The FuturePlan Card: An Ethical Advertising Campaign

An Honors Thesis (Honors 499)

by

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Purpose of Thesis

This paper on the process of completing this thesis and the complete advertising campaign that follows discuss the ethical advertising of retail products that have the potential to harm users. All areas of an advertising campaign are included in the plans book such as research, objectives, strategies, media, creative, promotions and public relations. A full media plan and creative executions are also provided. The campaign provides an overall example of a more ethical approach to advertising seemingly "unethical" products.
Project

This thesis focused on creating an advertising campaign that ethically advertised a product that could be potentially harmful if used incorrectly.

There are some products that if used excessively, could be dangerous. A sample of these products include: cigarettes, alcohol, tanning beds and credit cards. Product advertisements focus on what these products can do and what the consumer receives from the usage. With the exception of alcohol and cigarettes, most advertising does not explain the potential harm of the product. For example, advertising for tanning oils with a zero SPF promise great tans but fail to mention that a 30 SPF is recommended by most doctors to keep skin safe.

For this thesis, a credit card will be promoted ethically. Its use will be encouraged, but its misuse will be combated. A complete integrated campaign will be created including creative, media and promotions.

Challenge

This campaign will ethically advertise the FuturePlan card. The most difficult challenge will be identifying a method by which to do this while still increasing market share and making a profit.

The company wants to encourage card usage but misuse, such as purchasing items simply because one can, will be discouraged indirectly. This will be accomplished by encouraging the consumer to use the FuturePlan card for purchases that would ordinarily be made by other means. This suggests that the consumer only make necessary purchases, but still increase MasterCard's profit.

MasterCard and its main competitors, Visa, Discover and American Express, have each used strategies in the past that show overspending as desirable. Each
currently uses a print campaign showing a wallet or a person, sometimes famous, with a list of all the items that have been purchased on the credit card. In one example of a Discover ad, a famous person is gladly sharing the fact that she has just spent over $1,000 at a jeans store in New York. This encourages consumers to do the same.

Credit card companies also make spending attractive by offering a percentage back for luxury items such as a new car or as discounts at a retail stores. There often is a minimum amount that must be spent in order to receive the reward.

For this campaign, there is not only an ethical campaign, but also an ethical credit card. This card is the MasterCard FuturePlan card. With every purchase on this card, a percentage is deposited into a retirement account that is not easily accessible until retirement. This account grows with each purchase and accumulates interest every year. This card helps the consumer save for retirement and learn responsible spending.

One strategy for this campaign will be to earn money for MasterCard by encouraging other card users to switch their balances to the FuturePlan card. Also, buyers will rely more heavily on the card for purchases.

**Research**

Credit cards are issued through banks. Our bank, *Any Bank*, will issue the FuturePlan card through the services of MasterCard.

Credit cards are loved by consumers. There are nearly 1.15 billion credit cards in circulation. That means that there are roughly 10 cards for each holder. People use their credit cards more and more. The average balance in 1970 was $649. By 1994, that figure had risen to $2,800. Credit cards provide too many temptations. The FuturePlan card does not "lure" people into debt by sending pre-approved credit
applications or by raising credit limits without permission.

In a 1994 study, 22 percent of respondents described themselves as "uncomfortable using credit cards." These people were MasterCard users. This image must change.

Credit card companies are developing new ways to compete in the industry. These include offering ATM or debit cards, cards with no annual fees, insurance or co-branding, which is a pairing of a credit card and a retail outlet.

The FuturePlan card will not participate in these gimmicks. The FuturePlan card only wants consumers to use it for all of their purchases, and in return, it will help the consumer save for the future.

This will also assist the consumer in planning for financial stability in the future. The consumers can visit the FuturePlan website to find information on retirement and financial planning. This website will be accessible directly, through the MasterCard website or by clicking on one of the banner advertisements on the internet.

Creative Executions

This plan seems well thought out, but how will the actual creative executions bring these ideas to the consumer?

First, the magazine ads were selected in varying sizes to maintain page dominance while lowering expenses. Full page and half pages ads are used with the addition of a half page series. These ads will appear on opposite pages creating a sequential effect.

The magazine ads use images of spending: cash in a fist, a hand writing a check and currency. These items will capture the interest of the target market and pull the readers into the ads. There they will read information on the FuturePlan
card. The text appears in the type styles *cohesion* and *palatino*. Both of these types are easy to read and the paragraph leadings have been increased to promote quick, simple eye flow.

