Issue 13

Elevate

INSPIRING FINANCIAL MARKETERS

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More Than Print

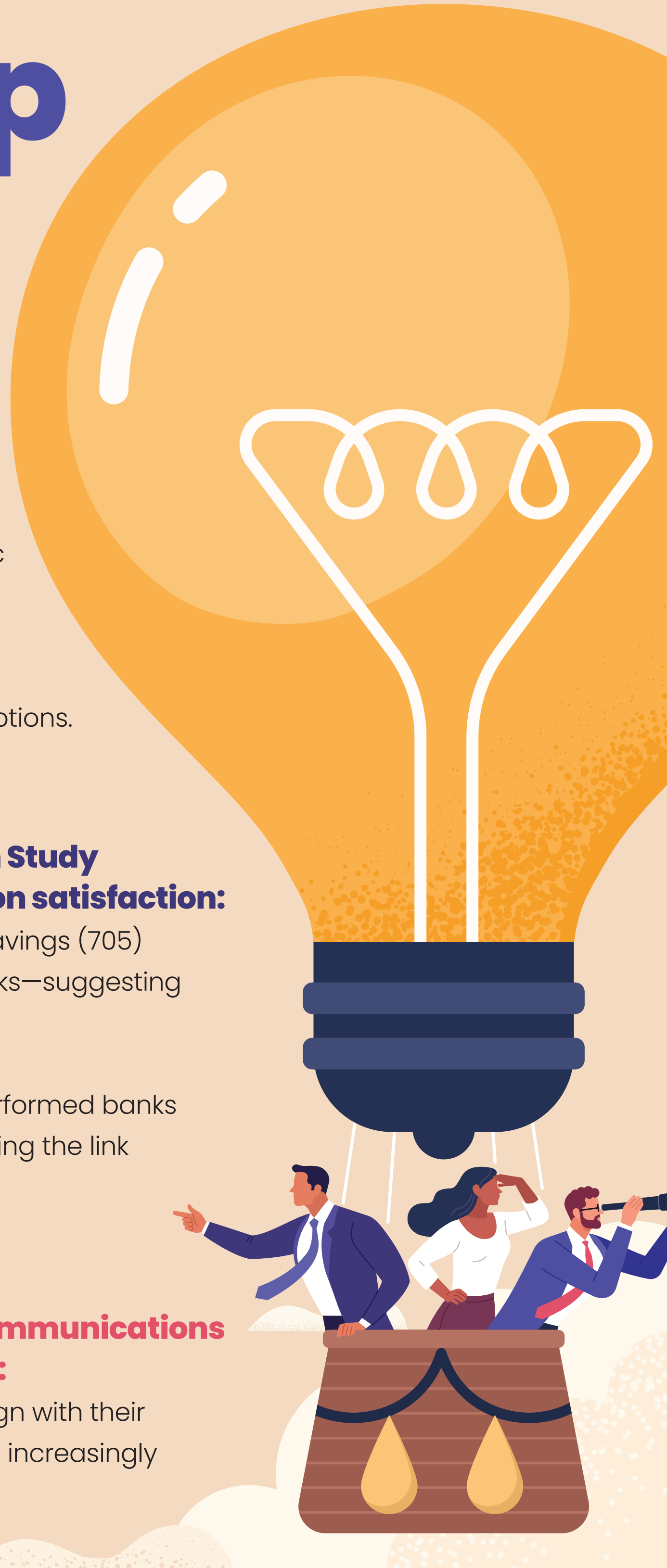
Building loyalty in an era of skepticism

THE CURRENCY OF TRUST

Branding with a Heart • Benchmarking • Content that Converts

Looking Up

Trust isn't optional—it's a competitive edge.
Reputation directly influences acquisition and retention, particularly in digital search and social contexts.



According to RepTrak's annual reputation study for American Banker, things are getting better for banks.

The Banking Industry Reputation Score reached 70.9 in 2025, the highest in 8 years, signaling a rebound in public perception after the 2023 banking turmoil. Large banks improved trust most among existing customers, while regional banks regained credibility with non-customers. Reputation drivers include transparency and DE&I perceptions.

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

JD Power 2025 U.S. Direct Banking Satisfaction Study demonstrates that direct banks score higher on satisfaction:

Satisfaction scores for direct bank checking (692) and savings (705) outpaced average ratings for regional and national banks—suggesting direct digital experiences are boosting reputation via CX.

