

First Citizens Bank Intelligent ATM Promotion

Challenges:

Reluctance to use ATMs
for check deposits – need
to educate customers

Need for immediate
incentive to motivate
behavior change

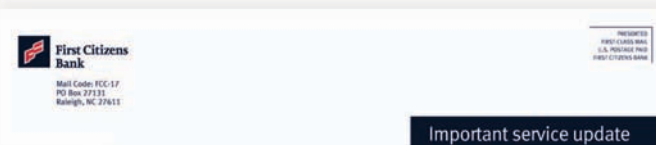
Solutions:

Communication included
a tear-off live check and
informational insert

Created template for
customization of nearby
branch addresses as ATMs
and promotion rolled out
across the bank's footprint

One recent wave yielded
16% response

Outer Envelope



Start using our new Intelligent Deposit ATMs and earn \$5!

It's so simple and secure to deposit a check, we're giving you one just so you can try it.

- Make three qualified deposits at one of our Intelligent Deposit ATMs in your area on separate days between now and November 30, 2013.
- For your first deposit, you can even use the \$1 check we've enclosed. After your third deposit, you will receive a \$5 credit to your account.¹
- You will also gain the convenience of same-day check posting on ATM deposits made before 9:00 p.m.²

For more information and to view a demo go to firstcitizens.com/atm

Talk about easy!

"My check goes here..."
No envelopes, no deposit slips, no hassle

"There it is!"
On screen verification of your checks or cash

"And I've got proof."
Check images appear on your receipt along with your deposit total and balance

Try it yourself – deposit the enclosed check today!

¹ To qualify for \$5 credit, deposits must occur on separate days, account must be in good standing, and cash deposits must be a minimum of \$50. Upon qualification, the \$5 will be credited to your checking account within 30 days following your third deposit. Limited to one \$5 credit per personal checking account.

² All deposits are subject to the Bank's Funds Availability Policy. Deposits must be made by 9:00 p.m. Eastern time on business days for same-day posting.

FCC164-W Member FDIC.

First Citizens Bank

Insert

First Citizens Bank Raleigh, NC 22200101 66-30/531

PAY TO THE ORDER OF: Version W - Wilmington
Ima Newatmuser
123 Main Street
Anytown, USA 00000

DATE: September 13, 2013
PAY AMOUNT: \$1.00

One and 00/100 US DOLLAR
Deposit in one of our Intelligent Deposit ATMs. Check expires November 30, 2013.

Rebecca Hargis

⑆ 2 200 10 10 ⑆ ⑆ 053 100 300 ⑆ 00980 1994990 ⑆

Use this check to experience our new Intelligent Deposit ATMs.

No envelopes, no deposit slips, no hassle.
Every First Citizens branch in your area now has our new ATMs – providing you greater ease and convenience when making deposits.

BLADENBORO 117 MARTIN LUTHER KING DRIVE	OAK ISLAND 8900 EAST OAK ISLAND DRIVE	WILMINGTON DOWNTOWN 315 MARKET STREET
BURGAW 101 SOUTH HIGHWAY 17 BYPASS	ROSEBORO 304 HIGHWAY 24	MEDICAL CENTER 2100 SOUTH 17TH STREET
CAROLINA BEACH 612 LAKE PARK BOULEVARD	SHALLOTTE 5043 MAIN STREET	OLEANDER 4422 OLEANDER DRIVE PIAZA EAST 1910 EASTWOOD ROAD

Check Letter