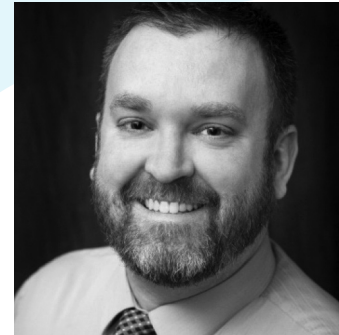




Real Talk: How Six Financial Marketers Are Creating Value in Social Media

WHAT'S WORKING TODAY AND WHAT'S NEXT FOR TOMORROW

Ever wonder what everyone else is doing in social media? We talked to six leading financial marketers about how they're succeeding today and planning for the next big thing. Get their insights on strengthening your social strategies, unlocking the power of employee networks and creating next-level content that drives engagement.





Aaron Bowersox

SOCIAL MEDIA COORDINATOR,
CONSUMERS CREDIT UNION

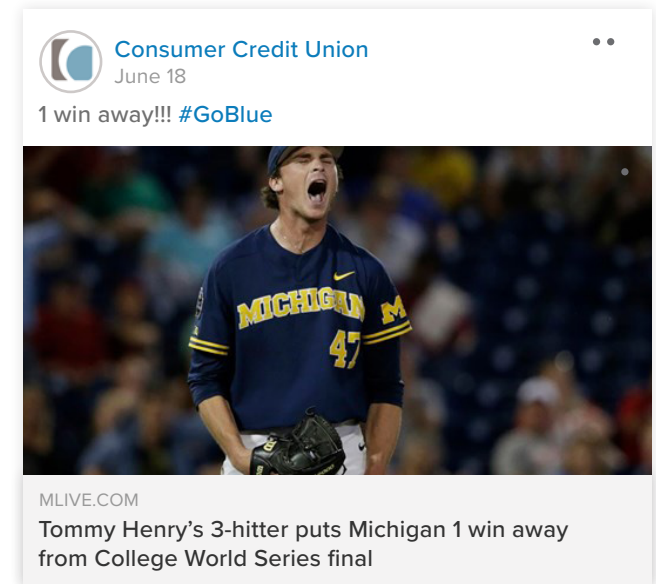
With a background in creative writing, photography and video, Aaron brought unique experience to his social media position at Consumers Credit Union. He saw the opportunity to more deeply engage customers with dynamic, attention-grabbing social content.

Think visually.

What themes do you emphasize on social media? We try to make our social media very community-focused and make sure that our posts are relevant to our members. We use a wide variety of post types, including pictures, videos, and blogs. Recently, we've been working on dual purpose weekly review videos to reach our members and potential employees.

Were there any posts from your company or from an employee that performed particularly well? We have a post right now with Kalamazoo Candle Company, a local business partner, that has been doing well. We boosted it to target business owners and the insights have shown some unique demographic fluctuations in our viewership for it. We recently posted a TV screen cap of a Michigan baseball game and the post exploded. That was unexpected! You never know what people are going to love. It pays to experiment.

Will this influence other campaigns? We are definitely moving toward more videos. We've started a new campaign for our business partners that we're excited about. Video testimonials are an influential type of content that displays the success of our members when they work with our mortgage and business departments.





40%

OF PEOPLE ARE MORE
LIKELY TO RESPOND
TO VISUAL CONTENT
LIKE VIDEO.

"We're proud to be able to reach our members how, where, and when they want."

You talked about video, but are you using any other content marketing and why? Our blog is the backbone of our content marketing. It's a fantastic way to get our name out there, improve SEO, and move people to our website. One of the main drivers of getting people to the blog is through social media. Sharing the blog there gives us another opportunity to

connect. Even though we're moving toward more video, we know that the written word is still valuable! Not everybody loves video. We also use podcasts to bring financial education to our members. They can read a blog on their computer, check out a video on their Facebook app, and listen to our podcast while driving.

BOTTOM LINE:

Make the content visual and relevant

According to [Zabisco](#), 40% of people are more likely to respond to visual content like video. Video content can drastically increase your reach, but you must appeal to the community you serve.