Credit unions (729 satisfaction score) significantly outperformed banks across trust and problem resolution dimensions, reinforcing the link between reputation and member loyalty.

Source: https://tinyurl.com/mv2ftz4u

According to a survey by Edelman, a global communications firm, values resonate with younger audiences:

~83% of younger consumers (18–34) expect brands to align with their personal values, making values-based brand positioning increasingly relevant in financial services messaging.

Source: https://tinyurl.com/2s79u4y3

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A NOTE FROM THE PUBLISHER

Branding with a heartbeat

There is no shortage of noise in financial services right now. Rates move. Markets swing. Regulations tighten. Technology accelerates. Headlines compete for attention. Consumers scroll, skim, and question everything.

In that kind of environment, trust is not a tagline. It's the product.

For banks and credit unions, trust has always been foundational. But today it's fragile and we are all navigating messy, complicated lives. We are all dealing with cost variability, career uncertainty, family pressures, retirement anxiety, and caregiving responsibilities. We are not simply choosing a checking account or a mortgage provider. We are choosing who to believe will stand steady when our lives feel anything but steady.

And that belief isn't built on clever campaigns. It has to be built on character.

Financial marketers carry more weight than ever because you are shaping perception and the emotional temperature around money. And money, for most families, is deeply personal. It represents security, freedom, opportunity, and sometimes fear.

Trust in financial brands works the same way. One community sponsorship does not make you community-driven. One heartfelt social post does not make you empathetic. One strong year does not make you stable. Consistency is what turns intention into credibility.

> "Consistency is what turns intention into credibility."

People are looking for confirmation. They are scanning for signals that your institution is grounded in something real. They want to see proof that your values aren't seasonal. They want to feel personality behind the logo. A stale institution cannot build modern loyalty. But a financial brand with a visible heartbeat can.

In this issue of Elevate, we explore storytelling that converts—not because it's polished, but because it's anchored in truth. We look at how financial marketers can move beyond surface-level messaging and lean into narratives that reflect real member experiences, real outcomes, and real humanity. Trust is earned in small, consistent moments. In the branch. In the inbox. In a podcast. In a community event. In how you respond when something goes wrong.

The institutions that will win the next decade are not the loudest. They are not the flashiest. They are the ones that remain unmistakably themselves.

