

# AMERICAN BANKER.

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## Laughing All the Way?

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**It's all fun and games, until someone loses their free checking. And then, according to some banks, there should still be fun and games.**

When it comes to breaking sobering news to customers, like discontinuing a popular product or conveying information about managing cyber-security, the trick may not be just what you say but how you say it. And using a lighter, even humorous, touch can help soften the blow of difficult information by making it more palatable.

Take for example U.S. Bancorp's recently launched campaign on account security. It was aimed at warning consumers not to share too much personal information, so as to combat account fraud and identity theft. The Minneapolis super-regional produced a series of online videos featuring "Tami the Oversharer"-a character who amusingly typifies exactly the kind of behavior that the company would not want its U.S. Bank customers to espouse.

In one video, Tami, on a first date, shares the password she uses for all of her online accounts. She also divulges her first pet's name and mother's maiden name-the kind of information that typically is fodder for security questions. In another short, Tami, with comical excitement, explains to a psychic that she'll be coming into a lot of money as she's recently been asked to send her bank account and routing information to an anonymous party in Malawi.

While U.S. Bank Chief Information Security Officer Greg Wood agrees "there's certainly nothing funny about cyber-security," he says the Tami campaign serves an important purpose in "getting the attention" of customers. "The fear-based messages are out there already," Wood notes. With the new campaign, U.S. Bank wanted "to connect with customers ... in a different way."

The specific messages the campaign conveys (keep passwords secret, do not share account numbers) are nothing new. But Wood believes the satirical bent of the four ads, which were posted on YouTube and on U.S. Bank's Facebook page, channel the message in a way that will resonate more strongly with American consumers, who nowadays often get more of their news from humorous shows like "The Daily Show" than they do from more straightforward broadcasts.

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The "Tami" ads got more than 10,000 hits on YouTube alone in the first week after they were posted.

As Wood points out, a bank may get only 15 minutes of a customer's attention out of the hundreds of hours he or she might spend online in a month. He says banks "need to step up" and make a greater effort to engage customers in any way that they can when conveying important, educational information, in order to protect and enhance their role as trusted service providers.

Wood says feedback on the Tami campaign has been positive so far, and U.S. Bank plans to design future campaigns with a similar strategy in mind.

A playful edge also has worked well for Extraco Banks in Waco, Texas. Extraco found itself the bearer of bad news when it decided to get rid of its free checking products late last year. Executives decided to take a lighter approach in hopes of winning over potentially put-out customers.

Before changing its product terms, Extraco sent out postcards to customers, advertising a link to an interactive online game. The game featured a virtual customer, James, who voiced his frustration with the demise of the bank's free checking and then walked users through questions about their banking habits-such as their average balances and debit card usage patterns. This information, in turn, was used to help steer customers to new checking products that could potentially save them fees or earn them a \$50 credit from the bank.

The concept of "gamification" has been used by television shows and retailers to liven up websites and engage consumers. Extraco executives had heard about the approach and were looking for a place to apply it, according to Libby Cain, the bank's vice president for marketing. The discontinuation of free checking seemed an intriguing, if not risky, area to try it.

"We knew it was going to be a painful conversation with customers," Cain explains. Creating a character who was frustrated with the new policy "acknowledged their anger and their fears ... and said, 'Here's the silver lining to this cloud.'" Beyond having their emotions validated, customers could be gently nudged toward new account types that potentially could work better for them, and for the bank.

Cain says Extraco first notified affected customers in early November, 60 days before the conversion, and followed up with a couple of reminder emails. Nearly 21,700 mailings were sent out, and 4,250 customers who received them went online to play the game.

Of those who played, 14 percent chose to convert their account to the Bonus Banking account that the bank was promoting, a result several times better than the 2 percent conversion rate that Cain says would have been more typical.

Given the campaign's success, Extraco plans to take a similar approach with four other projects, including a small business Bonus Banking promotion and a green initiative. But given the reputation banks have developed with consumers in recent years, could these light-hearted displays be taken as mocking? Here again, it's not always what you say, but how you say it.

"There's a real fine line. We don't want to come off as being glib," Cain notes. "There is very real pain being felt by consumers today, and we have to know the line between humor and being conceited. But having some campaigns that have a lighter attitude, consumers appreciate that type of communication."

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