Erin Fox

SOCIAL MEDIA MARKETING
MANAGER, CROSS COUNTRY
MORTGAGE

Erin Fox is an experienced digital marketer growing social media programming for Cross Country Mortgage. While social media can be unpredictable, Fox knows that being human always works.

People trust people, they don't trust brands.

How do you get employees engaged in social? We have an uploader where people can upload their own photos and behind the scenes content. That incentivizes them on their personal social because then they're thinking about interesting, behind-the-scenes or real-life story content that could be shared on corporate channels. If they get tagged it's great for their own personal brand awareness or they feel like they're a stand-out employee. User-generated content is so successful. People trust people, they don't trust brands, right?

Were there any posts that performed particularly well? In our industry, a big thing is [house] closing stories. In this case of user-generated content, it would be their photo, then the story of that individual, and start to fill in the color of that person's experience.

Additionally, volunteer opportunities or branch takeovers on our Instagram stories, where someone gives you a tour of the community that they work in and their daily lives.



CrossCountry Mortgage, Inc.

June 11



The CrossCountry team is giving back to our local community! Our corporate office is collecting books to donate to the Cleveland Kids' Book Bank - an organization that provides free books to children in need.



“We’re really focused on video and showcasing real people”



CrossCountry Mortgage, Inc.

June 11

Our team at CrossCountry Mortgage, Inc. Bobby Clifton spent a build day with Habitat for Humanity of Metro Louisville as a way to give back to their community.

What do you see as your institution’s digital marketing future? We’re really focused on video and showcasing real people in those videos. I think we’ve had a lot of explainer videos. If it’s in a video, people are much more likely to retain educational information. Data has shown you also receive more engagement.

BOTTOM LINE:

Get real! Humanize your content and who delivers it.

Social media demands authenticity and you’ll drive stronger results with content that features real people or is delivered by the real people at your bank - your employees! You have the opportunity to build trust by humanizing your brand.



Mandolyn Mackenzie

DIRECTOR OF MARKETING
FLANAGAN STATE BANK

Mortgage loan officers have long built their businesses on personal relationships. Today, Mandolyn Mackenzie of Flanagan State Bank is empowering her institution's loan officers to expand those relationships in social media and use it to close more deals.

Empower loan officers on social media.

Were there any posts from your company or from an employee that performed particularly well? The posts that get the most engagement are definitely either a closing or where a client is featured. For loan officers, those are so easy to share; somebody's got the keys to their home or they're at the end of the process. We definitely see a ton more engagement when someone is featured like a client.

Do you see this influencing other campaigns/posts? Yes, I remind the loan officers that what really works well are your closing photos or when you're out in the community. Since we are so spread out geographically, it's up to them to get that information. I can't do it. I am not at their closings or at their events, for the most part. So, it depends on if they want to put the effort into doing it. But, they know that that's what's going to be best.



Flanagan State Bank
June 5

Golf, delicious food, and great company - not a bad Monday! Some of our talented mortgage team enjoyed the BNAR (Bloomington-Normal Association of Realators) 2019 Golf Outing earlier this week. Scott Swope and Tara Boyd represented us on the course, while Alex Betts, Ryan Augburger and Jordan Kessinger served up brisket and BBQ pulled pork from Longhorn Smokehouse.





64%

OF BUYERS FOUND THEIR
AGENT THROUGH A
REFERRAL, WEBSITE OR
SOCIAL MEDIA

What do you see as your institution's digital marketing future? At this point, we're giving [loan officers] the ability to post and promote content. There are some other institutions that don't even allow their loan officers to ever post anything. We are making sure everyone is compliant and their pages are active. We are giving them the tools to do more if they would like through Denim Social.

"We definitely see a ton more engagement when someone is featured like a client."

BOTTOM LINE:

Set your loan officers up for success with social media.