Enjoy the issue.
Gina Danner
CEO
NextPage

Elevate

In the issue

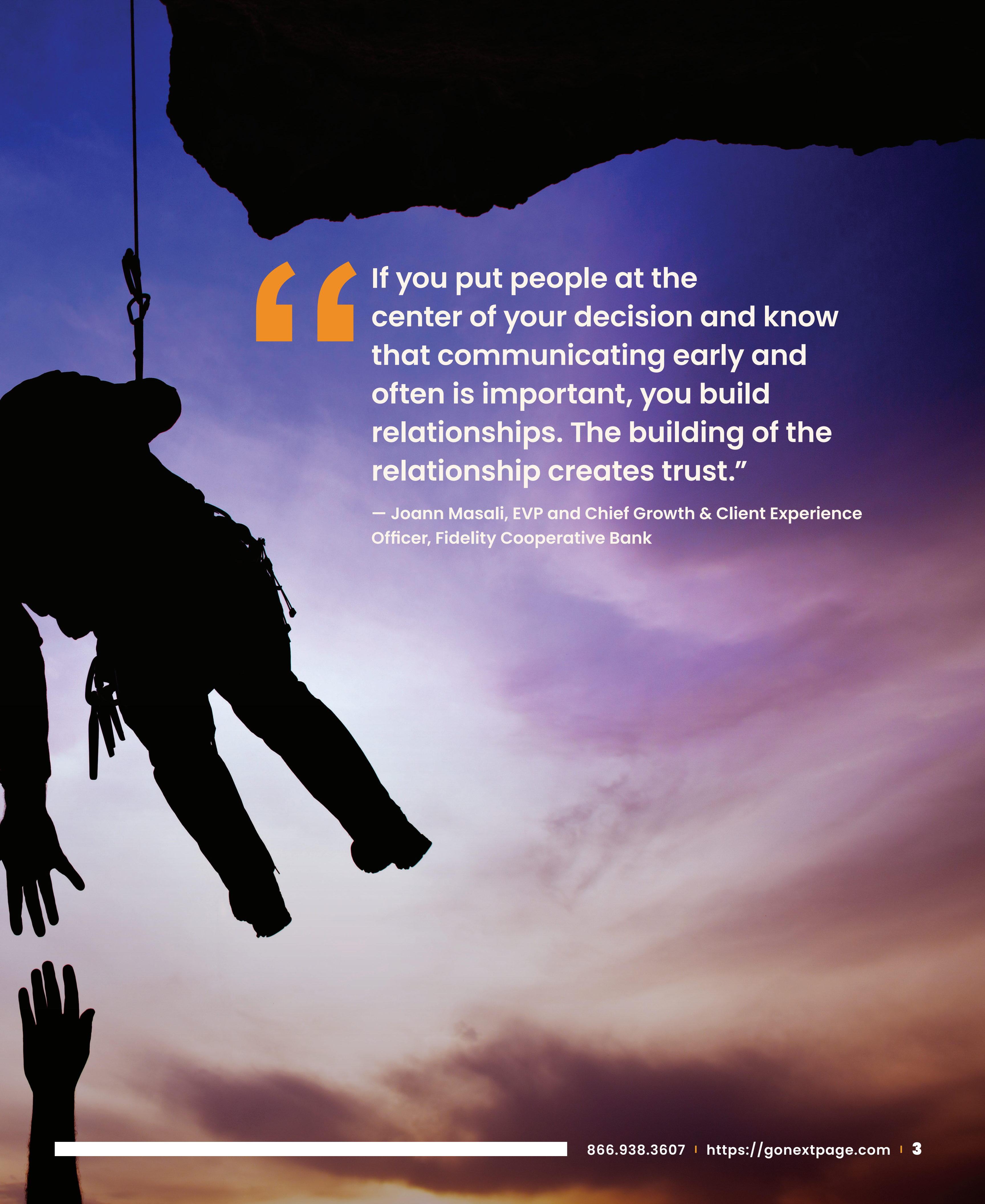
About Elevate

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.

THE CURRENCY OF TRUST

Building loyalty in an era of skepticism

Jessica Gardner often begins conversations about trust in banking with the simple premise that transparency starts with education. For Gardner, helping Academy Bank customers understand what's happening in the financial market—and what those changes mean for their own decisions—is the foundation of any lasting relationship between a financial institution and the people it serves.



> "If you put people at the center of your decision and know that communicating early and often is important, you build relationships. The building of the relationship creates trust."

— Joann Masali, EVP and Chief Growth & Client Experience Officer, Fidelity Cooperative Bank

This philosophy extends beyond marketing messages or digital tools, appearing in the everyday actions of bankers working directly with customers. Gardner recalls a loan officer who went beyond simply quoting a mortgage rate, contacting a local title company and tax assessor to help a family better understand their potential monthly housing costs.

"We lead with first-party research and thought leadership, and we train our client-facing associates to go above and beyond," says Gardner, CMO of Academy Bank in Kansas City, Missouri. "That kind of guidance gives families a more accurate, realistic picture of what a major financial decision will look like."

While moments like that may seem small, they reveal a bigger truth: In a volatile, fee-sensitive and digitally crowded market, trust is no longer assumed—it is earned through clarity, transparency and consistent guidance.

Across the financial services industry, leaders increasingly recognize trust is not built through glossy campaigns or brand messaging. It grows from the everyday interactions customers have with their bank or credit union—inside a branch, through a mobile alert or during a service call. Each interaction either reinforces confidence or quietly erodes it.

"Marketing plays a critical role in connecting self-service, digital and human touchpoints by listening to client feedback and continuously improving the journey end to end," Gardner says. "Real value starts with understanding the client, then removing friction."

Academy Bank puts that philosophy into practice through digital tools designed to give clients a clearer view of their financial lives. Platforms such as My Finance360 allow customers to track spending, savings and goals in real time, while Digital Wallet simplifies payments and money movement. Tools like My Credit View help customers monitor and improve their credit health.

> **"Marketing plays a critical role in connecting self-service, digital and human touchpoints by listening to client feedback and continuously improving the journey end to end."**
>
> **— Jessica Gardner, CMO of Academy Bank**

These technologies are not meant to replace the human relationship between banker and client. Instead, they automate routine tasks so bankers can focus on the conversations that matter most—helping clients make informed financial decisions.

Remembering the people behind the dollars

For Joann Masali, EVP and Chief Growth and Client Experience Officer at Fidelity Cooperative Bank in Leominster, Massachusetts, trust begins with remembering something that can easily get lost inside financial institutions: Every account balance represents a person's life.

