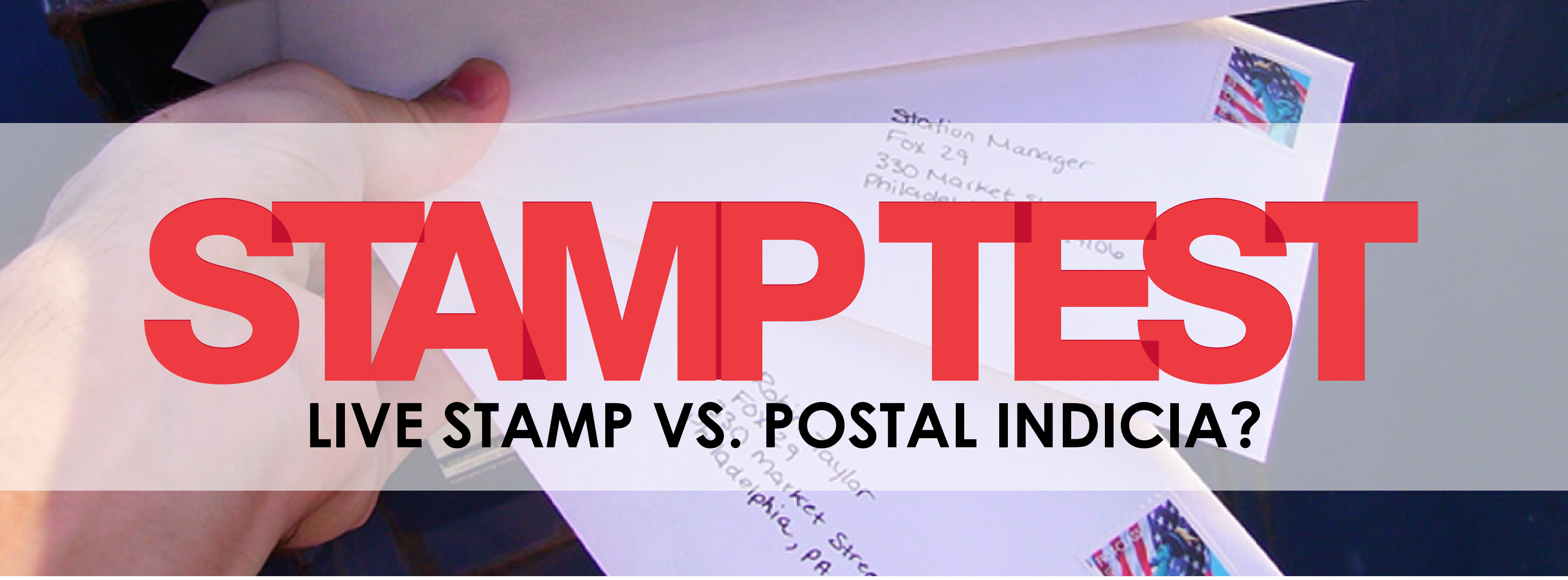


STAMP TEST

LIVE STAMP VS. POSTAL INDICIA?

Objective:

Test whether the use of live stamps would boost response rates for a personal loan offer.

Analysis:

With a quarterly personal loan letter already generating good results, the $1 billion financial institution was interested in exploring the effect of using live stamps as opposed to a generic-looking indicia.

Action:

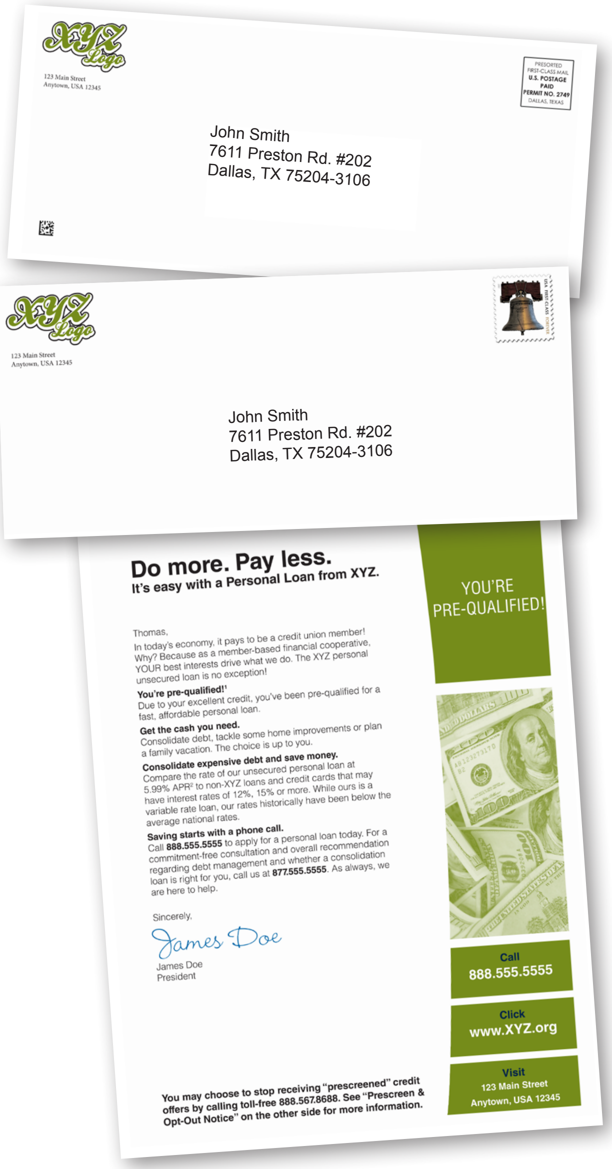
The mailing of 6,000 was randomly split in half, with everything remaining constant except the use of stamps vs. indicia.

Results:

The response rate was quite close between the two groups but the average balance was significantly higher for the live stamp group. Two very large loan balances skewed the results upward for the live stamp group, but even without these loans figured in, **the average balance of the live stamp responders was $7,318 compared to an average balance of $4,716 for the control group**.

A closer analysis by the MARQUIS consultant yielded further insight. Those who responded to the live stamp mailing tended to be younger, and were clustered in the upper affluent P$YCLE segments. The live stamp group also tended to have higher deposit and loan balances and a significantly higher cross-sell ratio.

This simple test has obvious implications, providing a possible way to increase results for promotions targeting the top 10% of households.



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