

## THE TOP 6

# Giving the Hard-pressed a Green Light

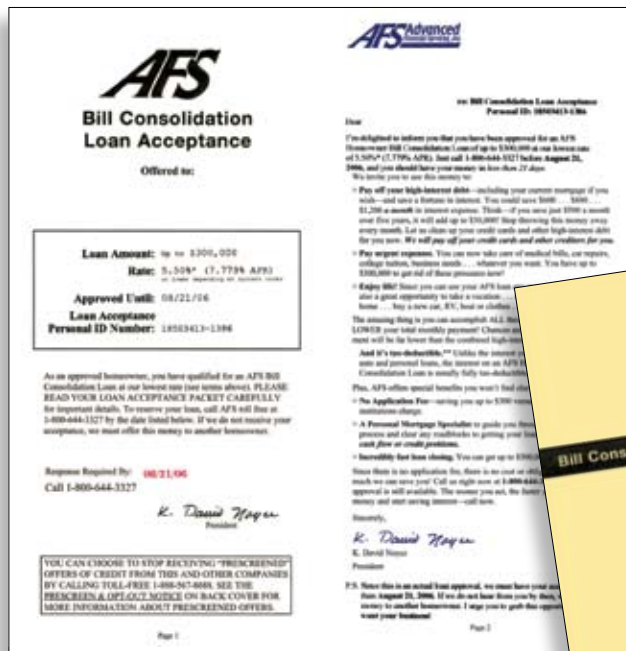
When money talks, people listen. And when people find themselves in financial straits, nothing shouts quite as loud as unsolicited cash. With its recent prescreened bill consolidation loan mailing, **Advanced Financial Services Inc.** (AFS) certainly makes the most of this idea (Archive code #535-174023-0609). “Our market has always been consumers who are financially stressed and who need help getting back on track,” says Dana Fortin, AFS’ vice president of marketing. The mailer speaks to the cash-strapped masses with a package that, by its very size and design, pointedly stands out from both the bills and collection notices it’s likely keeping company with in the mailbox.

**#4** With its 5½ x 11” booklet format and lack of a traditional outer envelope, the mailing immediately draws the eye with a substantiveness that typically is not seen from packages with similar subject matter. The cover of the piece is made of two-tone card stock, perfed closed on the right for a streamlined, uniform look. The address panel is white, while the reverse has yellow, manila-folder-like coloring. The lack of an envelope flap closure gives AFS extra space to detail the mailing’s identity as a “Bill Consolidation Loan Acceptance”:

**THE ENCLOSED SUMMARY IS PROVIDED FOR YOUR CONVENIENCE. PLEASE READ YOUR LOAN ACCEPTANCE PACKET CAREFULLY FOR IMPORTANT DETAILS.**

AFS makes no qualms about the pre-screened nature of the offer, as the word “loan acceptance” is featured three times on the outside of the piece—twice in the copy detailed above and once more in the return address. The use of the word “acceptance,” as opposed to “application,” furthers this theme.

Inside, the piece appears to be highly personalized with the recipient’s name, address, personal ID number, loan amount and loan APR on the first two pages. Four pages (front and back) of in-depth copy follow, indicating how the consumer can use the money. The literature also includes a full-page letter from AFS



The handy booklet design of this package from Advanced Financial Services Inc. makes in-depth information easy to read. To order: 215-238-5225, Archive code #535-174023-0609.

President K. David Noyce as well as a personalized page detailing the loan’s features, such as expected time to closing and tax deductibility.

According to Fortin, the financial services sector is struggling with just how to make direct mail continue to work. She reports, “The industry, overall, is experiencing a decline in response and [is predicted] to be down another 20 percent over the next year.” But what might be unfortunate news for a less-prepared mailer has done little to shake AFS—thanks to aggressive testing over the past years. “We’ve got a lot of packages we have previously tested at various price points and in various response rate and borrowing environments, all resulting in predictable ROIs per mailing piece,” Fortin indicates.

AFS also uses a modeling strategy that has resulted in successful mailing plans. She says, “We model to hit the customer at just the right time in their thinking/desire to explore what we have to offer. . . . Further, we have models to help us with recency/frequency of mailings and these models are highly predictive of results.”

Though Fortin admits that the success of this package depends on a customer’s borrowing/spending situation, she’s confident AFS’ past efforts will see it through to the future. “As long as we stay flexible and can easily change up our mailings to match changes in the external environment, [we’ll be] able to continue our growth strategy even with the downturn,” she says.

—Christen Gruebel

## IDEAS IN Action

Advanced Financial Services Inc.’s creative strategy includes the use of a highly recognizable teaser on the address panel of its bill consolidation loan acceptance mailing that reads: “IMPORTANT DOCUMENTS ENCLOSED. Dated Material. Open Immediately.” Although this tactic has been used successfully by the financial mailer (and many other mailers, for that matter), Dana Fortin, vice president of marketing for AFS, worries this copy might not be working to lift response as it has in the past. She says, “To be honest, I think these things are getting overused and a little too recognizable.”