All of the ad copy speaks to the reader in a conversational tone. The benefits of the card are given in relation to the problems of the target market. They see the immediate advantage of saving money on the purchases they are already making. The tag line "Save While You Spend" appears on all of the advertisements. It carries through the simple truth of the FuturePlan card and invites the consumers to try the idea. The web site and toll-free number also appear on the ads providing the necessary information for the consumer to follow a call to action.

A product shot of the FuturePlan card is placed on the ads allowing the consumer an opportunity to see the card and to remember it for future exposures during the remainder of the campaign.

The newspaper ads will appear as letters to the American public from the bank president introducing the FuturePlan card. This technique has been proven effective in showing the consumers the level of care given by the company. A conversational tone and invitation to call the company with questions provide further evidence that Any Bank wants to help its customers.

Internet banners rotate in a sequence of three screens. Images from the print campaign will be used, strengthening the unity of the campaign. Customers will have the opportunity to click on the product shot of the credit card to link them to the Any Bank website where they will find more information on the card and on financial planning.

Direct mail is one of the most popular forms of credit card advertising. The FuturePlan card will address this medium differently from others by sending an information pack and letter to consumers. This pack will contain a brochure filled with information on the FuturePlan card. A letter, much like the newspaper ad, will
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What is the FuturePlan Card?

Any Bank’s FuturePlan card creates a new advantage for the credit card: it promotes responsible spending and provides savings to the user. The FuturePlan card deposits a percentage of the cardholder’s spending into a retirement account. This account is not easily accessed until retirement. The account accumulates value as the cardholder uses the card. First, the user is awarded .5 percent back on each purchase until reaching $1,000. At this point, the consumer will receive 1 percent back for each purchase thereafter.

After six months of card usage, the user can withdraw the money from the retirement account but will not receive the full amount. To insure that consumers use the service according to its design, bonds will be issued in the case of an early withdrawal.

Any money that remains in the account until retirement will draw competitive interest. The interest can not be received with an early withdrawal.

If a user transfers a balance from another credit card, he or she will receive 1 percent back for that amount. Until $1,000 has been charged on the bill, the user will also receive .5 percent back on purchases.

A promotion scheduled for the introduction of the card will allow users 2 percent back on all purchases during the first two months of card usage.
Company and Brand History

Company Background

There is some confusion about which company issued the first credit card. Some sources say Western Union presented “the first actual card for charging purchases” in 1914. Others say it happened in 1940 when a specially-issued paper money entered the market from banks. Still others “credit” the discovery to Frank X. McNamara, the 1950 founder of Diners Club. The term credit card seems to have originated from a novel called Looking Backward: 2000 to 1887 by Edward Bellamy. In this story of the perfect world, cash has been replaced by a card representing the character’s percent of the national annual product. He uses this to purchase everything. One can agree that the current credit companies would enjoy this scenario.

No matter the founder, MasterCard followed the growing consumer interest with the credit card. A group of banks formed the Interbank Card Association in August of 1966 that would later become MasterCard International.

The ICA distinguished itself by not allowing one specific bank to take control of the organization. Instead, committees set the rules governing the ICA card. The group expanded to Mexico, Europe and Japan during 1968. The expansion continued and the ICA changed its name to MasterCard. During the ‘80s, MasterCard offices were opened in China and the Soviet Union, breaking social and political boundaries. MasterCard also brought firsts such as the gold card, laser hologram anti-fraud device, tamper-resistant signature panel and a co-branding strategy to the industry. Today, over 30 MasterCard offices circle the globe providing card holders more acceptance than any other company in the industry.

Situation Analysis • 3
Company and Brand History

Company Background (continued)
Any Bank issues the FuturePlan card through the services of MasterCard. The Any Bank national chain began operation in 1994 without interests in the credit card industry. After four years of operation, Any Bank decided to investigate the credit card industry in hopes of finding an untapped market. The chain introduced the FuturePlan after finding that though many incentive cards had been issued, none provided savings in the form of a retirement account. The company also wished to encourage wise spending and to help those in need of financial planning assistance. Any Bank’s national headquarters is located in Kalamazoo, Michigan.

Historical Sales and Market Share
Mastercard retains a 28.3 percent market share which is second in the industry. The highest share belongs to Visa with 50 percent. American Express and Discover follow with 15.8 and 6.5 percent respectively.

Key Competitors
MasterCard competes directly with Visa, American Express and Discover in the credit industry.

