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| **AUDIENCE** | PHL Center CityPHL NorthwesternPHL Chester DelcoPHL Northeast |

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| **TIMING** | 10/5 – 11/30  |

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| **WHAT IS IT** | A customer mailing with an unbeatable combination of offers:A $150 New to Checking offer; andInstant Win game tickets--a prospect can win anywhere from a $5 gift card up to a $1,000 check and receive a sweepstakes entry for a chance to win the grand prize of $10,000! (only if they play the game) |

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| **WHY IS IT IMPORTANT**  | * It drives traffic into your location.  This is a great opportunity to meet and *impress* new customers for the first time.
* This offer and engaging cash prize game help you WOW prospects, get their attention and ultimately demonstrate the benefits of banking with us!
* By offering prospects a bonus of $150 to activate their account quickly, they are much more likely to become an active checking customer.
* It reinforces our partnership with Sunoco and reminds customers that we have ATMs at most APlus sites at Sunoco locations.
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| **HOW TO QUALIFY** | **$150 Checking Offer** * **Open your first new personal checking account between 10/5/13 and 11/30/13**.
* Primary signer on the new checking account may not be or have been a primary or secondary signer on any personal checking account within the previous six months.

To earn the $150 bonus, in addition to making an opening deposit, make any additional deposit to your new checking account by 1/31/14OR Make a minimum of five qualifying debit card payments or purchases that post and clear your new checking account by 1/31/14.  Debit card payments and purchases include signature and PIN-based debit transactions through a third-party web site and in person directly at a merchant.  Online Bill Payments and ATM transactions do not qualify. * ***TIP!*** To verify if the primary signer on the new checking account was a primary or secondary signer on any other checking account in the previous six months, the branch colleague must review the customer’s RMAB and RMPI screens on Mainframe (Host).

Offer only available to the person who receives this mailing (addressee), and the new account must be open and in good standing to qualify for this offer.**Fulfillment:**  Bonus will be deposited into qualifying checking account by 3/31/14 and will be labeled as "Balance Builder Bonus." One bonus per customer. Bonus will be reported to the IRS.Instant Win Game TicketA prospect will bring their game ticket (attached to the mailer) with a unique code into your branch.  Their direct mail instructs them to come to your branch specifically.Enter the code on the www.ddatraffic.com website.  Confirm the customer’s name and address, which will appear on the screen. After that, a message will display explaining if they have won and the amount. * For the $5 Prizes, you will fulfill at the branch using the Sunoco Gift Cards. $5 winners are also eligible for the Grand Prize Drawing.
* For the $100, $500 and $1,000 instant prizes, take the following steps.
	+ On the “Congrats” page, there will be a link for you to click on to download and print a cover letter and affidavit, which you will need to provide to the customer to complete and get notarized. Also make sure you return the game ticket with the 13-digit code to the customer and instruct them to send their game ticket along with their notarized affidavit, to: Every Ticket is a Winner Instant Win Game and Sweepstakes, P.O. Box 7668, Melville, NY 11775-7668.
	+ All mailed affidavits and game tickets must be postmarked by December 10, 2013 and received by December 20, 2013 to be eligible to receive a prize, or prize may be forfeited.

Sunoco Gift Cards:  Your branch will receive $5 Sunoco Gift Cards to use for your $5 instant winners.  All other Instant Win amounts will be paid out centrally.  Contact your Sales Manager if your supply of $5 Sunoco Gift Cards runs out.If the ticket holder wins more than $5, congratulate them and let them know that once they send in their notarized affidavit and game ticket to the address indicated and their game play and eligibility have been confirmed, they should receive their check in the mail within 8 weeks.  |

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| **WHAT WE’LL SAY** |  **Customer:** *I received this game ticket in the mail and I’d like to know more about it.***Banker:** *Fantastic! Thanks for coming in. I’m* [NAME]. *And you are?* (Once you know the customer’s name, use it throughout the conversation.) *Mr./Mrs. Prospect, I’d be more than happy to talk to you about that.* [Follow the process for the game ticket.]*Congratulations!  You won a $5 Sunoco gift card and you’ve also been automatically entered for a chance to win our $10,000 grand prize too!  Citizens Bank has more than 550 ATMs at most APlus sites at Sunoco locations, including 130 in Greater Philadelphia.  You can use the gift card not only for gas but also inside APlus sites at Sunoco stores.**Mr. Prospect, let’s have a seat so I can share more with you about the $150 offer that was also included in this!  (*Using Know Me Notes): *Let me first ask you a few questions so I can make sure I understand how you use your account and how you like to bank.**Let’s look at this together* [share Placement]*. Mr./Mrs. Prospect, based on what you told me, I would like to recommend the following*. *Let us go ahead and open both checking and savings accounts for you today and then we’ll talk about next steps so that you can take advantage of the* ***bonuses outlined in your offer letter****. How does that sound?* Using the Relationship Summary/Quick Start Guide: *Let us walk through this guide so you can start using your account the way you want to as quickly as possible. Thank you, Mr./Mrs. Prospect, for working with me today. It was great to get to know you and it’s my pleasure to continue to help you in the future. Let me share my business card with you.* **During your 2x14x30 follow-up Calls –** Take this opportunity to remind the customer how they qualify for the bonus.  |

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| **HELPFUL LINKS** |  * Click here for the mailer and disclosures.
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| **QUESTIONS** |  |