

Elevate

Summer 2025

INSPIRING FINANCIAL MARKETERS

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Banking on Design

Visual
branding
builds trust



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Sources: <https://www.securecdp.com/blog/credit-union-marketing-trends>

A NOTE FROM THE PUBLISHER

The Human Work Still Matters Most

AI is coming fast. And it's coming for a lot of white-collar work.

Industry leaders like Anthropic's Dario Amodei are forecasting big disruptions—up to 50% of entry-level white-collar jobs could disappear within five years. Whether that's overstated or not, it underscores a simple truth: If AI can do it, it likely will.

That makes our role as financial marketers clearer than ever. The work that endures—the work that matters—is the kind that AI can't replicate. Not yet, anyway. This means leaning harder into what makes us human: empathy, intuition, creativity, and connection. Marketing has always been about understanding people. That won't change. What will change is how we use AI to amplify our creativity—not replace it—and how we focus our time and energy on creating distinct value for the communities we serve.

This issue of Elevate explores both sides of that equation.

Our cover story, *Banking on Design: Visual branding builds trust*, shows how smart, intentional design can elevate your brand experience—across digital, print, and in-branch

touchpoints. It's a masterclass in building loyalty through visual storytelling and cohesive campaigns.



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Our second feature, "The Aldvantage: Utilizing AI to Amplify Your Creative Power," dives into the practical side of AI in marketing—from content generation to targeting. It's full of real-world advice, but most importantly, it emphasizes that the goal of AI is not automation for its own sake, but freedom—to spend more time doing the work only humans can do.

This is your moment to lead with heart and strategy. AI may be rewriting the rules, but we still define the game.

Let's keep elevating the human work.



Warmest regards,
Gina Danner
CEO
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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.



Banking on Design

Visual branding builds trust

Each fall as students return to campus, Michigan State University Federal Credit Union (MSUFCU) doesn't just set up a table with brochures; it creates an experience. Through its Student Welcome campaign, the credit union brings Gen Z into the fold with vibrant visuals, digital and in-person touchpoints—all designed to spark conversation and messaging that blends school pride with financial empowerment.

Maria Presocki, VP of Marketing, says the strategy is about meeting your customers where they are. While MSUFCU's presentation—which includes everything from campus activations and branded swag to digital assets and social media engagement—looks good, it more importantly feels familiar, fresh, and aligned with their world. The results reveal a surge in student engagement, more new accounts, and long-term emotional connections to the credit union.

“

Most people will meet your brand on a screen. Make that first experience intuitive, welcoming, and frustration-free.”

— Michelle Dobbins, VP of Marketing,
Credit Union of Georgia

"It is an emotional connection that translates into deeper engagement and long-term loyalty," Presocki says. "We kept our brand presence strong, but leaned into Gen Z aesthetics, language, and university pride. It's a delicate balance—honoring our established identity while also resonating authentically with a younger audience."

Welcome to the world of design-driven branding in banking, where color palettes, typography, and storytelling do more than decorate—they define. As financial institutions work to stay relevant in today's ever-increasing crowded market, design has not only emerged as a tool for aesthetic polish, but as a strategic asset for customer connection, trust, and differentiation.

"Creative design is foundational to shaping a credit union's brand identity—it's how we show up in the world," Presocki says. "People recognize us not just by our logo, but by how our brand feels across all channels."

From branch interiors and social posts to community sponsorships and website UX, MSUFCU continues to make design a cornerstone of its strategy. "When our brand is consistently represented—through visual storytelling, intentional touchpoints, and meaningful experiences—it builds recognition and trust," Presocki says. "That's how we become top of mind for members' financial needs."

And while regulatory guidelines can feel like a barrier to creativity, Presocki says close collaboration with compliance early in the process opens more



creative doors than it closes. "It's a true partnership. They support our bold ideas and work with us to deliver honest, transparent messages. Lean into what makes your brand unique and then amplify it across every touchpoint."

Presocki believes your visual identity should be more than just a logo—it should be an experience. "When your design system is thoughtful and consistent, it builds trust, and trust is the currency of any great financial brand."

Aesthetic + Creative = Strategic

For Michelle Dobbins, the strategy is simple, yet effective: Creative design is the visual and emotional language of a financial institution. Whether an institution intends to or not, the way its brand shows up shapes how customers perceive its trustworthiness, accessibility, and relevance.

For Dobbins, VP of Marketing at Credit Union of Georgia Community in Kennesaw, Georgia, design is

inseparable from strategy. She views it as a tool for both emotional storytelling and clarity—especially when translating complex financial offerings into digestible, human-centric experiences.

“We want people to feel a sense of belonging,” Dobbins says. “If you can do that visually, you’re on the right track. Design is no longer just about aesthetics—it’s a strategic asset that drives engagement, loyalty, and growth.”



Creative design is foundational to shaping a credit union’s brand identity—it’s how we show up in the world.”

