SWIPE INTO SOMETHING MORE

AA ADAHOLICS

FIRST UNITED BANK CAMPAIGN

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EXECUTIVE SUMMARY

First United Bank is a trusted, community-focused financial institution in West Texas with roots dating back to 1907. Over time, it has grown into one of the region's strongest and fastest-growing banks, evolving from traditional in-person banking to offering advanced digital platforms and a full range of financial services. By blending modern convenience with personalized relationships, First United Bank continues to redefine community banking.

Now, the bank is focused on connecting with a younger generation that values speed, accessibility, and real-world financial benefits. Facing low awareness among 18–30-year-olds, First United Bank has challenged The Adaholics to develop a campaign that drives adoption of its Spirit Cash Back Checking account across West Texas. Grounded in insights into young consumers' financial habits, the campaign aims to shift perceptions by showing how everyday spending can become more rewarding, encouraging a smarter, more empowering approach to banking.

BUILD TRUST

Drive awareness, account openings, and debit usage

ENGAGE

Use insights to strategically target 18–30 year olds in West Texas

OWN THE CARD

Show the value of Spirit Cash Back Checking

FUEL GROWTH

Integrated, mobile-first, multi-channel strategy campaign.

RESEARCH METHODS

The Adaholics conducted primary and secondary research to better understand how Gen Z feels about banking, what they prioritize, and the ways they interact with content, to leverage the concept "earning while living."

355	**8**	**9**	**10**
SURVEY RESPONSES	**FOCUS GROUP PARTICIPANTS**	**IN-DEPTH INTERVIEWS**	**COPY TESTS**

BRAND PERCEPTIONS

The target audience often views community banks as less secure and less mobile-friendly, creating a barrier to account openings. While Gen Z does appreciate reliable customer service, it is not a dominating primary factor when choosing a bank, with convenience and digital experience taking priority. Additionally, **60%** of the audience is unaware of the Spirit Cash Back Checking account, highlighting a significant awareness gap. Because of this, messaging must focus on building trust, increasing awareness, and clearly communicating modern digital value while reinforcing First United Bank's credibility and community-first identity.

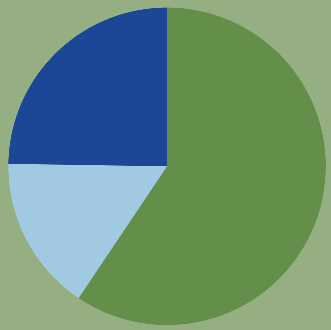
PRIMARY RESEARCH: SURVEY & FOCUS GROUP

Primary research highlights how Gen Z perceives the bank's Spirit Cash Back Checking account, revealing a strong interest in rewards paired with an expectation for immediate, practical value. When choosing a bank 8/10 of our survey respondents said no monthly fees and easy mobile banking app where their top priorities and 6/10 said rewards incentivize them to go with one bank over another.

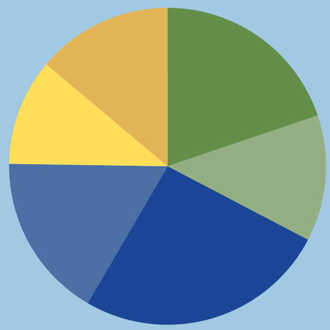
> Travel, gas, and food rewards would motivate me to use my debit card more.
>
> -Caleb Cavet (22)

> My allegiance with a bank relies on if I can read their benefits and understand easily.
>
> - Josh A. (25)

72% of our TA's bank choice was influenced by a family member. The Adaholics will steer the TA towards financial independence and increase account openings by leveraging simple messaging that positions cash back as extra money for all types of spending.



60% of our survey respondents said they would open an account that earns them $0.20 cash back every purchase.



26% of respondents use their debit cards frequently, up to 30 times per month, for everyday purchases like rent, gas, and food.

TARGET AUDIENCE

The Adaholics conducted research to understand 18–30-year-olds in West Texas/Panhandle. Despite differences in lifestyles, financial goals, and behaviors, key shared values were identified that drive them as consumers.

