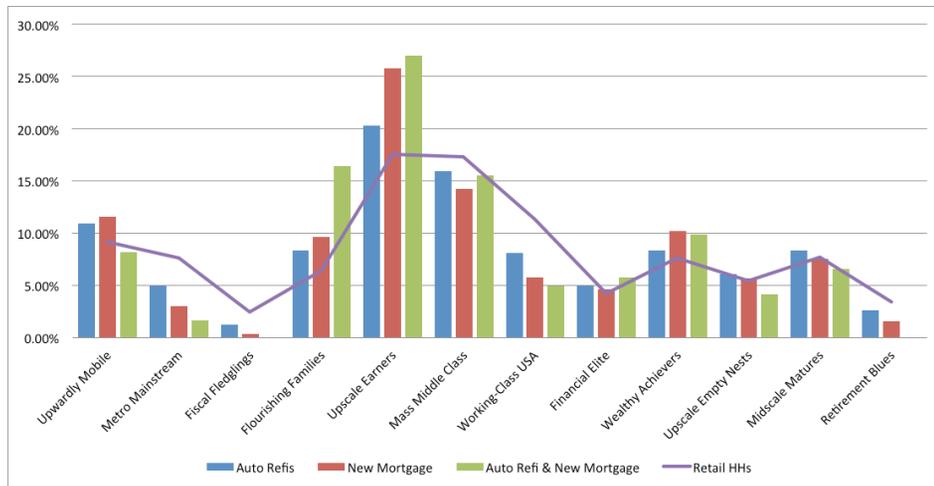
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Auto refi

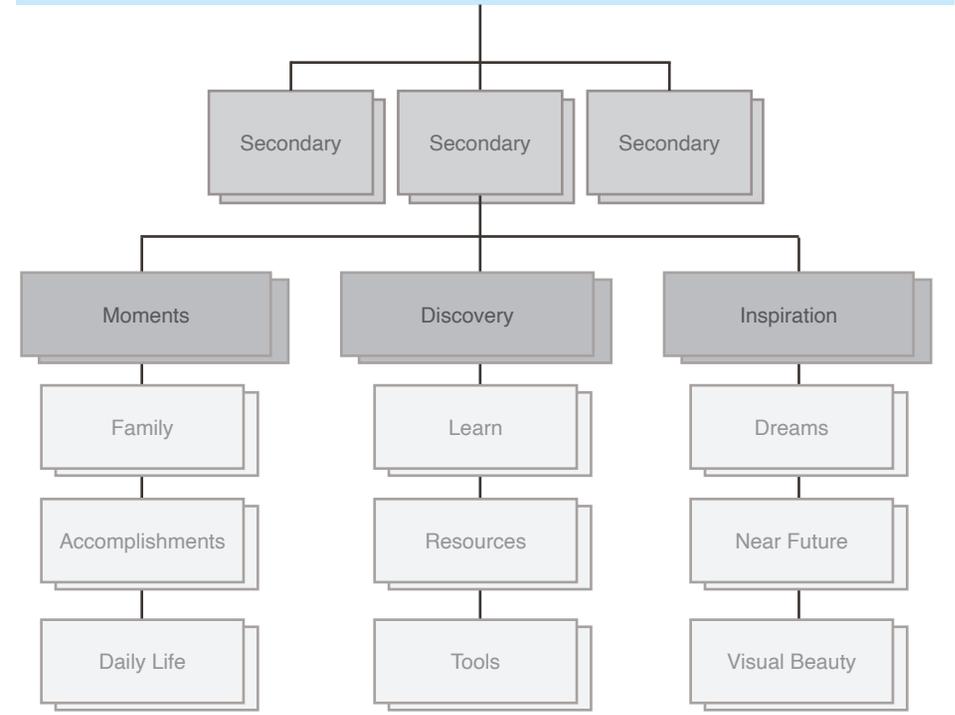
Overall membership and auto refi users are very similar overall. Their ages (46 compared to an average of 47) and incomes (\$65,000) as compared to an average of \$63,000) are essentially the same as our overall membership. When examining P\$ycle demos, the percentages are pretty much the same as the average for all DS households. From Tyler's multiple viewpoints, and the only persona I can see for auto refi that makes them different from our overall membership is the member has an auto to refinance.

- » 25-50, with incomes between \$50k and \$100K
- » F2 (Upscale Earners)
- » F3 (Mass Middle Class), and Y1 (Upwardly Mobile)



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Mass Market





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Fin