Situation Analysis • 4
Company and Brand History

Past Promotion Themes and Budgets

Visa • “Read Me a Story”
For every Visa card purchase made during the holiday season, Visa made a donation to Reading Is Fundamental ® to support children’s reading programs. Visa had guaranteed $1 million minimum sales from 11/1 through 12/31/97. In 1996, there were 3 million stories read due to this promotion.

American Express • Tiger Woods
After becoming a sports legend, Tiger was signed by American Express to endorse the company’s credit card.

Discover Card • Youth Program
This program was created to promote excellence in young people. To date, $16 million has been contributed by the company for this cause.

Visa • Rewards for Business Card Holders
Business card holders receive cash back in the form of a check for spending above a specific amount per quarter in the following businesses: Alamo, Barnes & Noble, Insight, Shell and Sir Speedy.

American Express • Superman and Seinfeld
Commercials show the Superman character and Jerry Seinfeld solving problems with the American Express card.

Situation Analysis • 5
Company and Brand History

Past Promotional Themes and Budgets (continued)
American Express • Blue Box Sweepstakes
Card holders were automatically entered when a purchase was made with the card. Nine grand prizes were given including a Walt Disney World vacation, $50,000 of first class travel, Financial power lunch and $50,000 credit on the platinum card. Four thousand first place prizes were also given to cardholders.

Major Trends
Several industry trends have been recognized over the credit card’s existence. The most recent trends include co-branding, debit and ATM cards, insurance, removal of annual fees and incentive cards.

Co-branding involves the credit company and another company pulling together and offering consumer incentives or special cards. Cards like the Marsh Visa and the Ameritech MasterCard are products of this trend.

Debit cards allow consumers to use a credit card to purchase items while drawing from money deposited in a bank account. With the presence of a major credit company logo, the cards are accepted at most merchants. These cards are also accepted at ATMs across the United States where consumers can withdraw cash from their current account.

Card holders can usually withdraw cash from their non-debit cards as well. These transactions are recorded like a purchase on the monthly statement and restricted by a limit. Any ATM carrying the card logo is a source for instant cash.
Company and Brand History

Major Trends (continued)

Insurance became a popular addition when the gold cards were introduced in the 1980s. These prestigious cards commanded a higher annual fee but offered assistance for travelers.

The annual fee seems to be something of the past. Its invention in January of 1973 did not seem to affect the consumers much at that time. The Discover card, introduced in 1986, reversed the trend by being the first card to not charge an annual fee. One rarely sees a card offer now that does not mention a “no annual fee” condition. Companies are beginning to devise new plans for collecting money from cardholders who pay monthly balances and avoid finance charges. Reinstating annual fees, shortening grace periods, increasing late fees and raising interest rates include some of the methods.

The incentive cards include a method by which the card holder earns rewards for purchases. These include gas cards, store-specific cards and manufacturer cards.
Product Evaluation

Features, Service, Value
Any Bank introduces the MasterCard FuturePlan card—a new way to save money for retirement. The FuturePlan card puts a percentage of the users' spending into a retirement account. Users are given .5 percent back until they have charged $1,000 on the card. The bonus then increases to 1 percent thereafter.
The first promotion from Any Bank will award new users with 2 percent back on all purchases during the first two months of ownership of the card. The FuturePlan card will be issued by Any Bank and will carry the MasterCard logo.
MasterCard is the most widely accepted credit card in the world. MasterCard offers many options in the credit card industry. Some of these include:

• Gold MasterCard - extra protection
• Platinum MasterCard - many exclusive benefits and amenities
• Cirrus - cash access at the world’s largest ATM network; more than 350,000 ATMs across the U.S. and around the world
• World MasterCard - financial flexibility, travel rewards, exemplary service and unsurpassed global acceptance
• MasterMoney - with the MasterCard logo on your ATM card, you can pay for travel, restaurant and retail purchases at over 14 million locations all over the world
• Maestro - with Maestro on your ATM card, you can make purchases at retail stores, supermarkets, gas stations, restaurants and more all around the world and the money is taken out of your bank account

Even though the FuturePlan card offers only a select number of these impressive features, the consumer is assured of the quality of the card since it carries the MasterCard logo.
Product Evaluation

Brand Awareness
Of the target market, 29.3 percent own a MasterCard, 16.9 percent have used it in the past 12 months, 12.6 percent have used it in the past 30 days and 16 percent have two or more MasterCards. The target market knows the MasterCard name and logo very well.