IMMEDIACY

Gen Z lives in a fast-paced digital environment, where they expect instant understanding and minimal effort when processing information. They have a low tolerance for slow or overly complex content, which also influences how they choose a bank and manage their money. Primary and secondary research suggests that Gen Z is more likely to engage with clear messaging that communicates value within the first few seconds.

> “If you're going to sell me a product, I want to be sold on it quickly, not dragged on just for entertainment, because that doesn't tell me what the product is and I lose interest.
> -Ben L. (22)

TRUSTWORTHINESS

For Gen Z, trustworthiness is not a “nice to have” it is a necessity to them. It functions as an emotional need that ties deeply into financial anxiety and decision making. Because Gen Z places such a high value on trust, it becomes the main gatekeeper. If they don’t trust messaging, they won’t consider the brand as an option especially when it comes to banks.

> “I want to feel like I am making the right decision and not getting taken advantage of.
> -Katie M. (27)

CONVENIENCE

Our target audience is very used to having direct and quick access to things. They tend to get uninterested when there’s a lot of “friction” involved in getting something done. They also live in the age of slick, responsive apps and place heavy importance on intuitive rules and layouts. Most importantly, they want something quick to set up and easy to use.

> “Every time I go through the Wells Fargo banking app on my phone, everything is pretty quick and easy to navigatee.
> -Oscar Abrego (21)

AUTHENTICITY

From our research on the target audience, it is known that this age group puts authenticity above all else when judging a brand. Having grown up around constant advertising and the rise of online media, they are quick to recognize “forced vs real”. They gravitate towards brands and customer service that speak in a genuine, relatable tone that reflects an honest and authentic company. For this audience, authenticity isn’t about perfection, it’s about being real.

> “Customer service and dependability mean a lot to me, not just treating me like another client, but as a person.
> -Cole Nemec (22)

TARGET PERSONAS

While Gen Z has many similar attributes, primary research indicates that they prioritize banking in different ways. Make no mistake, they engage with content similarly but some see banking as familiar and important for their future and others have little to no involvement with their finances. Effective campaign tactics should leverage behavioral segmentation and take a hybrid approach, meeting both personas where they are most present.

PLAYERS

LOW INVOLVEMENT

> I feel like that cashback really doesn't make much of a difference in the end.
>
> -Ben L. (22)

- **86%** of Gen Z feel unsure in their financial knowledge.
- Doesn't compare accounts or rewards.
- Low awareness, financially uneducated.
- Values convenience and immediacy by default.
- Spends their money socially.

With Spirit Cashback Checking swiping is just another way to earn while living, no effort needed.

BANKERS

VALUE-DRIVEN

> I focus on trying to save my money, every little bit counts. I am just trying to live comfortably in my future.
>
> -Caleb Cavet (22)

- **86%** of Gen Z considers financial stability and security to be important.
- Despite this, less than half feel truly secure.
- Pays attention to finances and account options.
- Value authenticity and their future.
- Saves their money.

With Spirit Cashback Checking swiping is just another way to save while living, for your future.

INSIGHT & STRATEGY

Our target audience is not just another demographic; they are a powerful force shaping the future. They are consistently burdened with complicated messaging and they want to feel in control of their finances and their future. In order to capture the attention of this audience, The Adaholics must understand that the following key truths are essential to reach the target audience and make earning while living a possible solution for their financial goals.

1

BUILD FINANCIAL CONFIDENCE

From this campaign we want the target audience to see the Spirit Cashback Checking account as a way to be independent and in control of their financial lives and position the account as a simple, modern upgrade to everyday spending habits.

2

CAPTURE CONVENIENCE

From this campaign, we want our target audience to see Spirit Cashback Checking as something always within reach, working in the background so they can earn rewards just by living and spending.

POSITIONING STATEMENT

The Adaholics will reframe every transaction as a simple action of "earning while living" that can build financial confidence and control. With Spirit Cash Back Checking, each swipe becomes more than spending, it becomes a step toward stability, rewards, and a more empowering financial future driving our audience to open an account.

