

Huntington National Bank Reg E Customer Consent Program

Challenges:

Federal regulations in 2010 required customers to opt in for overdraft coverage for ATM and everyday debit card transactions

Huntington wanted to obtain the maximum number of opt-in responses to stem the loss of overdraft fee income

Solutions:

MKP developed a comprehensive year-long communications plan with a series of response-driven mailings to impacted customers

Five mail packages, supported by online elements and branch/ATM signage, conveyed an increasing urgency to respond to avoid interruption of service

Pro-customer message garnered outstanding results



#1



#3



#4



#2



#5