Consumer Perception
The target is very economy-minded and cautious about credit cards. Even so, credit cards are prestigious. Credit cards mean status to this target; the more credit you are given, the more money you are believed to have. It is a key to the good life for those who can not afford their wants without a little help. Plus, it gives pride to those handing it over the counter.

User Satisfaction
MasterCard is the most accepted credit card in the world, and this is certainly important to a consumer. Consumers can feel safe that as long as they have MasterCard, they will be able to make a purchase almost anywhere. Consumers can also get satisfaction by using the money manager function on the MasterCard website.
Competitive Summary

Visa is MasterCard’s largest competitor with the top market share in the industry. Visa offers the latest in cards including consumer, commercial and debit cards. Other payment options like Visa Cash and Visa TravelMoney allow Visa users ultimate flexibility. The company offers many services for cardholders and countless locations to use them. Visa targets different segments of the market with its advertising. Print campaigns showing wallets reflect a more personal approach while maintaining a trendy feel. Television focuses on the numerous places Visa is accepted.

American Express follows MasterCard in the industry with a third place ranking. Using a prestigious image and members-only strategy, American Express offers cards like the Optima, where payments can be made in installments, and the Platinum, which was introduced to cardholders charging over $10,000 annually. Advertising for American Express enforces the current image of prestige through celebrity spokespersons and their spending habits. “Do more” represents the theme of the campaign.

Discover has the smallest market share with 6.5 percent. The card, introduced in 1986, provides a cash back incentive program based on annual purchases. This card has no annual fee, tiered interest rates and interest-free cash advances. “It pays to Discover,” the company’s ad slogan, reminds the public of the cash back award program. Discover also uses celebrities and their spending habits in print and television advertisements.

Situation Analysis • 10
Target Market

FuturePlan will be targeted to persons between the ages of 35 to 54 with a household income of $40,000 or more. There will be a 70/30 skew towards males. The members of this target market have graduated from college and are employed full time in professional or managerial positions. They are married and have at least two children who are between the ages of 12 and 17. The majority of these people are white and own their own residences valued at over $70,000. This market reads two or more daily and weekend newspapers habitually. Popular magazines include Fortune, Forbes, Business Week and Golf Digest. They watch primetime television and the local, evening news. The market enjoys general drama and cable stations such as Headline News, E!, and CNBC. They have pay-cable stations and listen to the radio between 3 and 7 p.m. The members of this market are very economy-minded. They have a tendency to believe advertisements but are cautious of believing everything the ad says. Seventy-three percent of this market use credit cards regularly and 55 percent have their names printed on a card. Forty-three percent have a bill sent to them while 42 percent have used their card in the last thirty days. Finally, 48 percent have used a credit card in the past 12 months.
Marketing Objectives

Objective: To gain an overall market share for Any Bank of 1 percent by the end of the first fiscal year

Strategy: Encourage consumers to use the FuturePlan card for all of their purchases and to switch balances from other cards

Objective: To prepare idea of responsible spender for long term growth

Strategy: Offer services, quality and convenience as incentives for consumers

Objective: To gain long-term customers seeking benefits from product offerings

Strategy: Stress program offerings in advertising executions

Objective: To maintain FuturePlan promotions to fit consumer behaviors and lifestyles in the next century

Strategy: Establish brand as best for managing consumers’ money
Problems and Opportunities

Problems

1. The target for this campaign is very brand-loyal. They are cautious consumers and may be hard to persuade to try a new feature.

2. The target needs to know that a product has proved itself on the market before it will use the product.

3. There is no immediate tangible gratification for using this card. Because the reward is a retirement account that grows based on card use, the consumer will not receive the reward immediately.

4. The image of the product must be sold.

5. The target members may not want to wait for the rewards of the card if financial planning is not important to them.

Opportunities

1. A retirement account that grows relative to card use helps the consumers become more responsible for their money.

2. Once the target is familiar and satisfied with the product, it will remain loyal, increasing profits in the future.

3. Unpaid balances can be paid off by the money that is growing in the retirement account if the account becomes delinquent. This saves the consumers from having an increase in interest rates.
Creative Strategy

Business Objectives
To gain a 1 percent share of the market for Any Bank.

Advertising Objectives
Cognitive: To have 75 percent of the target market become aware of Any Bank's FuturePlan card.
Affective: To convince the target market to look at the FuturePlan card as a positive, responsible alternative to other credit cards through creative executions.
Conative: To make 20 percent of the target inquire about the product, and 10 percent follow-up by applying for the card.

