

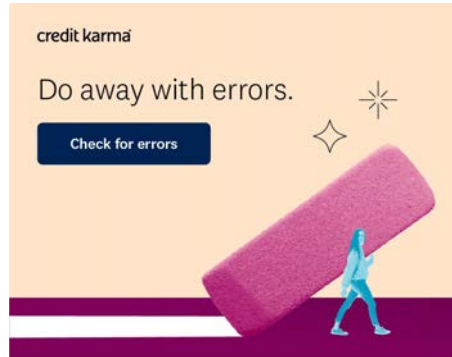
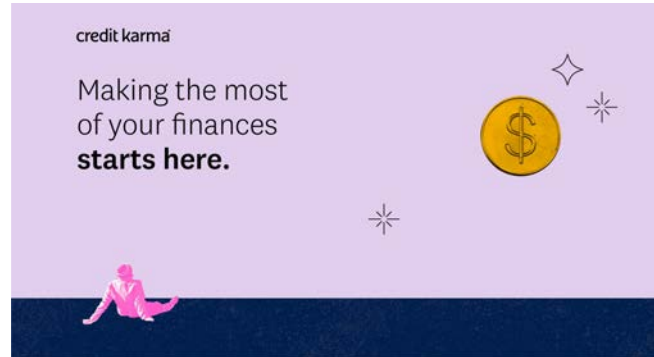
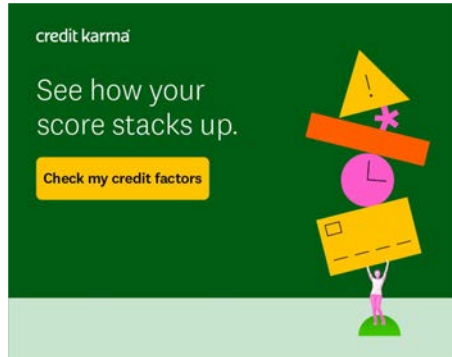
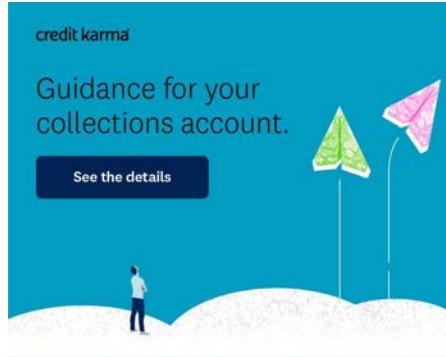
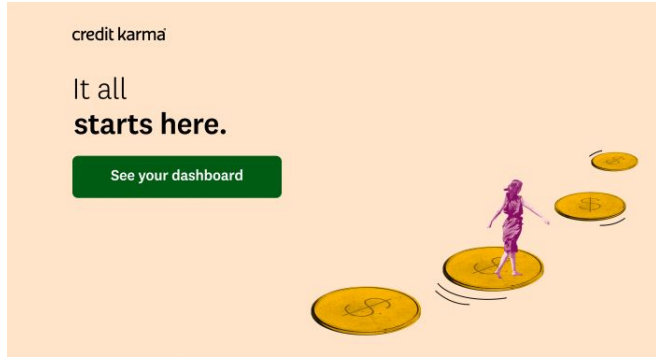
# Credit Karma Marketing

