

Elevate
INSPIRING FINANCIAL MARKETERS

Issue 12

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More Than Print

INNOVATIVE LEADERSHIP

Marketing innovation &
bold decision-making



Stats that Matter • Re-skilling • Print's Role

The Power of Print

In an age of digital noise, personalized print stands out. Variable data printing (VDP) gives financial marketers the power to deliver tailored, meaningful messages that build trust, drive engagement, and deepen relationships. Here's how VDP helps you connect where it counts:



Print Engages the Brain Faster & Deeper

Direct mail requires 21% less cognitive effort to process than digital media, making it easier to understand and more memorable.

Source: <https://tinyurl.com/4tjtc6ks>



Haptic Sensations Boost Engagement

Haptic printing—using textures, raised patterns, metallic foils—adds a tactile dimension that triggers more neurological activity than visual elements alone.

Source: <https://tinyurl.com/yrnxuj97>



Touch Fosters a Sense of Ownership

Physical interaction—holding, flipping, feeling heavier paper—creates a sense of ownership, increasing perceived value and emotional connection.

Source: *Printed Image blog*



Print Outranks Digital in Trust and Credibility

A significant 82% of consumers trust print ads when making purchase decisions—far higher than trust in digital ads. Source: *RDW Group*



Longer Lifespan = Better Recall

Consumers hold onto printed ads for an average of 17 days, and brand recall from print is 77% vs. 46% for digital. Source: *Printed Image blog*



Print + Digital = Powerful Synergy

Integrated campaigns combining print and digital deliver up to 400% higher effectiveness, with increases in both site visits and purchase interest.

Source: <https://tinyurl.com/yrusfnts>

NextPage[®]
More Than Print

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Perfect timing

If 2025 felt busy, 2026 is going to feel accelerated. The signals aren't subtle anymore. Demographic shifts, AI adoption, workforce shortages, tightening budgets, and rising consumer expectations have converged into a decisive moment for financial institutions. This must be the year when "managing the work" stops being enough. This is when marketing needs to be sharper, more insightful, and firmly rooted in the realities their customers face.

Demographic shifts are reshaping the opportunity map. Population movement, aging households, and younger generations delaying life milestones are all changing the demand curve for financial products. The institutions that win in 2026 will be the ones that stop relying on legacy segmentation and instead build strategy around lived realities: new Americans entering the financial system, millennials raising young families with debt burdens, and Gen Z seeking guidance more than products.

AI-powered personalization, predictive analytics, and workflow automation are redefining how marketing gets done. But here's the real shift: AI isn't just improving speed—it's raising expectations. Leaders will expect their marketing teams to generate deeper insights, move faster, and communicate

with precision. The marketers who thrive will be the ones who pair AI's horsepower with human judgment, emotional intelligence, and ethical clarity. That blend becomes a competitive advantage.



The bottom line is that 2026 should be a year that will separate the marketers who communicate from the marketers who connect."

As always, customers want meaningful interactions, not generic campaigns. They expect financial brands to understand their financial stressors, their goals, and their timing. They want transparency, empathy, and relevance across every touchpoint—from the branch to the app to the mailbox.

The bottom line is that 2026 should be a year that will separate the marketers who communicate from the marketers who connect. This is the moment for financial institutions to show up with humanity: authentic stories, timely content, real conversations, and localized outreach that builds trust at the speed of life.



Happy New Year!
Gina Danner
CEO
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Elevate

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About Elevate

Elevate Magazine, sponsored by NextPage (<https://gonextpage.com>) is a premier content platform designed for marketing personnel within financial institutions. The magazine, featuring informative and thought-provoking content, aims to highlight common challenges across financial marketing, trend-worthy items, and innovative campaign management tactics. As a thought leader in tactical marketing for the financial industry, NextPage provides invaluable insights through interviews and distribution of content, making Elevate a great source of education and inspiration for C-suite marketing executives. With a focus on community building and creating new marketing ideas, Elevate Magazine and NextPage are at the forefront of driving success in financial marketing.



Innovative Leadership

Marketing innovation & bold decision-making

When Nick Frazetta thinks about innovation, he goes back to a moment in mid-2025. His team at YTS Wealth Management had hit a pressure point during tax season. While the work mattered, the load was pulling focus from the firm's core mission. Clients needed more. The team needed clarity.

