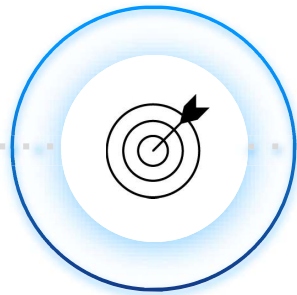


SMARTMARKETING™



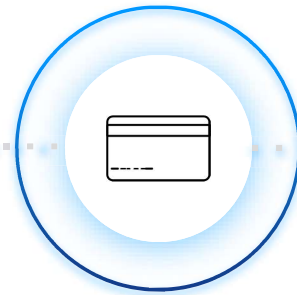
LEAD GENERATION

- MARKETING STRATEGY
- CREATIVE DESIGN
- CAMPAIGN OPTIMIZATION



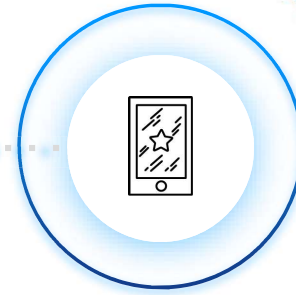
PROSPECT MARKETING

- ONBOARDING EMAIL CAPTURE
- RESUME APP MESSAGING
- GEOFENCING & RETARGETING
- PEOPLE-BASED CAMPAIGN



NEW ACCOUNT MARKETING

- STRATEGIC ENGAGEMENT
- HOW TO OPEN/FUND ACCOUNT
- HOW TO ACTIVATE CARD
- FINANCIAL WELLNESS



CUSTOMER RELATIONSHIP MARKETING

- GLOBAL MARKETING
- INCENTIVE/REWARD FEATURES
- REFERRAL MARKETING
- UPSELL & CROSS-SELL