Target Market
The FuturePlan card will be targeted to families with house-hold incomes of over $40,000. There is a 70/30 skew to males in this group. The majority of this market are between the ages of 35 and 54. They have graduated from college and are working full-time in professional/managerial positions. They are married and have at least two children between the ages of 12 and 17. The members of the market own their own residences valued at over $70,000. Almost 75 percent of this market uses credit cards. They are very economy-minded and cautious when it comes to new products, but they are always looking for new ways to save money.

Advertising Recommendations • 14
Creative Strategy

Competitive Frame
Direct competitors of FuturePlan include all credit cards, even other MasterCards. The Visa brand has the lead in market share followed by MasterCard, American Express in third and finally Discover. All companies offer similar programs. Differentiation occurs in details such as a cash back offering from Discover, a prestigious image from American Express and the ability for Visa and MasterCard holders to make transactions at most merchants.

Current Perceptions
“People should not spend above their means. Credit cards just allow people to get into trouble.”
“Credit cards created this ‘must have’ attitude. Everyone expects to get what they want, when they want it, no matter what.”
“Banks and companies issuing credit cards just want to make money. They aren’t worried about their consumers. They would accept anyone and give them a $5,000 credit limit. It’s how they make their money.”

Desired Perceptions
“Any Bank offers this program called FuturePlan that puts a percentage of my spending into a retirement account. I am saving money for my future without any effort.”
“I have a retirement savings plan set up through my employer, but the FuturePlan card allows me to save even more. I just use the card when I want to make a purchase and a percentage goes into my account. That’s it.”

Advertising Recommendations • 15
Creative Strategy

Consumer Promise
"I use my FuturePlan card because it rewards me for making necessary purchases. I am saving for my future by simply buying what I need with the card."

Claim Support
The FuturePlan card deposits money into a retirement account with every purchase. The card carries the MasterCard logo providing countless outlets for card use. Not only does the card provide freedom from checks and cash, it also shows that the user is a wise spender saving for the future. The FuturePlan card offers the same unmatched services and customer assistance of other MasterCards with an added effort by Any Bank to insure that users are spending wisely.

Tone and Manner
The FuturePlan card will be presented as a wise alternative to other forms of spending. The creative executions will discuss the money issues of spending versus saving and provide an alternative through the Future Plan card. Any Bank, the issuing bank, will be a friend to the consumer offering insights to the consumer on money management and wise spending. The consumers will come to trust the company’s name and learn to spend properly with the services provided.
Media Objectives

Objective: To reach 70 percent of the target audience nationally, with a frequency of six times.

Strategy: Schedule advertising so that each member of the target has an opportunity to see an ad at least six times throughout the campaign year, increasing the levels of effective reach.

Objective: Evaluate the effectiveness of the media and budget allocations before beginning the campaign.

Strategy: Conduct a media and advertising test in selected roll-out markets.

Objective: To provide heavy-up support in areas of high opportunity.

Strategy: Place more GRPs in markets with higher percentages of the target market.
Magazines

Any Bank's FuturePlan card chose to advertise in magazines that specifically geared their content and advertising to males and females with household incomes over $40,000. These two targets are the main subscribers to these magazines, so there will be little waste. Other magazines will be chosen based on the percentage of the target that will be reached. These magazines do not necessarily have target specific information.

For Males 35-54

<table>
<thead>
<tr>
<th>Magazine</th>
<th>Circulation</th>
<th>Reach</th>
<th>Frequency</th>
<th>Avg. TCPM</th>
<th>Total Cost</th>
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<td>Smithsonian</td>
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<td>$47.90</td>
<td>$662,958</td>
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<td></td>
<td></td>
<td></td>
<td>6 1/2 page</td>
<td></td>
<td></td>
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<td>New Yorker</td>
<td>799,043</td>
<td>2.8%</td>
<td>6 full page</td>
<td>$63.54</td>
<td>$424,578</td>
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<td></td>
<td></td>
<td></td>
<td>6 1/2 page</td>
<td></td>
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<tr>
<td>Newsweek</td>
<td>3,276,457</td>
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<td>$25.29</td>
<td>$1,134,542</td>
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<td>Sports Ill.</td>
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<tr>
<td>Time</td>
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<td>19.6%</td>
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<td>$25.37</td>
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## Magazines