In the ever-changing landscape of the financial world, it is crucial to make sure your loan officers are set up for success. Sixty-four percent of buyers found their agent through a referral, website or social media and this means there is opportunity for loan officers too. Lenders should encourage loan officers to focus on the content themes that will help expand reach.



Andrew Kramer

MARKETING AND SOCIAL
MEDIA COORDINATOR,
PARAMOUNT BANK

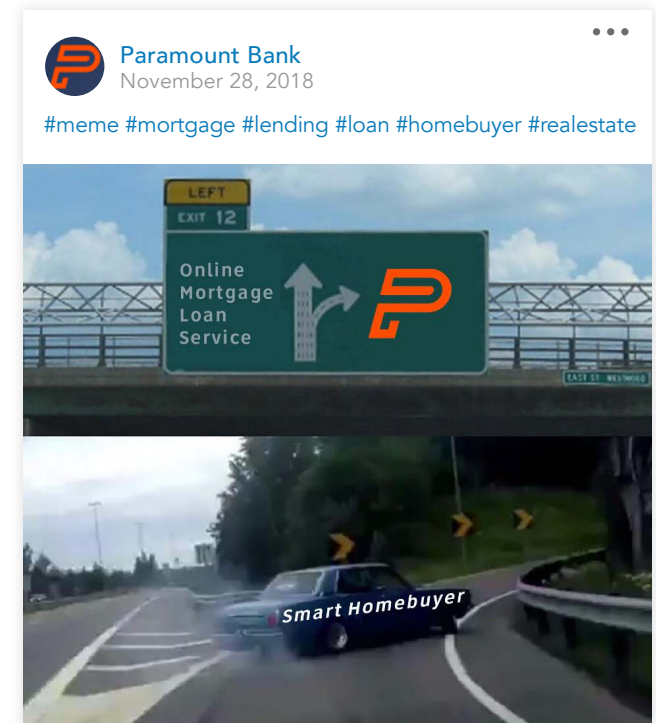
Some say that no one wants to follow a bank, but Andrew Kramer's goal is to change that. He is breaking the norms of typical banking content with memes and humor in Paramount Bank's social strategy.

Drive engagement with fun content.

Were there any posts from your company or from an employee that performed particularly well? We made a meme like this one, which got tons of likes and shares. Our Facebook had 700-800 followers at the time, and this got over 2000 impressions. I think humor plays a role in it. Humor is the world's medicine; people love to laugh. If something's got some humor to it, they'll be more apt to share it, like it, etc. I always say: "nobody wants to follow a bank," but we're trying to change that mindset by using humor, satire, and interesting things, in addition to market updates and such.

Do you see this influencing other campaigns/posts? It was a proof of concept. I suggested humorous content to the execs here, but some of them were kind of apprehensive about it, and understandably so. This kind of content is unorthodox for a bank, even

though for a regular person, it wouldn't be. This post was proof that what we were doing is a good way to move forward.





MILLENNIALS ARE

44%

MORE LIKELY TO ENGAGE
WITH HUMOUROUS
CONTENT

Are you using content marketing and if so, why? Yes, we use articles both from [Denim Social's] bi-weekly email and our company blog. We try to post once a day, and I will sometimes use those articles from Denim to fill-in the blanks. Recently, we revived the blog on our website. My boss and I have been writing articles on things like holidays, recipes, weekly market updates, all of which keep things fresh. We've been sharing these types of articles so we can get more traffic to our website, which is ideal.

What sparked your interest to revive the blog? It's just a good idea to have articles and blog posts on your website. It gives people good reason to go to it. Our website is a place where people can upload documents, learn more information about mortgages, and hopefully, call one of our loan officers because they all have profiles. Putting the articles on the website is like leading a horse to water, you can't make them drink, but you can lead them there with your content.

BOTTOM LINE:

There is power in humor and practical information.

Millennials are 44% more likely to engage with humourous content and 30% more likely to engage with informative content. Humor and useful information can jumpstart engagement and remind followers why they follow your brand in the first place!



Maureen Cioni

SOCIAL MEDIA COORDINATOR
MORTGAGE NETWORK INC.