"I think the key to trust is to be very transparent with your interactions with the market," Masali says. "All those dollars have people on the other end. Real people withreal needs."

Masali believes banking often becomes dominated by internal discussions about margins, balance sheets and financial ratios. While those realities matter, they should never overshadow the emotional weight customers attach to their financial decisions. "If you put people at the center of your decision and know that communicating early and often is important, you build relationships. The building of the relationship creates trust."

Masali often points to a leadership lesson she admires from Amazon founder Jeff Bezos. "Keep a chair empty to remind everyone that the bank is there not only for the shareholders, but also the clients."

Transparency becomes especially important when financial institutions must communicate changes customers may not welcome—such as adjustments to fees or shifts in interest rates. For Masali, meaningful transparency starts long before those announcements are made. "No bait and switch. No dishonest means of getting people to open accounts. Start with your best foot forward."

If banks invest time in building genuine relationships with customers, Masali believes those customers will respond with understanding when circumstances change. That trust, however, cannot be manufactured in a single message or marketing campaign. “It’s not just marketing’s job. It’s every person who touches the customer—or those who support the people who touch the customer.”

Consistency across departments and channels creates a unified experience at every touchpoint—one where technology is raising the stakes. Cal Roberson, VP of the Financial Institution Division at Integris, says today’s trust-defining moments happen on a smartphone rather than inside a branch. “Trust used to be built through a handshake with a branch manager. Today, it’s built or broken in the palm of a customer’s hand.”

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— Cal Roberson, VP of the Financial Institution Division, Integris

For customers, many of those moments center on security and confidence in how their data is protected. The “Integris 2026 Banking Trust & Technology Report” highlights how fragile that trust can be: 88% of customers trust their bank with their data, yet 67% say a serious breach would make them consider switching institutions.

Roberson believes clear communication around security and data protection has become central to that trust. “Trust grows when we slow down and explain the ‘why’ behind recommendations and demystify complex topics like cybersecurity or AI-driven tools.”

In today’s financial landscape, trust is no longer built through slogans or promotions. It is earned every day through clarity, consistency and a genuine commitment to helping customers navigate their financial lives with confidence. E

CONTENT THAT CONVERTS

Storytelling that cuts through noise

The conversation in banking often starts in the wrong place. Not with the customer's problem—but with the product a bank wants to sell. Elizabeth Coluby sees it all the time. Marketing teams lead with checking accounts, loan rates and product features, assuming they will capture attention. But customers are not thinking about products in that way.

"The customer is not thinking, I want to open a checking account," says Coluby, a growth strategist, consultant and former banking executive who today runs Coluby Consulting & Coaching. "They are thinking, I need a safe place for my paycheck. I need to avoid stress. I need to save for something that matters."

The gap between what banks promote and what customers need is where most content breaks down—and where the real opportunity begins in a market flooded with offers, rates and generic messaging.

> **"Many bank teams start the conversation at 0:00 and explain the basics. Stronger marketing often starts at 0:31. The account is the conduit. The outcome is the point."**
>
> **— Elizabeth Coluby — Coluby Consulting & Coaching**

The reason may be that getting someone to trust you today outweighs getting noticed. Coluby believes the difference between content that performs and content that converts comes down to a simple shift in thinking. "Clicks tell you someone noticed you. Conversion tells you they trusted you enough to act."

Too much financial marketing is built around the unit the institution wants to sell instead of the outcome the customer wants to achieve. That is where clarity becomes the real differentiator.

Content that converts helps customers recognize their situation, believe the institution can help, and see a next step that feels simple and worth taking. It also delivers a clear WIIFM—What's In It For Me—and creates enough urgency to move someone from someday to now.

A practical way to reframe this is where the story begins. "Many bank teams start the conversation at 0:00 and explain the basics," Coluby says. "Stronger marketing often starts at 0:31. The account is the conduit. The outcome is the point."

In other words, skip the mechanics and lead with meaning—why it matters, what makes it better, and why the customer should care right now. That clarity does more than improve engagement. It drives growth. In one of her banking leadership roles, applying this approach helped reverse a seven-year decline in checking account acquisitions and bring in 700,000 new checking clients in the first year through a digital-first, integrated strategy.

"Compliance is often blamed for stiff, generic marketing," Coluby says. "In my experience, the bigger issue is unclear strategy. The fewer inches of footnotes, the more the client trusted us."

