



4 Campaigns Every Community Financial Institution Should Launch

Strategies for Every Stage of the Account Holder Journey

Discover four proven campaigns that help community financial institutions strengthen relationships, encourage product adoption, and create more meaningful engagement throughout the account holder journey.



Great Campaigns Solve Real Problems

The most effective marketing campaigns don't begin with a product – they begin with an opportunity.

Whether you're welcoming new account holders, recognizing important milestones, or introducing relevant products, every communication should provide value while moving the relationship forward.

Inside this playbook, you'll find four practical campaign ideas designed specifically for community financial institutions. Each campaign includes strategic guidance, recommended timing, data considerations, and measurement tips you can adapt to your own marketing platform. Use these examples as a starting point, then customize them to reflect your institution, your goals, and the unique needs of your community.

★ INSIDE THIS PLAYBOOK

Each Campaign Includes:

- Why the campaign works
- A campaign snapshot
- Recommended structure and timing
- Data you will need
- Ways to measure success

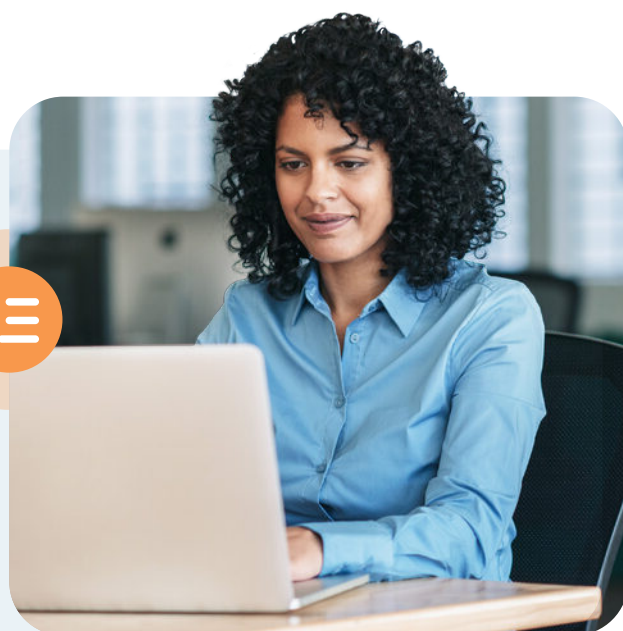


Table of Contents

Introduction	1
Happy Birthday Campaign	3-5
One-Time Loan Promotion Campaign	6-8
New Customer Onboarding Campaign	9-11
Product Onboarding Campaign	12-14
Campaign Planning Checklist	15
Choose a Marketing Platform Built for You	16

Happy Birthday Campaign

Birthday campaigns create a simple and easy opportunity to recognize account holders as individuals.

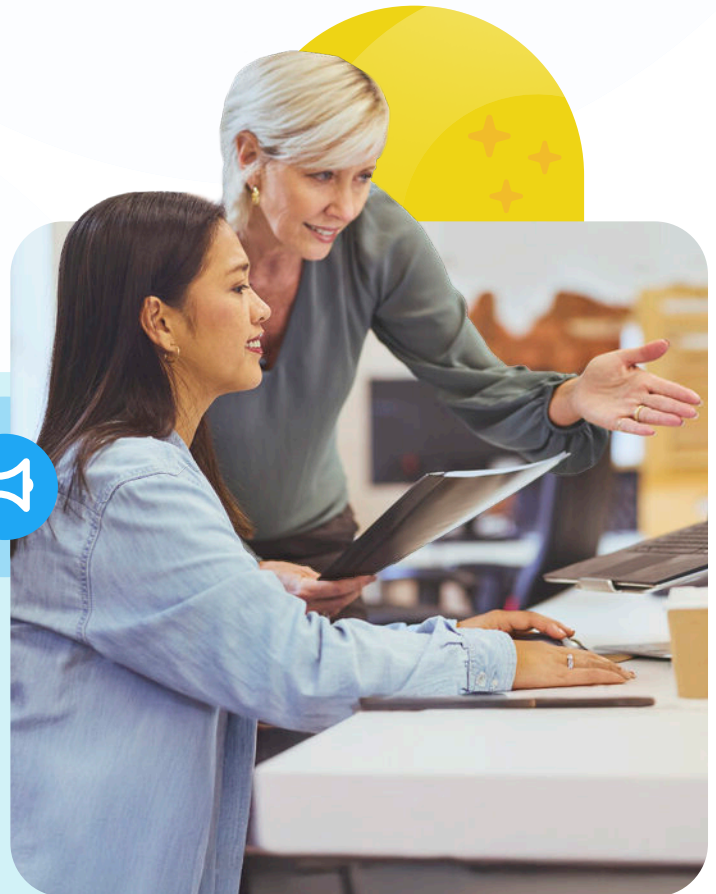
A thoughtful message can strengthen goodwill, reinforce your personal service, and keep your brand present during a meaningful moment.