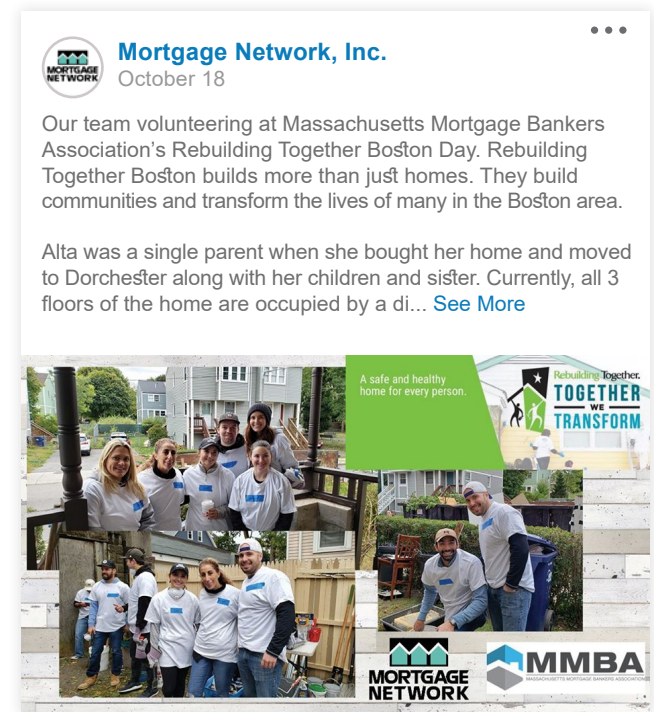
As Social Media Coordinator, Maureen made it her goal to help loan officers build trust with customers -- and that meant showing them how to be human on social. By going digital and sharing real stories, loan officers are reaching more customers and closing more deals.

Harness the power of social with humans, not products.

How do you get employees engaged in social? We encourage the loan officers and the rest of the company to post on social media on behalf of the company. However, we put the loan officer first. We have our own pages and corporate branding, but we'd rather support them and help them gain followers.

Were there any posts that performed particularly well? We have posts about [house] closings, where that person is tagged in the closing. They are excited so they comment on it, and then their friends see it, it's a feel-good post. That gets a great amount of traction. The second thing that does really well are the giving back posts. We love to participate and give back in our local communities. We will spend a day with Habitat for Humanity or help build a bunch of beds for a nonprofit program in the area. Those posts always provide a huge uptick in our engagement

on the page, along with new people seeing and liking the post. Our biggest [posts] are the ones that people are personally involved in, they strike a chord with people.





OF PEOPLE ARE UNLIKELY
TO BECOME EMOTIONALLY
ATTACHED TO A BRAND
UNLESS THEY INTERACT
AND COMMUNICATE WITH
IT ON SOCIAL MEDIA

What do you see as your institution's digital marketing future? I see more content geared toward the consumer experience, and how they want to be contacted. There are more options with digital. Are you going to insert an interactive link or a calculator that the consumer can play around with? Or are you going to insert a dynamic video where you are actually talking to them? We encourage

Loan Officers to become more personal and localized with their digital marketing. Video can help with this, and we see video marketing on social becoming more interactive & consumer focused. There's a lot of untapped technology we can delve into. The mortgage industry as a whole is usually a little bit behind the current technology, so I think we have some catching up to do.

"Our biggest [posts] are the ones that people are personally involved in, they strike a chord with people."

BOTTOM LINE:

Building trust = building business

Being on social media gives brands the opportunity to make a personal connection with customers. According to the 2018 Edelman Trust Barometer, 39% of people are "unlikely to become emotionally attached to a brand unless they interact and communicate with it on social media." Social connections help customers feel secure enough to trust you with their business. Social is an essential step to increasing business development.