### Males 35-54

<table>
<thead>
<tr>
<th>Magazine</th>
<th>Circulation</th>
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<th>Frequency</th>
<th>Avg. TCPM</th>
<th>Total Cost</th>
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<tr>
<td>Forbes</td>
<td>100,814</td>
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<td>$42.42</td>
<td>$1,008,930</td>
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<td></td>
<td></td>
<td></td>
<td>6 1/2 spread</td>
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<td>Fortune</td>
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<td>$73.83</td>
<td>$828,000</td>
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<td></td>
<td>6 1/2 spread</td>
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<td>Money</td>
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<td>6 full page</td>
<td>$48.70</td>
<td>$964,609</td>
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<td></td>
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# Magazines

**Males and Females 35-54**

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<th>Frequency</th>
<th>Avg. TCPP</th>
<th>Total Cost</th>
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<tr>
<td>Nat'l Geog</td>
<td>9,013,113</td>
<td>men 20% women 17.7%</td>
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<td>men $18.99 women $21.06</td>
<td>$906,540</td>
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<tr>
<td>Reader's Dig.</td>
<td>15,086,390</td>
<td>men 19.8% women 26.4%</td>
<td>12 1/2 page</td>
<td>men $24.86 women $18.30</td>
<td>$1,174,800</td>
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## Magazines

### Females 35-54

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<th>Avg. TCPPM</th>
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<td>Sunset</td>
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<td>$34.79</td>
<td>$507,040</td>
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<td></td>
<td></td>
<td>6 1/2 page</td>
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<td>Working Wom.</td>
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<td>$29.20</td>
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<tr>
<td>Better Homes</td>
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<td>27.3%</td>
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<td>$25.19</td>
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<tr>
<td>People</td>
<td>3,507,936</td>
<td>25.2%</td>
<td>12 1/2 page</td>
<td>$16.84</td>
<td>$1,031,040</td>
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</tbody>
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Media • 21
Buy Now...

Save Later?

1-800-4-FUTURE
Spend Now... Save Later?

1-800-4-FUTURE
How solid is your financial future?

Save While You Spend
By using the FuturePlan card from Any Bank, you can start planning for your future today. Every purchase earns you savings that are deposited into a retirement account. Call 1-800-4-FUTURE now to request more information on the FuturePlan card.

www.anybank.com
What's your plan?

Save While You Spend
By using the FuturePlan card from Any Bank, you can start planning for your future today. Every purchase earns you savings that are deposited into a retirement account. Call 1-800-4-FUTURE now to request more information on the FuturePlan card.
Some companies send one kind of bill.
We send this kind.

Save While You Spend

By using the FuturePlan card from Any Bank, you can start planning for your future today. Every purchase earns you savings that are deposited into a retirement account. Call 1-800-4-FUTURE now to request more information on the FuturePlan MasterCard.
Newspapers

Both the primary and secondary markets, men and women ages 35 to 54, are heavy newspaper readers. Simmons indices show that these markets read two or more daily newspapers per day. The FuturePlan card will advertise in two national newspapers: USA Today and The New York Times. This will give the consumers in each market nationally a chance to be exposed to the card’s newspaper advertising. An ad will run once a week throughout the first campaign year in both of these newspapers.

There will also be ads in local newspapers. We chose the most popular newspaper in the top 10 DMAs across the nation. Ads will run once a week for 10 different weeks of the campaign year. They will run the first 8 weeks of the campaign and then the two weeks surrounding Christmas.

This newspaper schedule will help to achieve the media objective of heavying up during promotion and heavy buying periods. Also, this will allow the FuturePlan card to be advertised in markets with larger numbers of the target market.

<table>
<thead>
<tr>
<th>Newspaper</th>
<th>Circulation</th>
<th>Reach</th>
<th>Frequency</th>
<th>TCPM</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>USA Today</td>
<td>1,662,060</td>
<td>3.1%</td>
<td>26 (1/2 pages)</td>
<td>$16.97</td>
<td>$1,098,240</td>
</tr>
<tr>
<td>NY Times</td>
<td>1,074,741</td>
<td>2.5%</td>
<td>26 (1/2 pages)</td>
<td>$19.16</td>
<td>$999,966</td>
</tr>
</tbody>
</table>