Because this communication is centered on recognition rather than promotion, it can feel more genuine than a typical marketing message. The goal is not immediate product adoption, but building a stronger relationship that supports future engagement.

CAMPAIGN SNAPSHOT

- **Goal:** Strengthen account holder relationships
- **Campaign:** Automated, recurring
- **Recommended Frequency:** Annual
- **Primary Channel:** Postcard or email
- **Estimated Setup Time:** 15-30 minutes
- **Difficulty:** ★☆☆☆☆ Beginner





Why It Works

Most marketing asks account holders to take an action. Birthday campaigns do something different: they recognize an important personal milestone without requiring anything in return. **That distinction matters.**

A simple, well-timed greeting can reinforce the idea that your institution values the relationship, not just the account. It also provides an opportunity to express warmth, personality, and appreciation in a way that aligns naturally with relationship-based service.

BEST FOR

- Strengthening long-term relationships
- Reinforcing personal service
- Building brand affinity
- Maintaining year-round engagement



Recommended Campaign Structure

Schedule your birthday message to arrive shortly before (postcard) or on (emails) the account holder's birthday. Keep the communication personal and appreciation-focused.

A warm greeting, a brief thank-you, and consistent branding are all that's needed to create a memorable experience.

⌚ Timing: One week ahead if sending a postcard, or same-day if sending an email.

i Channel: Postcard or email.

🎯 Message Focus: Celebrate the milestone, thank the account holder for their relationship, and reinforce your institution's personality.

! Call to Action: Keep it subtle or omit it altogether. Recognition should remain the focus.

✓ Measuring Success: Birthday campaigns aren't intended to drive product adoption. Instead, evaluate success by measuring the health and consistency of the campaign over time.

USING YOUR DATA

- Account holder birthdate
- Mailing address and/or email address
- Active account holder status

KEEP IN MIND

- Personalize the greeting if possible
- Avoid pairing birthday messages with aggressive product offers
- Consistency is more valuable than complexity

CONSIDER TRACKING

- Delivery rate
- Email engagement (when applicable)
- Returned mail
- Customer feedback
- Campaign consistency

PROMOTE RELEVANT PRODUCTS

One-Time Loan Promotion Campaign

The best loan promotions reach account holders before they begin comparing rates or submitting applications.

By introducing relevant lending products at the right time, your institution can stay top of mind throughout the decision-making process.



Whether you're promoting auto, home equity (HELOC), or personal loans, targeted campaigns put your message in front of account holders who are most likely to benefit.

CAMPAIGN SNAPSHOT

- **Goal:** Increase loan awareness and applications
- **Campaign:** One-time promotional campaign
- **Recommended Frequency:** Annual
- **Primary Channel:** Postcard or email
- **Estimated Setup Time:** 20-30 minutes
- **Difficulty:** ★☆☆☆☆ Beginner



Why It Works

Most borrowing decisions begin long before someone applies. Account holders often spend days or weeks researching their options, comparing rates, and considering lenders.

By introducing relevant loan products early, your institution becomes part of that conversation before competitors have the chance. Well-timed promotions also demonstrate that you understand your account holders' financial needs rather than sending the same offer to everyone.

BEST FOR

- Promoting seasonal lending campaigns
- Increasing loan awareness
- Targeting qualified account holders
- Supporting lending growth



Recommended Campaign Structure

Schedule the campaign around a seasonal promotion, rate special, or lending initiative. Focus on a single loan product and explain how it helps solve a specific financial need.

- 🕒 **Timing:** Launch around seasonal opportunities or promotional periods.
- 📧 **Channel:** Postcard or email.
- 🎯 **Message Focus:** Highlight the loan's benefits, key features, and a next step.
- ❗ **Call to Action:** Encourage account holders to learn more or start the application process.
- ✅ **Measuring Success:** Unlike relationship campaigns, loan promotions should be evaluated by both engagement and conversion.