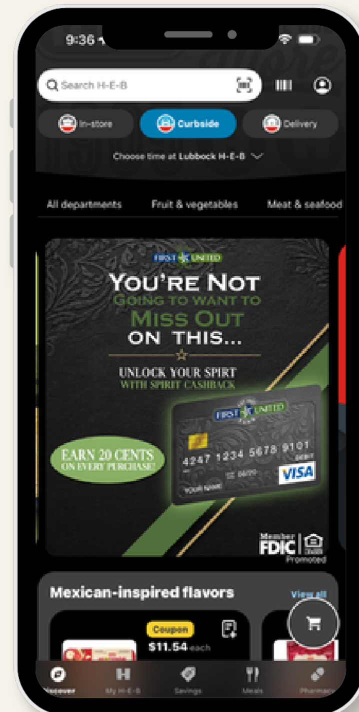
SWIPE INTO **SOMETHING MORE**

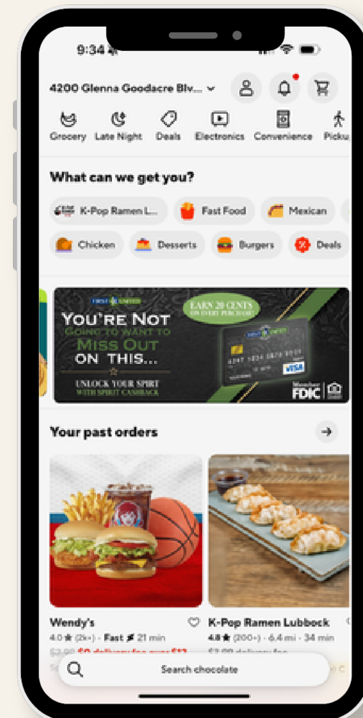
In today's fast-paced, digital world, managing money can feel overwhelming, especially for young adults just stepping into financial independence. They want tools that are simple, intuitive, and built to move with their lifestyle, not slow them down. They're looking for confidence, control, and a clear path forward without unnecessary complexity. The Spirit Checking account meets them where they are. It offers a straightforward, accessible way to take charge of their finances while building toward something better. It's not just about banking, it's about progress and possibility. The Adaholics invite the 18-30 year olds to "Swipe Into Something More" and turn an everyday action into something meaningful. Each swipe is a step toward growth, confidence, and a stronger financial future.

CREATIVE STRATEGY

DIGITAL EXECUTIONS

Digital executions will highlight different forms of payment methods reinforcing the campaign message, "Swipe into Something More" by showing how everyday purchases can generate rewards and savings and lead them to our updated Spirit Cashback landing page. This approach builds positive emotional connections with spending and positions the Spirit Checking Account as simple, beneficial, and relevant to everyday life driving account openings.





SOCIAL MEDIA

Social media carousels will show a simple visually striking image that encourages users to swipe left into something more leading them to the updated Spirit Cash Back Checking landing page.

DISPLAY ADS

Strategic in app banners will tell users who are about to spend how they could be saving and earn $0.20 on their order. Meeting them at the point of purchase.