— Maria Presocki, VP of Marketing, Michigan State University Federal Credit Union

Differentiation remains a top challenge for today’s financial institutions. “We all have a passion for making our communities better, but how do we stand out?” Dobbins says. “Shiny happy people and stock images only go so far. If you find that niche you do differently—own it. Simple can be powerful.”

When it comes to navigating compliance, Dobbins believes that if you collaborate early in the process, you can keep the focus on emotional storytelling and not let fine print cloud the bigger picture. “Start with the raw emotion you want people to feel after engaging. Then work backward. If

Future Forward

Where financial design is headed

From digital platforms to branch displays, today’s strongest financial brands are leaning into design trends that connect, engage, and stand out. Here are a few creative directions MSU Federal Credit Union’s Maria Presocki and Credit Union of Georgia’s Michelle Dobbins are tracking now:



Motion graphics & subtle animation

Movement draws the eye and helps cut through the noise on social, web, and in-app experiences.



Bold typography & minimalist layouts

Think clean lines, striking contrast, and strong typographic hierarchy that keeps messaging clear and modern.



Inclusive, human-centered visuals

Authentic imagery that reflects the diversity of your members builds trust and emotional connection.



Hyper-personalized messaging

Tailored content, even in simple ways, goes a long way in making members feel seen.

the design feels overly complicated, it probably is. Step back. Being bold doesn’t mean being irresponsible—it means being strategically creative within the boundaries of trust and transparency.”

If you’re looking for visual identity, Dobbins recommends starting with a brand audit. When she joined Credit Union of Georgia, she created a display of every brand asset in her office to identify inconsistencies and opportunities. “I had to walk past it every day. Then I started taking notes, building a style guide and a plan. “From typography to tone, it all had to fit.”

Persona building was another key step. “Really understand your audience—both current and aspirational,” Dobbins says. “What do they value? What do they need next? Then speak their language visually. Most people will meet your brand on a screen. Make that first experience intuitive, welcoming, and frustration-free. And don’t overlook your employees—they’re one of the best feedback loops you’ve got.”

In the end, great financial design is about connection. It’s how brands become more human, more trustworthy—and more memorable. E

The Advantage

Utilizing AI to amplify your creative power

When On Tap Credit Union launched a new mortgage offering, the marketing team hit the ground running. The product was a first for the Golden, Colorado, organization. With the clock ticking on the marketing campaign, Janelle Herrera and her team turned to artificial intelligence (AI) to research and generate a high-level product highlight list.

AI became a starting point for collaboration between the marketing and mortgage team, which ended up saving countless back-and-forth hours. “While we still refined and polished the outputs, having AI jumpstart the project shaved off a meaningful amount of time,” says Herrera, VP of Marketing and Business Development.

From there, the On Tap marketing team used AI tools to transform a letter into

multiple formats—condensing it for a postcard, email, and web copy. AI even proofed the creative, suggested legal language for compliance review, and cleaned up mailing lists. “What normally would have taken 20 to 30 hours of production time was reduced by nearly half,” Herrera says. “And just as importantly, our cross-functional partners appreciated the faster turnaround and improved collaboration along the way.”

“

One of the biggest misconceptions is that AI can’t produce quality or original ideas. I see it as a collaborator. It can spark inspiration and refine ideas, but it still needs human judgment.”

— Janelle Herrera, VP of Marketing & Business Development, On Tap Credit Union



For Herrera and her team, AI isn't about cutting corners; it's about amplifying quality and impact. They are using it to proof content, fix video audio without re-recording, generate SEO recommendations, and create internal campaign talking points. They are even starting to explore AI's potential for data analysis. With tools like ChatGPT, Grammarly, Descript, Copilot, and integrations in Canva, HubSpot and Adobe, AI has become a seamless part of their workflow.

"One of the biggest misconceptions is that AI can't produce quality or original ideas," Herrera says. "I see it as a collaborator. It can spark inspiration and refine ideas, but it still needs human judgment."

Herrera encourages marketers hesitant about getting started with AI to slowly wade into its potential. "Waiting too long is like resisting digital banking when it first came out. You risk being left behind. AI won't take your job, but the marketer who uses it just might."

Finding your balance and jumping in

At University Credit Union in Los Angeles, Derek Knowlton and his team started using AI as a creative partner. The technology was instrumental in helping them brainstorm campaign ideas, refine messaging, and get past creative blocks.

"AI helps us move faster and gives us time to focus on strategy and connection. The emotional core of marketing still comes from people," says Knowlton, EVP and CMO. For a recent campaign, the University Credit Union team used AI to plan

their communication strategy, map out content delivery, and tailor messaging to audience segments. Once they had the campaign operational, they used an AI tool to consolidate campaign data and generate a first pass at reporting, which helped them quickly identify what was working and where they could optimize the campaign.



With so many marketing tools and platforms integrating AI, it's become very easy to use it to accelerate campaign launches and pivot based on results."