KEEP IN MIND

- 🕒 Promote one loan product at a time
- 🎯 Target account holders who don't already have the loan you're featuring
- 📧 Use clear, benefit-focused messaging
- ❗ Include a simple, visible call to action

USING YOUR DATA

- 🕒 Current loan ownership
- 📧 Contact information
- 🎯 Active account holder status
- ❗ Age or eligibility requirements (if applicable)

CONSIDER TRACKING

- 🕒 Email open rate
- 📧 Click-through rate
- 🎯 Loan applications
- ❗ Funded loans
- ❗ Campaign conversion rate

New Account Onboarding Campaign

The first few weeks after a new account opening present one of the best opportunities to establish trust and encourage long-term engagement.

A thoughtful onboarding campaign helps account holders understand your institution, find services, and feel confident about their decision.



Rather than overwhelming new account holders with information all at once, a series of timely communications introduces valuable resources at a pace that's comfortable for them.

CAMPAIGN SNAPSHOT

- **Goal:** Build confidence and encourage early engagement
- **Campaign:** Automated onboarding campaign
- **Recommended Frequency:** With every new account
- **Primary Channel:** Email and print
- **Estimated Setup Time:** 30-45 minutes
- **Difficulty:** ★★★☆☆ Intermediate





Why It Works

The first month of a new banking relationship often shapes long-term engagement. Account holders who understand your services and feel supported early are more likely to adopt digital tools, respond to future communications, and deepen their relationship over time.

A structured onboarding campaign also ensures every new account holder receives a consistent experience. By answering common questions and introducing services gradually, your institution can build confidence without overwhelming the recipient.

BEST FOR

- Creating positive first impressions
- Increasing digital service adoption
- Building long-term relationships
- Establishing consistent communication



Recommended Campaign Structure

Welcome new account holders with a series of timely communications that introduce your institution, answer common questions, and encourage gradual engagement.

🕒 **Timing:**

Day 2: Welcome email or letter

Day 7: Introduce digital services

Day 10: Request feedback

Day 30: Recommend a relevant service

📧 **Channel:** Email and print.

🎯 **Message Focus:** Welcome, educate, build confidence, and introduce helpful services over time.

⚠️ **Call to Action:** Encourage one simple action with each communication, such as enrolling in digital banking or completing a brief survey.

✅ **Measuring Success:** Successful onboarding campaigns create engagement that extends well beyond the first month. Measure both communication performance and early service adoption to determine overall performance.

USING YOUR DATA

- Account open date
- Contact information
- Active account holder status
- Product and service enrollment

KEEP IN MIND

- Keep each communication focused on one objective
- Space messages appropriately throughout the first month
- Introduce services gradually rather than all at once
- Make every communication helpful before promotional

CONSIDER TRACKING

- Email engagement
- Survey responses
- Digital banking enrollment
- Service adoption
- Campaign completion rate

New Product Onboarding Campaign

Opening a new product is only the beginning of the account holder's journey.

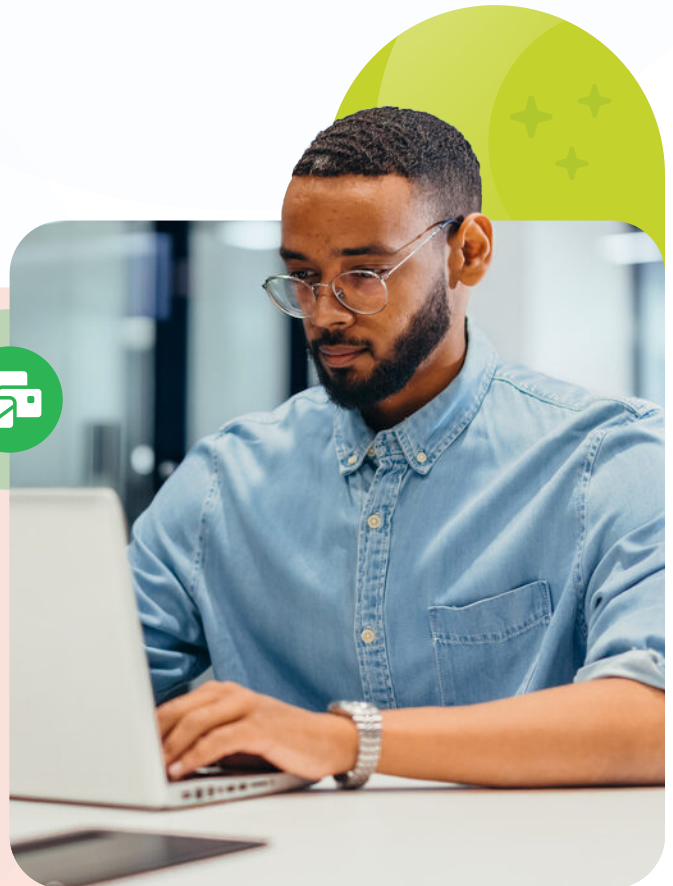
A thoughtful onboarding campaign helps account holders understand what they selected, complete next steps, and begin using the product with confidence.