Randy Baker

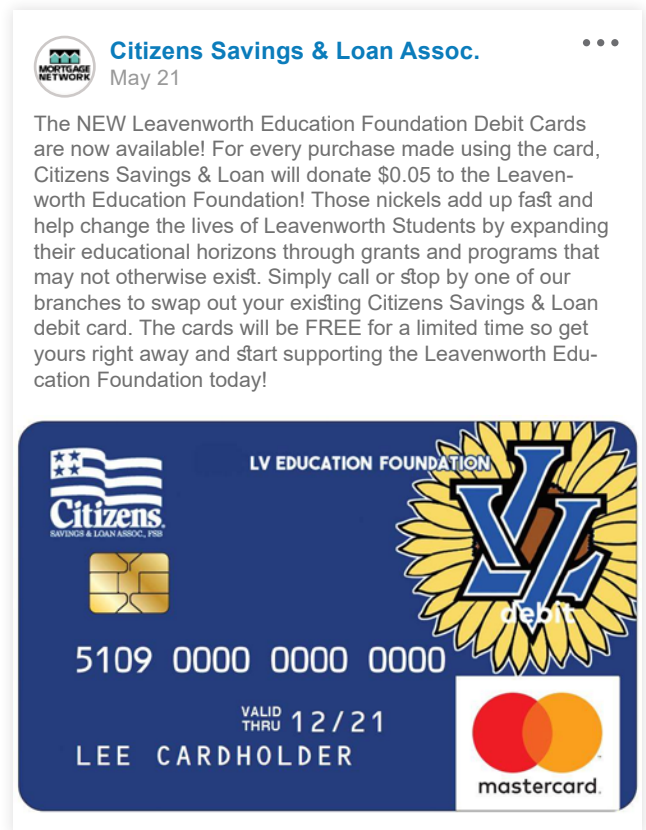
CEO, CITIZENS FSB

When Randy Baker came to Citizens FSB as CEO, they had no social media at all. He quickly launched LinkedIn, Facebook and Twitter and since then, has steadily focused on growth. How's he done it? Tapping employee networks and engaging the community are key.

Engage your community through your employees.

How do you get employees engaged in social? We've started focusing on the three-fourths of our employees that are heavy users of social media. Right now we are getting them to start sharing our content. We're starting to see some traction there because, between all of them, we've got almost 3.5 million connections. If we can get everybody to start sharing and inviting people to the page, we should be able to blow up our social media.

Were there any posts that performed particularly well? We launched a school-branded debit card program; for every purchase made with the debit card, we give five cents back to the school's foundation. It did very well because people saw that we want to give back to our school districts. The school can get \$2500 to \$5000 a quarter for doing nothing except offering our debit card to their students, faculty, and alumni. We had 2800 people and 370 engagements with our Leavenworth Education Foundation card.





EMPLOYEE
NETWORKS HAVE

10X

AS MANY CONNECTIONS
AS A FIRM'S BRAND PAGE
FOLLOWERS

What do you see as your institution's digital marketing future? [The blog is] kind of the next thing we're working on. I envision making a blog that talks about the common sense of things you do in the financial realm, whether it's business or personal because we see crazy things out there.

"between all of [our employees], we've got almost 3.5 million connections"

BOTTOM LINE:

Your employees increase reach within your community.

Citizens FSB found the right balance in providing value to customers AND the community. Social media can be a powerful tool for institutions to showcase community involvement and employees can act as necessary amplifiers. If a brand trains its employees to share on their individual social media accounts, it empowers employees to form 10x more authentic relationships with customers. This turns your employees into visible advocates within the community.

Denim Social

Social Media Tools for Tomorrow

Creating engaging content and firing up employee advocacy are exciting prospects for any marketer, but social media management can be time-consuming, not to mention present compliance risks. But the right tools can help!

Whether your financial institution has just begun using social media or you're a seasoned social professional, Denim Social can make planning and executing a social media strategy simpler and lower your compliance risk.

Our tools can help you:

- Create and organize content libraries
- Schedule and assign posts
- Manage approval workflows



Ready to build your social strategy of tomorrow? Let's do it together!

[Request a demo](#) to see Denim Social and meet our team.