Frazetta, COO, realized the firm had reached a crossroads. His team could keep forcing an old system to work or rethink how to elevate the experience entirely. That realization sparked one of the boldest and most successful decisions in YTS Wealth Management's history.

"In a world that is ever changing and always evolving, adaptability is extremely important. We prioritize initiatives based on what is going to have the most positive impact on our clients immediately," Frazetta says. "Whether that is improving client-facing technology or back-office systems to improve their service experience, our clients are at the forefront of our decisions."



Bold leadership means making the hard decision to do less but do it better."

— Peter Murphy Lewis, Board Member, Community Bank

Innovative leadership often begins with moments like that. A shift. A challenge. A point where the familiar way forward no longer makes sense. The leaders who thrive know innovation is not chaos—it is clarity. It is seeing a better path and choosing it with intention.

For Frazetta, that 2025 turning point cemented the trait he believes defines an innovative marketing leader: adaptability. If you stay flexible, you can evolve with client needs and market demands. The mindset guides how he prioritizes initiatives. “If an idea improves the client-facing experience or strengthens the systems behind it, it moves up the list. We invest in what creates measurable impact.”

Frazetta admits the clarity led to a bold shift. After years of managing tax services internally, YTS partnered with a boutique tax group to elevate quality and scale. Outsourcing the entire function was a risk, but the payoff was immediate. “Our clients gained specialized support. Our team gained operational capacity. Hundreds of new clients joined the firm because of our expanded offering. It turned out to be an astounding success.”

At closer inspection, culture continues to be the engine behind Frazetta and his team’s decisions. YTS has built an environment where every voice carries weight. Clients give direct feedback. Leaders hold collaborative strategy sessions. Employees share insights that uncover blind spots. “Creating an



environment where everyone has a voice allows us to constantly be improving,” he says.

Still, Frazetta believes innovation must be grounded. Ideas only matter if they deliver better results. His team works backwards from what the firm does best, refining systems rather than chasing trends. “We make results-driven decisions rather than emotional ones.”

Doing Less But Doing It Better

Peter Murphy Lewis traces his view of innovative leadership back to a quiet moment in a bank board

meeting he attended. The board was debating the marketing budget. Money was flowing into sponsorships and broad awareness campaigns, yet no one could confidently explain what the bank was getting back. That silence exposed a bigger issue. Marketing had become an activity without alignment.

“Marketing teams are told to prove their value, but they are not given the systems to actually measure it,” says Murphy Lewis, who along with being a Fractional CMO, sits on the board of Community Bank in Kansas.

The 5 traits of innovative leaders

- 1 Adaptability**
 They stay flexible and adjust to new trends that improve client value.
- 2 Clarity**
 They choose initiatives that directly support how the business makes money.
- 3 Accountability**
 They track every experiment against one clear metric.
- 4 Focus**
 They guard their team’s attention and avoid chasing distractions.
- 5 Courage**
 They make bold decisions that elevate results, not ego.

Source: Nick Frazetta, YTS Wealth Management; Peter Murphy Lewis, Community Bank

The moment reshaped how Murphy Lewis thinks about bold leadership, mainly that boldness is not about chasing the biggest idea, but about focusing on the right one. “Bold leadership means making the hard decision to do less but do it better.”

Murphy Lewis believes innovative leaders share three habits: They listen to the numbers because metrics guide creativity. They build progress through small repeatable steps. They protect their team’s attention because constant context switching kills innovation.



In a world that is ever changing and always evolving, adaptability is extremely important.”

— Nick Frazetta, COO, YTS Wealth Management

The habits shape how he evaluates ideas. His first question is always the same: Does this support how the business makes money? If the answer is unclear, the idea stops. From there, every initiative must pass his hierarchy: prove it, repeat

it, sustain it. “Innovation dies when marketing teams are constantly switching contexts, and if an idea can’t be measured and can’t be repeated and sustained, then it is not a priority,” Murphy Lewis says.

One of Murphy Lewis’ boldest decisions came from eliminating an entire brand awareness budget in a B2B banking division. The ROI was a black hole. He ended up redirecting every dollar into a measurable content engine targeting one high value niche. The success metric became specific: qualified leads for bankers each week. “We traded a fuzzy brand metric for a painfully simple one.”