By following up at the right moments, your institution can reinforce the product's value while introducing related services that make the relationship more useful.

CAMPAIGN SNAPSHOT

- **Goal:** Encourage product adoption and deeper engagement
- **Campaign:** Automated onboarding campaign
- **Recommended Frequency:** With every qualifying product opening
- **Primary Channel:** Email
- **Estimated Setup Time:** 30-45 minutes
- **Difficulty:** ★★★☆☆ Intermediate



Why It Works

Account holders may not immediately understand every feature, benefit, or next step associated with a new financial product. Timely onboarding helps close that gap by providing useful guidance while interest is still high.

Once account holders understand how to get more value from the product they selected, your institution can introduce a logical next step.

That makes cross-selling feel less like an unrelated promotion and more like a continuation of the relationship.

BEST FOR

- Encouraging early product use
- Reinforcing product benefits
- Introducing complementary services
- Building deeper relationships



Recommended Campaign Structure

Begin by welcoming the account holder to the new product and explaining how to get started. Follow up later with a related product or service that complements the original choice.

Timing:

Day 2: Welcome and product guidance

Day 30: Introduce a relevant next step

 **Channel:** Email.

 **Message Focus:** Help account holders understand the new product, complete key actions, and discover additional value.

 **Call to Action:** Encourage one clear next step, such as activating a feature, enrolling in a service, or learning about a complementary product.

 **Measuring Success:** Evaluate whether account holders are engaging with the campaign, adopting key features, and responding to relevant follow-up offers.

USING YOUR DATA

-  Product open date
-  Product ownership
-  Contact information
-  Related product + service enrollment

KEEP IN MIND

-  Lead with education before promotion
-  Match follow-up offers to the original product
-  Avoid recommending products the account holder already uses
-  Keep each communication focused on one next step

CONSIDER TRACKING

-  Email engagement
-  Feature or service activation
-  Product usage
-  Follow-up offer response
-  Additional product adoption

Campaign Planning Checklist

Every successful campaign begins long before the first email or postcard is sent. Use this checklist to organize your strategy, refine your message, and create more meaningful communications that resonate. **Check off each box as you complete the steps.**

- ☐ **Define One Clear Objective:** Every message should support one measurable goal, not multiple competing priorities.
- ☐ **Identify the Right Audience:** Use available data to reach the account holders most likely to benefit.
- ☐ **Deliver the Right Message:** Match your message to the recipient's needs, interests, and stage of the relationship.
- ☐ **Choose the Best Channel:** Select the communication channel that best supports your message and audience.
- ☐ **Time It Thoughtfully:** Reach account holders when your message is most relevant and valuable.
- ☐ **Personalize Whenever Possible:** Relevant details help every communication feel more timely, meaningful, and authentic.
- ☐ **Focus on One Next Step:** A single, clear call to action encourages stronger engagement than multiple competing asks.
- ☐ **Review Before Launch:** Verify your audience, messaging, personalization, and links before every campaign.
- ☐ **Measure and Improve:** Use campaign results to refine future communications and strengthen long-term performance.

A PLATFORM BUILT FOR YOU

Create Smarter Campaigns with Connect by Main Street™

Since 1998, Main Street has helped thousands of community institutions nationwide find what they need to serve better. That experience has been channeled into Connect – our core-integrated marketing and engagement hub purpose-built for you.

Connect is designed with your people and products in mind, and with available modules, it can always scale with your needs. Backed by guided implementation, training, and responsive human support, Connect and the team behind it are here to help you grow.

AUDIENCE SEGMENTATION

Create precise audiences using core data, demographics, products, and account relationships.

EMAIL MARKETING

Design, personalize, and deliver targeted emails that strengthen account holder relationships.

PRINT MARKETING

Launch personalized postcards and print campaigns without managing multiple vendors.

PERFORMANCE & ANALYTICS

Measure engagement, monitor adoption, and uncover insights to improve future campaigns.

SURVEYS

Collect meaningful feedback to understand account holder needs and identify opportunities.

CLARITAS P\$YCLE® PREMIER

Access powerful demographic and lifestyle insights to build smarter, more relevant campaigns.



Ready to Put These **Campaigns** into Practice?



Scan to discover how Connect can help your institution create, launch, and measure more meaningful campaigns.

 866-410-4000

 contact@mainstreetinc.com

 www.mainstreetinc.com

connect
by main street