— Derek Knowlton, EVP and CMO, University Credit Union

"It gave us solid first drafts for emails and social media posts, which we then refined for tone and alignment," Knowlton says. "With so many marketing tools and platforms integrating AI, it's become very easy to use it to accelerate campaign launches and pivot based on results, which really has kept us more agile as a team."

Knowlton says the key to successful AI adoption is starting small and focusing on value. "You don't have to overhaul your whole system overnight. Try it for content generation or reporting. Use it to free up your team for higher-level work."

In the end, the real power of AI lies not in automation for its own sake, but in its ability to amplify creativity, strategy, and human connection. **E**

5 Ways to Get Started with AI

From campaign strategy to content creation, today's most forward-thinking financial marketers are using AI to boost creativity, speed, and precision. Here are a few smart starting points On Tap Credit Union's Janelle Herrera and University Credit Union's Derek Knowlton recommend:

- 1 Start Small**
Identify repetitive or time-consuming tasks where AI can offer quick wins.
- 2 Use Familiar Tools**
Many platforms like Canva, Adobe, HubSpot and Microsoft already include AI features.
- 3 Collaborate with Compliance**
Bring compliance into the process early to build trust and streamline reviews.
- 4 Don't Skip the Human Touch**
Always fact-check, review, and refine AI-generated content to ensure brand integrity.
- 5 Focus on Outcomes**
Use AI not just to save time, but to enhance personalization, speed up campaign delivery, and deliver measurable results.

Bridging the AI Perception Gap in Banking

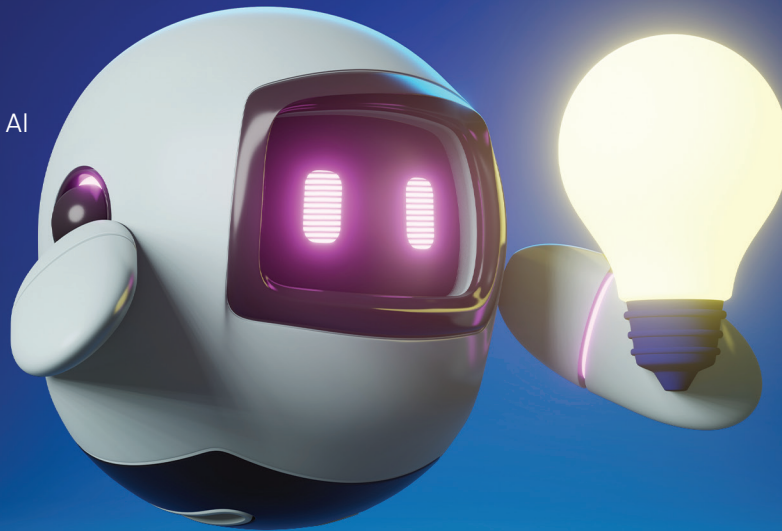
In 2024, Alkami conducted two rounds of surveys with decision-makers and influencers at banks and credit unions to track changing perceptions of artificial intelligence in digital banking. The results reveal an evolving landscape—one where optimism about AI's potential is rising among financial institutions, but skepticism and trust gaps persist among consumers.

Key Insights from Financial Institutions

- > +12 pts. increase in institutions that believe AI benefits large financial institutions more than small financial institutions (from January to October 2024).
- > 87% of financial institutions believe the financial services industry will improve as a result of AI (up from 85% in January '24).
- > 96% of institutions say AI will be critical in the next 5 years.

Consumer Trust & Comfort

- > Drop in belief that customers are comfortable with AI processing financial data between January and October.
- > Only 61% of consumers expect AI to significantly impact their banking interactions—a major gap compared to institutional expectations.



Source: Alkami Technology's 2024 Digital Banking AI Perception Survey and Application and Consumer Perception of Artificial Intelligence in Banking study.

Seeds of Growth

Financial services ad spend increasing

23%

Payments & Money Movement

Ad spend is projected to grow by 23% in 2025, indicating a significant investment in this sector.

20%

Banking & Lending

Expected to see a 20% increase in ad spend, reflecting a focus on customer acquisition and retention strategies.

17%

Insurance

Anticipated to experience a 17% growth in ad spend, suggesting a competitive push in marketing efforts.

14%

Securities, Investment & Wealth Management

Forecasted to have a 14% increase in ad spend, highlighting ongoing growth in this sector.



Source: Invoca.com

“There is huge value in delivering information in a way that isn’t salesy, because that aligns with our brand and developing long-term relationships — doing what’s best for the client.”

— Sue Hermann, Chief Marketing Officer,
BOK Financial, Denver, Colorado

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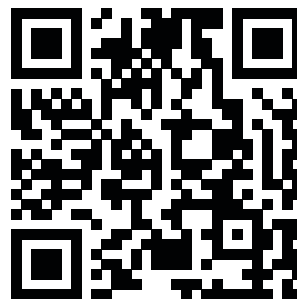
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