And that trust carries through the entire journey. Coluby says that in banking, the story does not end with the content—it continues through every click, every form and every interaction that follows. "Do not just measure whether people looked. Measure whether they moved."

From Product to Possibility

If clarity gets attention, relevance is what turns that attention into action. Melissa Larrea believes the distinction is important in how financial content performs. "Clicks come from curiosity. Conversions come from trust," says Larrea, founder of Melissa Larrea Communications. "The content that actually drives action is specific. It speaks to a real moment in someone's life and helps them move forward with clarity."

Specificity is where many institutions fall short. Broad, transactional messaging may check the box—but it rarely connects.

What resonates is content rooted in real decisions—buying a home, stabilizing finances, growing a business. "The shift is simple," Larrea says. "Lead with what the product enables, not what it is. Whether that's buying a home, stabilizing finances or growing a business, those are the stories people connect with. The product supports the story; it doesn't have to lead it."

Larrea believes this shift reframes the role of the institution entirely. "You don't need to overpromise to be compelling. The best approach is to focus on real scenarios and the decision-making process, not exaggerated outcomes. Let the customer be the hero. When compliance is brought in early, it actually makes the story stronger because it builds trust."

The real measure of success comes after the click. "Application starts, completion rates, time to convert, and repeat engagement. Also pay attention to content-assisted conversions. It's rarely one piece that drives the decision; it's the full experience working together."

For teams looking to make progress quickly, the path forward is focused and intentional. Larrea says you must define a few key customer scenarios and build content around those. "Cut anything that feels generic. If anyone could say it, it's not strong enough. And make sure every piece of content has a clear role in moving someone forward. Consistency is what makes it work."

When financial marketers shift from selling products to solving real-life moments, content stops competing for attention and starts earning action. In a market full of noise, the institutions that win will be the ones that make the path forward feel clear, useful—and worth trusting. E

5 WAYS TO SHARPEN YOUR STORYTELLING

1. **LEAD WITH WIIFM**
Start with the customer's goal, not the product.

2. **CUT THE CLUTTER**
Say it in fewer words—clarity wins.

3. **PROVE IT FAST**
Highlight what makes it useful and trustworthy.

4. **MATCH THE JOURNEY**
Simple message. Simple next step.

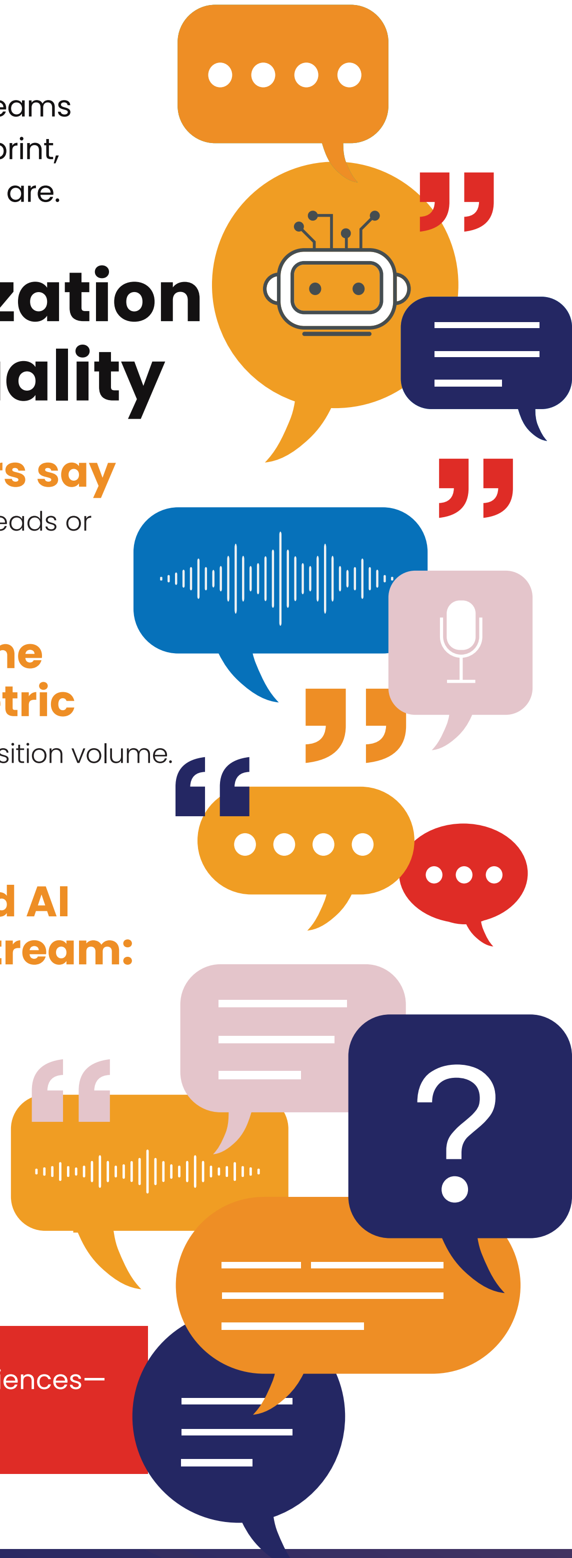
5. **FOCUS YOUR EFFORT**
Start with high-impact moments first.