For him, accountability is the catalyst that makes creativity useful. His teams operate with one nonnegotiable metric and complete creative freedom within that lane. They can test anything as long as they measure everything. To him, metrics do not constrain innovation. They unlock it. They help teams aim their creativity and turn ideas into meaningful growth. “Metrics are the engine of innovation,” Murphy Lewis says. “Accountability is the only framework that makes creativity useful.”

Innovative leadership is not about louder ideas or riskier swings. It is about adaptability, alignment and a commitment to clarity. In the end, the boldest decisions are the ones grounded in purpose, built on systems and measured with intention. **E**

RE-SKILL

Retaining and attracting talent in financial marketing

A few years ago, the FAIRWINDS Credit Union marketing team noticed something unusual happening in their analytics. Campaigns that normally performed consistently started fluctuating week to week. Emails that once earned reliable engagement began dipping. Audience segments seemed less accurate than expected. While the creative work was still strong, the data behind it wasn't telling the same story.

It wasn't a crisis; it was a clue.

After digging in, Digital Marketing Specialist Jennie Opyoke recalls the problem wasn't the content or strategy—it was the structure. One role had too many responsibilities: creative execution, email deployment, automation, analytics. Too often, creativity was rushed. Data work was squeezed between deadlines.

FAIRWINDS' experience reflects what banks and credit unions everywhere are facing. Marketing has evolved faster than most teams have. Artificial intelligence (AI), automation, analytics, consumer behavior—everything is redefining the work. Institutions looking to recruit, retain and grow top talent are realizing the solution isn't just hiring new people; it's re-skilling the people they already trust.

FAIRWINDS chose to build from within. As the team shifted responsibilities and sharpened their skills, things started to click. Engagement rose. Workflows streamlined. A modern, more specialized structure emerged. "The first step is to define what you need, then assess where you are," Opyoke says. "Look at current job titles and expectations. Will these roles enable your future goals to become more data-focused, tech-focused or strategic?"

Opyoke also recommends speaking with other banks and credit unions about their marketing teams. "Choose businesses that align with your values and goals, regardless of industry, and see if there are better ideas to accomplish your future goals. That will help you make a plan for either upskilling roles, expanding the team or perhaps phasing out certain positions through attrition."

FAIRWINDS' experience is hardly unique. Today's financial marketers need more than technical skills—they need emotional intelligence. "Financial marketing is shifting away from focusing on rates and terms to a more holistic approach to financial well-being," Opyoke says. "Having a creative team that can tap into empathy and emotional connection is highly needed."



Before any upskilling effort begins, Opyoke stresses the importance of defining the future. “The first step is to define what you need, then assess where you are. If a skill does not reside within your organization, engaging with a consultant is a worthwhile investment. Telling an employee to research or ‘figure out’ a new process or technology may seem like the lower-cost option, but it generally takes more time and leads to underutilization of the technology.”

Opyoke says the upfront investment of an external consultant or implementation team will pay off with faster and deeper utilization. “Investments in technology should be viewed as a long-term strategy, not a short-term solution. Employees appreciate when leadership invests in them rather than looking outside the company. A true time investment is also needed to allow employees to practice, explore and fail.”

The Art of Continuous Learning

When it comes to how re-skilling transforms team structure, Amanda Zarle zooms out to focus on the skills themselves—and the cultural conditions needed to grow them. A fractional CMO with Marketri who has worked with scores of financial institutions, she says that rapid digital change and tightening regulations mean marketers must be adaptable and fluent in complex information.

“Having a strong mix of technical, strategic and soft skills helps marketing professionals really succeed,” Zarle says. “Marketers need to read and interpret complex financial data. Companies that master AI early will have an edge. These technical capabilities have become a fundamental skill, not an optional one.”



Investments in technology should be viewed as a long-term strategy, not a short-term solution. Employees appreciate when leadership invests in them rather than looking outside the company.”

— Jennie Opyoke, Digital Marketing Specialist, FAIRWINDS Credit Union

Strategically, marketing must now tie everything to outcomes. While every initiative should tie back to measurable business impact, Zarle recommends ditching traditional performance reviews in favor of a forward-looking, skills-first approach. “The goal is to map current capabilities against future needs. Matching personal interest with technical needs can ensure the re-skilling investment pays off in the long run.”