Media Plan • 28
## Newspapers

<table>
<thead>
<tr>
<th>City</th>
<th>Newspaper</th>
<th>Circulation</th>
<th>Frequency</th>
<th>Cost/one</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dallas</td>
<td>Morning News</td>
<td>481,032</td>
<td>10</td>
<td>$10,142.10</td>
</tr>
<tr>
<td>Philadelphia</td>
<td>News</td>
<td>478,518</td>
<td>10</td>
<td>$10,980</td>
</tr>
<tr>
<td>New York</td>
<td>Post</td>
<td>68,327</td>
<td>10</td>
<td>$8067.60</td>
</tr>
<tr>
<td>Detroit</td>
<td>News</td>
<td>500,000</td>
<td>10</td>
<td>$11,970</td>
</tr>
<tr>
<td>Boston</td>
<td>Globe</td>
<td>459,834</td>
<td>10</td>
<td>$8715</td>
</tr>
<tr>
<td>Chicago</td>
<td>Tribune</td>
<td>594,943</td>
<td>10</td>
<td>$13,410</td>
</tr>
</tbody>
</table>
# Newspapers

<table>
<thead>
<tr>
<th>City</th>
<th>Newspaper</th>
<th>Circulation</th>
<th>Frequency</th>
<th>Cost/one</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atlanta</td>
<td>Journal</td>
<td>405,545</td>
<td>10</td>
<td>$10,381.50</td>
</tr>
<tr>
<td>Washington</td>
<td>Post</td>
<td>722,679</td>
<td>10</td>
<td>$11,829</td>
</tr>
<tr>
<td>San Francisco</td>
<td>Chronicle</td>
<td>605,074</td>
<td>10</td>
<td>$11,250</td>
</tr>
<tr>
<td>Los Angeles</td>
<td>Times</td>
<td>986,063</td>
<td>10</td>
<td>$7080</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>No. of papers</th>
<th>Total circ.</th>
<th>Total Reach</th>
<th>Total TCPM</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>5,252,015</td>
<td>13%</td>
<td>$152.06</td>
<td>$1,038,252</td>
</tr>
</tbody>
</table>

Media Plan • 30
January 1, 1999

American Public:

As the president of Any Bank Inc., I would like to inform you of a revolution in the credit card industry: the FuturePlan card. This credit card returns a portion of your purchases in the form of a reward. Now this alone is no revolution. The difference occurs in the payment of the reward. You do not receive a credit to your account or a check in your name. Instead, the money is deposited into a retirement account allowing you to save for the future while taking care of today’s expenses.

Any Bank researched the credit card industry looking for what was missing. No other company prepares you for the future. No other card allows you to be rewarded in this way. We call it revolutionary. But really, it’s simple: spend and save.

If you would like more information on the FuturePlan MaterCard, call us. Start saving for your future today.

Sincerely,

Paul Mecklenberg

Paul Mecklenberg
President
Any Bank Inc.
The primary target uses the internet heavily. Uses include professional jobs. Many even have their own website. They are very in touch with the latest technology and are not afraid to use it. Advertising will be placed on the top three search engines. It will appear when categories such as money, credit cards, finance or retirement are the search terms. This will hit people who are already interested in saving for their future. They will be able to click on the banner and they will go to the FuturePlan card website. This website will also be accessible through the MasterCard website. The different search engines will run the banner at different times throughout the campaign so that there will always be web advertising.

<table>
<thead>
<tr>
<th>Engine</th>
<th>CPM</th>
<th>Impressions</th>
<th>Click through</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excite</td>
<td>$24</td>
<td>5,000,000</td>
<td>1%</td>
<td>$120,000</td>
</tr>
<tr>
<td>Yahoo</td>
<td>$24</td>
<td>5,000,000</td>
<td>1%</td>
<td>$120,000</td>
</tr>
<tr>
<td>WebCrawler</td>
<td>$24</td>
<td>5,000,000</td>
<td>1%</td>
<td>$120,000</td>
</tr>
</tbody>
</table>
Direct Mail

Direct mail pieces will be sent to certain members of the target market. These members will be of the higher income brackets, will have good credit and will be frequent users of credit cards. Two different mailings will be made. One direct mail piece will be sent out the first month of the campaign to introduce the product. The second will be sent out a few months later to those covered in the first mailing that have not responded. This will remind them that the card is still available and touch on some highlights of usage.

