

Marketing Planning for Launch of NewPath Loansm

Marketing Objectives:

- Introduce NewPath loan into the military marketplace. Raise awareness of new product with military influencers and potential new customers
- Generate increased traffic into Pioneer Services LPO's for loan applications
- Position the Pioneer Services brand to benefit from connection with MidCountry Bank and the FDIC request for responsible low dollar loans
- Educate service members on how to better manage their finances including the benefits of starting a savings plan

Marketing Strategies:

- Leverage relationships with key influencers (military leaders/community organizations) to support/endorse product
- Implement comprehensive PR plan to gain national and local media exposure.
- Generate awareness of and request for product through heightened advertising, direct marketing and grassroots marketing efforts

Key Audiences:

- Military leadership
- Military organizations (AUSA, ASYMCA, Navy League, etc)
- Community/consumer organizations (BBB, local Chambers, CRL, etc)
- Military/financial press (national/local)
- Military prospects (active duty)
- Military spouses (as influencers)

Product Positioning:

- The NewPath Loan is a responsible, affordable loan that helps service members pay off or avoid high-cost loans (Payday Loans, Cash Advances, etc), and gives them the knowledge and a plan to keep their finances on track.
 - Immediate help with a \$1,000 loan.
 - On-the-spot financial fitness education.
 - \$50 reward (for paying off loan on time) in a NewPath Savings Account

Marketing Tactics

- Associate Training/Awareness
 - Key messages (talking points/Q&A/backgrounder) for PS frontline associates
 - WestWord article
 - Friday BEST Message
 - MidCountry Bank POV (Point of View) article
- Military Relations
 - Key messages (talking points/Q&A/backgrounder)
 - Leadership and organization briefings/events
 - Influencer email
 - VIP article
- Public Relations
 - Secure placement of articles in key media outlets (support from 3rd party firm to identify & pitch story):
 - o Group 1: Select national reporters/pubs
 - o Group 2: Select industry/banking pubs
 - o Group 3: Local LPO markets/military pubs/spousal sites
 - National release Business-Wire
 - Spokesperson: Tom Holcom
- Printed Sales Collateral
 - Influencer flyer/leave behind
 - Flyer also used for customers (newcomer/welcome kits or at events)
 - Inclusion of NewPath loan message in Products & Services brochure & flyer
- Websites
 - News release on PS.COM
 - Product description on PS.COM (specialty loan section)
- Print Advertising
 - National exposure in Military Times (2 insertions). Page dominate/4C.
 - Print schedule in 18 LPO market military newspapers (70 total insertions).
 Page dominate/B&W.
- Direct Marketing
 - Postcard mailing to prospects in LPO markets. Purchase list of on-base addresses.
- Fulfillment
 - NewPath Savings Account disclosure packets
 - NewPath Savings Account welcome letter/packet
 - \$50 notification letter (at loan maturity...\$50 released or removed)

NewPath Loan Product Marketing & Communications Activity Calendar

as of 8.13.07	- 1	August '07			September '07				October '07				
Week of	5	12	19	26	2	9	16	23	2	9	16	23	30
Associate Communications/Training													
Product Launch Date (8.13.07)													
LPO Training - Key messages/Operations													
Friday's BEST Message (8.10.07)													
WestWord Article													
MidCountry Bank "Point of View" Article													
Military Relations/PR													
Condition Market Influencers-Delivery of Key Messages (Starting 8.13.07)													
Leadership & Organization Briefings/Events					^								
Product Flyer -Influencer Leave Behind													^
Influencer Email							>						
VIP Article													
Public Relations													
News Release on PS.COM (Posted 8.13.07)													^
Media Pitching (Group 1: national reporters/pubs)													
Media Pitching (Group 2: industry/banking pubs)													
Media Pitching (Group 3: LPO markets/military pubs/spousal sites)													
National Release-Business Wire (Final posting date pending outcome of Media Pitching efforts)													-
Customer Promotions/Fulfillment				<u> </u>		<u> </u>							
Product Description on PS.COM (8.13 forward)													>
Local Print Advertising (LPO market military pubs/B&W)													
National Print Advertising (Military Times/4C)													
Prospect Direct Mail Postcard (Projected mail drop date)							Х						
Product Flyer - Customer Distribution (8.26 forward)													>
Fulfillment													
NewPath In-Office Savings Account Disclosure Packets (8.13 forward)													>
New Path Savings Account Welcome Package (8.13 forward)													>
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