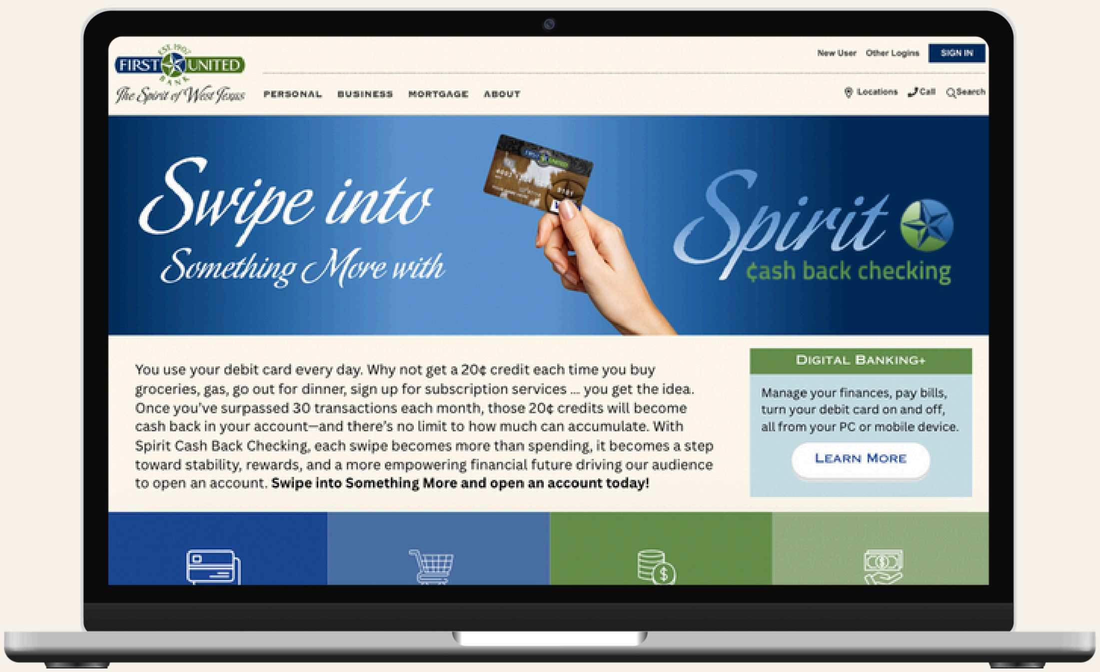
CREATIVE STRATEGY

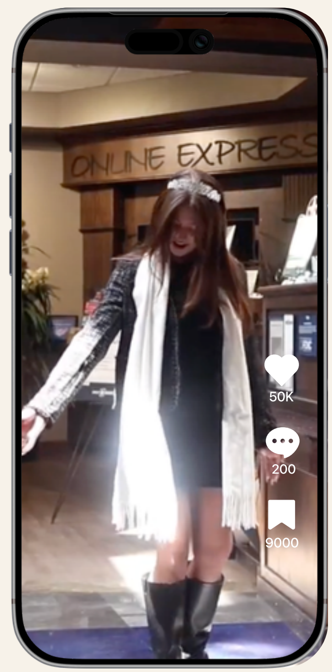
VIDEO EXECUTIONS

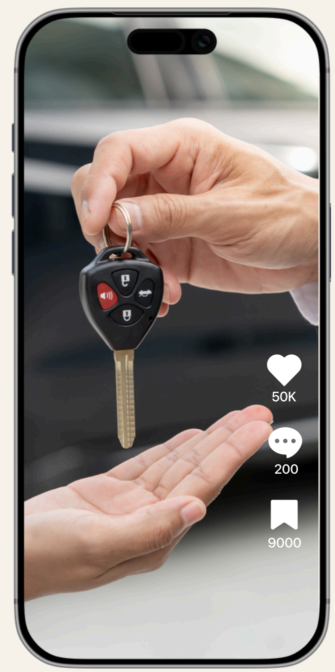
Campaign videos follow our target audience opening a Spirit Cash Back account, using their debit card for everyday purchases, and earning cash back with real-time notifications. The long-form video compares spending to routine daily habits, positioning the account as an easy, convenient, and digital way to build financial confidence. Short-form videos highlight key personas: “Players” transform into confident spenders, while “Bankers” focus on saving and reaching goals like buying a car.

LANDING PAGE

The Adaholics strategically created an updated landing page for the Spirit Cash Back Checking Account. The new webpage consists of simple graphics telling the user all they need to know about the account and how it works for them, also highlighting First United Bank’s digital banking plus. The updated page focuses on visually appealing and modern graphics, and simple to understand banking information so users know what their getting up front.







LONG FORM VIDEO

SHORT FORM VIDEO

MEDIA & EXPERIENTIAL STRATEGY

Our Swipe into Something More campaign will employ a dynamic pulsing strategy integrating paid, owned, and earned media, ramping up spending during key seasons for our TA. Placing content on select social media and streaming platforms will be foundational, with the addition of experiential activations to offer a holistic blend of digital and physical engagement. Phases were developed to organize tactics by the need to first **Educate**, then **Integrate**, and finally make consumers **Resonate** financial confidence with the First United Bank brand. Each phase takes into consideration the consumer journey, culminating in strong brand trust and engagement.