Zarle says the strongest programs make learning continual, immersive and

cross-functional. Borrowing from classic Fortune 500 development models, she encourages short-term rotations into IT, product or data science. “It breaks down internal silos and helps teams build long-term relationships. Nothing replaces actual hands-on experience for making the knowledge stick.”

Investing in employee growth has long been the standard to boosting loyalty and cutting down on turnover. When companies offer chances to learn new skills, they change the employee value proposition. That’s when the process goes from being just a work-for-pay transaction and more of a developmental relationship that drives personal growth and career advancement.

“Companies that prioritize developing their teams attract and keep ambitious talent,” Zarle says. “These employees feel valued. They are generally happier and more likely to stay long-term. This focus also makes internal mobility much easier, which cuts down on external hiring costs and naturally boosts morale and productivity.”

In today’s financial marketing landscape, re-skilling isn’t just a response to shifting demands; it’s becoming a proactive strategy for building modern, agile, resilient marketing teams. **E**



Financial marketing stats that matter



Trust in you

Strong institutional trust gives banks a real advantage—especially if marketing leans into security, reliability, and trust narratives.

50%

of U.S. adults picked banks over any other institution as the most trusted protector from fraud—more than a 6-to-1 margin over healthcare, fintech, retailers and others.

Source: American Bankers Association

Under pressure

Budget compression means marketers must deliver more impact with less—boosting ROI, optimizing spend, and proving value.

7.5%
7.0%

Marketing spend as a share of revenue fell from 7.5% in 2023 to 7.0% in 2024.

Source: Gartner



Balancing opportunity & risk

Mixing fintech + traditional banking indicates opportunity but also risk. Financial marketers must clearly position their brand to prevent attrition.

In a 2025 consumer survey

83%

still use a traditional bank

Over

42%

also use a fintech or non-traditional digital banking provider

31%

bank with a credit union.

Switching costs

Younger demographics are open to new providers.
Marketing must speak directly to their priorities.

~**17%**

of respondents are likely to change financial institutions in 2025; among Millennials & Gen Z, the share doubles (~37%).

Source: Drive Research



They want personal experience

Personalization is no longer optional—it's expected. Data-driven, customer-first messaging will pay dividends.

54%

of U.S. consumers want personalized experiences from financial services providers; nearly half of those said they'd share data to get better personalization.

Source: Taboola

Industry outlook looks good

Even as financial institutions remain profitable broadly, rising competition (fintechs, digital challengers) means marketing must prove differentiation, not just products.

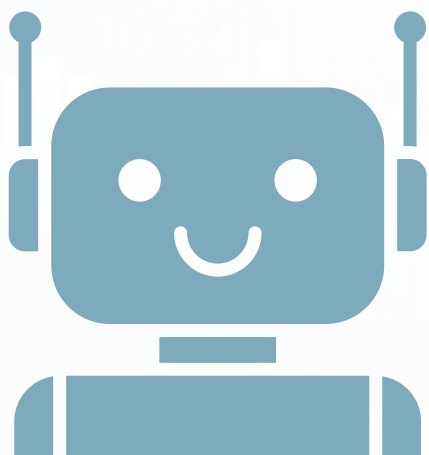
Globally, banks' revenues after risk cost hit

\$5.5 net income for the sector reached

TRILLION

\$1.2 —the highest for any industry.

TRILLION



Step lightly

While AI usage is real, this high-profile bearish bet highlights the massive financial stakes involved and the pressure on tech giants to prove the economic value of their historic infrastructure build-outs.

Michael Burry, famous for predicting the 2008 housing collapse, argues that the AI sector is in a bubble comparable to the dot-com era. His thesis posits that the \$3 trillion projected for AI infrastructure over the next five years vastly outpaces actual end-user demand. Burry specifically challenges accounting practices at companies like Nvidia, alleging they overstate the useful life of chips to justify costs. Nvidia has aggressively denied the claim in memos to analysts.

Unlock the Hidden Potential of

New Movers

Reach consumers with results-driven, timely omnichannel campaigns, combining direct mail and digital to introduce your brand to new residents. **Don't miss this opportunity** to take the first step toward effectively targeting a profitable audience today.

**Secure exclusive zip code access
before your competitors!**

SCAN TODAY TO GET STARTED!