<table>
<thead>
<tr>
<th>No. of pieces</th>
<th>Reach</th>
<th>Frequency</th>
<th>TCPM</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,000,000</td>
<td>15%</td>
<td>1</td>
<td>$1000</td>
<td>$3,000,000</td>
</tr>
<tr>
<td>2,000,000</td>
<td>10%</td>
<td>1</td>
<td>$1000</td>
<td>$2,000,000</td>
</tr>
</tbody>
</table>
January 10, 1999

Mr. Darin Powell:

Do you like to spend money? Are you worried that you might be spending more than you're saving? **Now you can spend and save at the same time.**

As the president of Any Bank Inc., I would like to inform you, Mr. Powell, of a revolution in the credit card industry: the FuturePlan card. This credit card returns a portion of your purchases in the form of a reward. Now this alone is no revolution. The difference occurs in the payment of the reward. You do not receive a credit to your account or a check in your name. Instead, the money is deposited into a retirement account allowing you to save for the future while taking care of today’s expenses.

Any Bank researched the credit card industry looking for what was missing. We found that no other company prepares you for the future. No other card allows you to be rewarded in this way. We call it revolutionary.

But really, it's simple: spend and save.

If you would like more information on the FuturePlan MasterCard, call us. We want you to start saving for your future today.

Sincerely,

Paul Mecklenberg
President
Any Bank Inc.
What’s inside could change your future.
We all spend money. How much did you spend last month? Can you remember how much you saved?

We seldom worry about long-term savings when faced with immediate expenses. We want to plan for the future, but we can't sacrifice the necessities. Now think about how much you could save if you got money back for expenses. That's where FuturePlan helps.

With every purchase you make using the FuturePlan card, you receive cash rewards that are deposited into a retirement fund. When you go to the supermarket, you will be saving for your future. When you buy presents for your children or the card, you will be saving. When you spend you will save. Prepare for your future without forgetting the present.

Call 1-800-4-FUTURE for more information about the FuturePlan card or to apply.

Save While You Spend
We could all use some change.

Any Bank wants you to make some change.
You should have received information from Any Bank a few weeks ago.

It explained the features of the FuturePlan card. This credit card works like any other card—the benefits come when you get the bill.

As you make purchases, the card deposits a percentage of the purchase into a retirement account. This way you are saving while you spend.

We're waiting to hear from you.

To find out more, call 1-800-4-FUTURE or visit www.anybank.com anytime.
Playbills

All left-over monies will be spent on playbill advertising. These advertisements will be on the back of playbills for certain broadway shows. The shows will be picked based on the demographic of the average audience member attending. These will be used to reach the primary and secondary markets. Both of these targets attend theatrical performances. This advertising will be concentrated only in those cities where larger-scale productions are performed.

<table>
<thead>
<tr>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,474,429</td>
</tr>
</tbody>
</table>
Budget Breakdown

Total Budget: $25,000,000

- Male magazines 44.1%
- Female Magazines 14.6%
- National Newspapers 8.4%
- Local Newspapers 4.2%
- Internet 2.9%
- Direct Mail 20%
- Playbills 5.9%
## Media Schedule

<table>
<thead>
<tr>
<th></th>
<th>Jan</th>
<th>Feb</th>
<th>Mar</th>
<th>Apr</th>
<th>May</th>
<th>Jun</th>
<th>Jul</th>
<th>Aug</th>
<th>Sep</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec</th>
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<tbody>
<tr>
<td>Nat'l Newsp.</td>
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<tr>
<td>Local Newsp.</td>
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<tr>
<td>Magazine</td>
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<tr>
<td>Internet</td>
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<tr>
<td>Direct Mail</td>
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<tr>
<td>Playbill</td>
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</tbody>
</table>
Promotions

KH Advertising integrates all departmental ideas in the campaign so that the creative, promotions, media and public relations are speaking with one voice.

KH Advertising has created a tie to link all of the elements of the campaign together. This tie is the idea that the FuturePlan card helps save for the future and that credit should be used wisely.

These ads will run in vehicles popular to the target market. Media will be increased at the beginning of the campaign, when promotions are to run.

One promotion will be an additional percentage back the first two months of card usage, if the consumer acquires a card within the introductory period of time. This will give the consumer an extra incentive to try the card. FuturePlan will also reward a 2 percent of purchases during the first two months.

The second promotion will be one that encourages heavy users of other credit cards to switch their balances to the FuturePlan card. They will receive a percentage back for their transferred balances as well as any other charges that are made.

All communications will work together to ensure that the right message finds the right market and that the FuturePlan card becomes the consumer’s first choice.


Newspaper SRDS. March 1998.