SOCIAL MEDIA

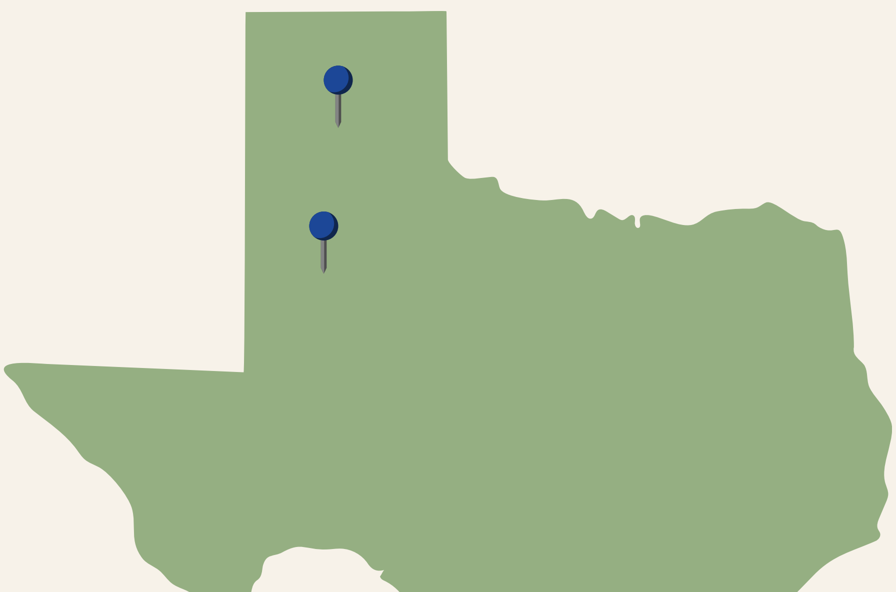
91% of the TA consumes social media weekly, favoring platforms that offer short, authentic content that helps them connect with their communities and discover new products.

STREAMING

78% of the TA consumes streaming or television weekly. Favoring platforms with live sports and eligible streaming platform packages.

SPOT MARKETS

By combining the Lubbock and Amarillo DMAs, we can reach roughly 375,000 TV households across West Texas and the Panhandle, creating one of the largest contiguous rural media footprints in the region. Not only through streaming but also social media, this unified coverage will allow us to extend their reach beyond a single market and tap into the rural regions between these cities in West Texas.



MEDIA & EXPERIENTIAL

EDUCATE PHASE

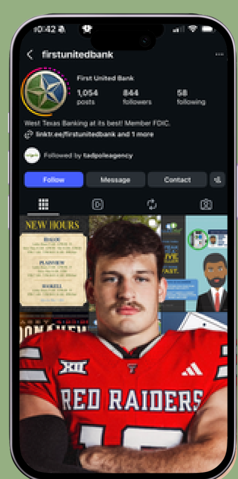
The Educate Phase introduces the campaign with bold, consistent messaging in order to educate the target market about the account and generate curiosity. This phase leverages social media, flyers, and an event to kick off the **Swipe into Something More** campaign.

STUDENT HANDOUT

First United Bank will place handouts in students dorm move in packet leading them to the landing page. Plus hosting a table at the orientation resource fair.

SOCIAL TAKEOVER

Ben Roberts, a well known TTU football player will take over our social media for 2 days to take us through his swiping journey and game day routine.



INTEGRATE PHASE

The Integrate Phase continues the campaign by meeting students where they are with an immersive event, tied to sports, allowing us to gain a large amount of impressions.

FUB TAILGATE

First United Bank will host a tailgate before a football game allowing attendees to learn about the account, sign up, and play games for prizes.

RESONATE PHASE

The Resonate Phase ensures a lasting impact by ending with a bang. A large scale event and competition will drive account openings and wraps up the campaign making Spirit Cash Back resonate as the bank people can trust.