Source: Elizabeth Coluby, Coluby Consulting & Coaching

Benchmarking

Financial marketers take note of consumer behavior

According to HubSpot's 2026 State of Marketing Report, marketing teams are increasingly focused on diversified formats, mixing short video, print, blogs, and platform-specific content to reach buyers wherever they are.



Digital Media Trends

60% of marketers use short-form video

as a top choice for investment in 2026. Blog content remains powerful too, ranking high in ROI.

60% of marketers use short-form video

- Instagram is the most-used ROI platform.
- TikTok is rapidly rising in marketer adoption and ROI impact.
- LinkedIn usage climbed 11% in 2025.

48% repurpose content

from print, blogs, and video with slight tweaks versus 34% making platform-specific content. Cross-platform content reuse is common.

Personalization & Lead Quality

93% of marketers say

personalization improves leads or purchase outcomes.

Lead quality is the No.1 success metric

in 2026, above ROI or acquisition volume.

Personalization, automation, and AI tools are mainstream:

- ~80% of marketers use AI for content creation.
- ~47% use marketing automation broadly.

For financial marketers, it is clear that consumers expect tailored experiences—especially in financial services, where trust and clarity matter most!

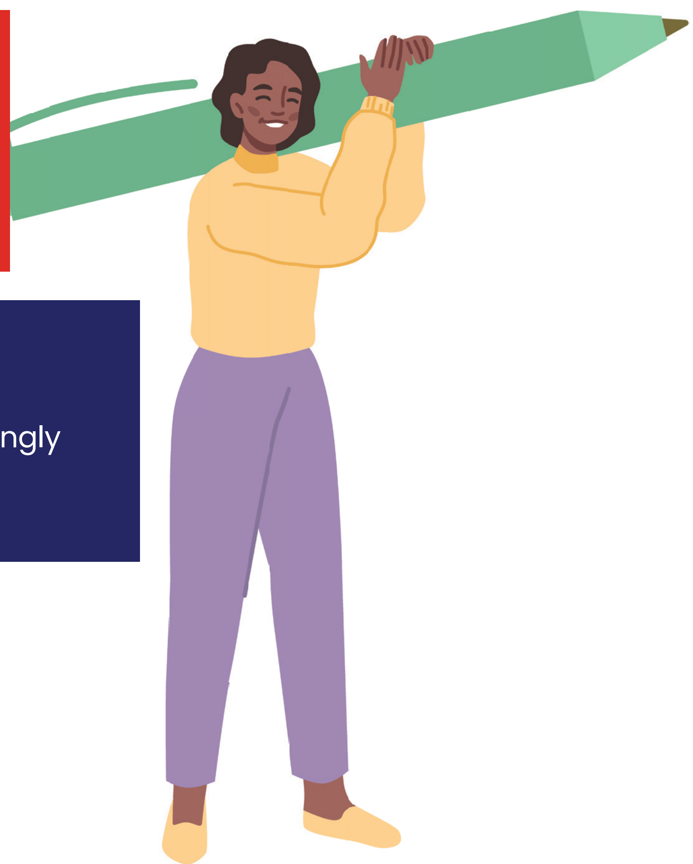
Take Note

Consumer behavior in financial services

71% of consumers expect personalized experiences from financial brands.

56% of banking decisions begin with search today—showing importance of discoverability and content SEO.

41% follow at least one financial influencer.



47% read reviews before choosing a financial advisor—behavior strongly tied to trust and social proof.

35% choose financial brands based on mobile app ratings.

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