COOKS GARAGE CONCERT

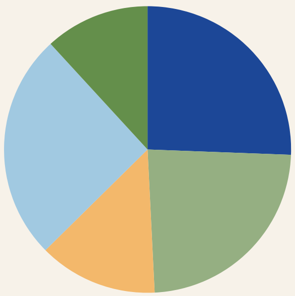
First United Bank will host a free exclusive concert for 100 Spirit Cash Back Checking account holders who enter. The concert headliner will be Hudson Westbrook, a popular country artist and former Tech student.

BUDGET & MEDIA SCHEDULE

Our budget was strategically segmented to maximize spend across social, digital, direct marketing, and promotions. We will meet Gen Z in all of their most prominent digital and physical spaces. Through research the Adaholics found maximum impressions will come from the majority of our budget spend on paid social and brand events. From TikTok, to tailgates, we will gain over 18 million total impressions.

	Educate	Integrate		Resonate				
Social Media	**August**	**September**	**October**	**November**	**December**	**Total**	**%**	**Impressions**
Instagram	$4,500	$3,500	$3,500	$3,750	$4,000	$19,250	8.75%	2,406,000
TikTok	$4,500	$4,000	$3,500	$3,750	$3,500	$19,250	8.75%	3,850,000
Facebook	$2,500	$1,750	$2,000	$2,000	$1,250	$9,500	4.32%	1,583,000
YouTube	$4,500	$3,000	$3,500	$4,000	$2,000	$17,000	7.73%	1,700,000
Digital Media								
YouTube TV	$5,000	$5,000	$3,500	$3,500	$2,000	$19,000	8.64%	543,000
Hulu	$3,500	$3,000	$2,000	$2,000	$1,000	$11,500	5.23%	383,000
Netflix	$2,000	$2,000	$2,000	$2,000	$2,000	$10,000	4.55%	250,000
Disney+	$2,000	$1,500	$1,500	$2,000	$1,500	$8,500	3.86%	266,000
ESPN+	$1,500	$1,500	$1,000	$1,000	$1,000	$6,000	2.73%	214,000
Prime Video	$1,000	$500	$1,000	$500	$1,000	$4,000	1.82%	160,000
Promotions								
Dorm Handouts	$12,000					$12,000	5.45%	32,500
Basketball Bank Tailgates				$10,000	$10,000	$20,000	9.09%	75,000
Hudson Westbrook Show					$20,000	$20,000	9.09%	250,000
Ben Roberts Media Takeover		$10,000				$10,000	4.55%	500,000
Media Placements								
Doordash	$2,100	$2,100	$2,100	$2,100	$2,100	$10,500	4.77%	1,750,000
Uber Eats	$1,500	$1,500	$1,500	$1,500	$1,500	$7,500	3.41%	1,250,000
HEB	$1,600	$1,600	$1,600	$1,600	$1,600	$8,000	3.64%	1,455,000
Walmart	$1,600	$1,600	$1,600	$1,600	$1,600	$8,000	3.64%	1,455,000

Fees	
Production	$8,000
Contingency	$12,000
Agency Fees	$10,000
Impressions	
Total	~18,000,000



PERFORMANCE

Throughout the campaign, The Adaholics will use Key Performance Indicators to measure success and make adjustments using our contingency budget. KPIs include account openings, event attendance, and social engagement. Strategic spending will be measured by brand consideration, preference, & current campaign acknowledgment through quarterly surveys and focus groups.

EDUCATE & INTEGRATE

- Landing page visits from QR codes
- Ad click-through-rate
- Event attendance
- Concert giveaway sign ups
- Engagement with FUB (likes, shares, comments)
- UGC, social mentions, & earned media

SPEND EFFICIENTLY

- CPM, cost per engagement metrics
- Partnership value based on brand exposure and audience reach
- Targeted social, digital media buys
- Strategic pulsing for advertising and promotional events in spot markets

PLAYERS & BANKERS

STRATEGIC CAMPAIGN

Swipe into Something More

EXECUTIONS

BRAND LOVE

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