# Onboarding Email Series

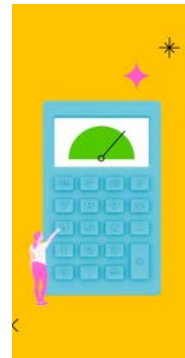
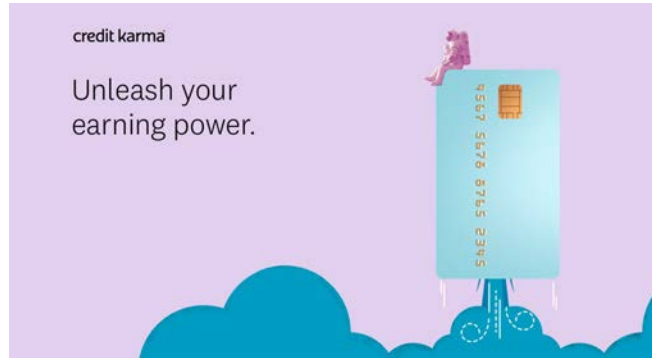
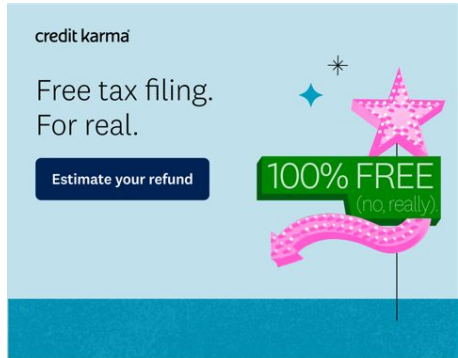
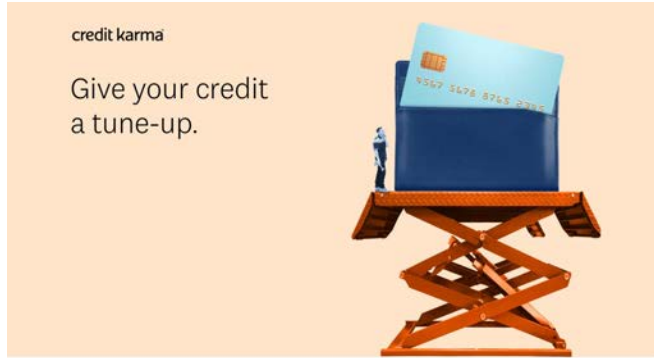
**Strategy**

Revamp the existing onboarding series in structure (through smarter segmentation) and creative while achieving retention parity.

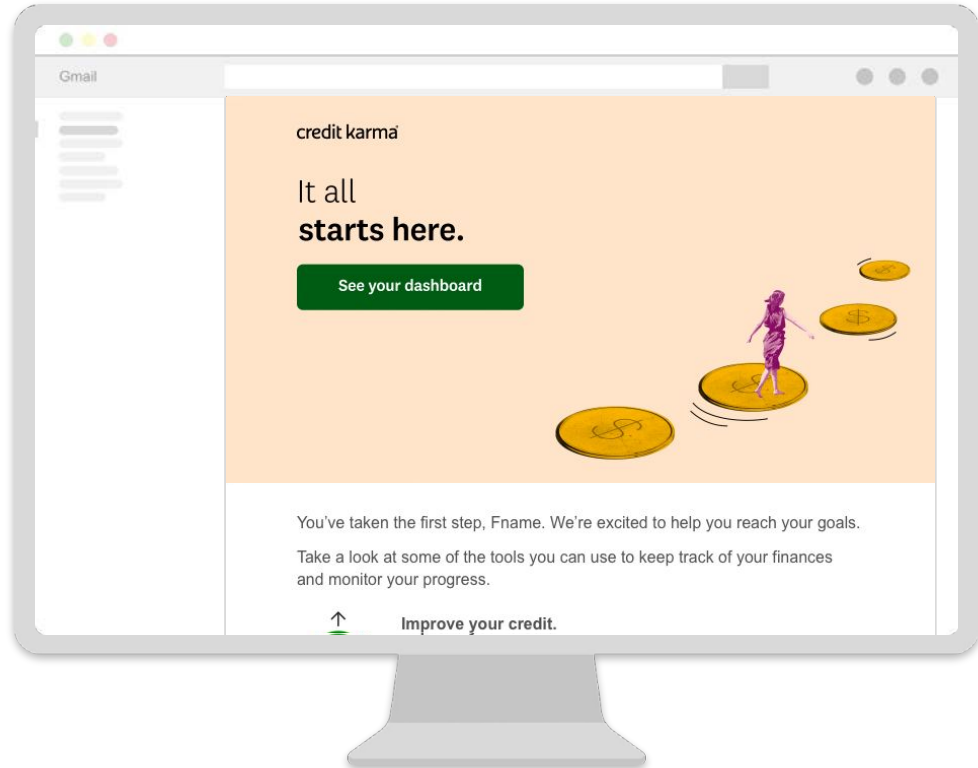
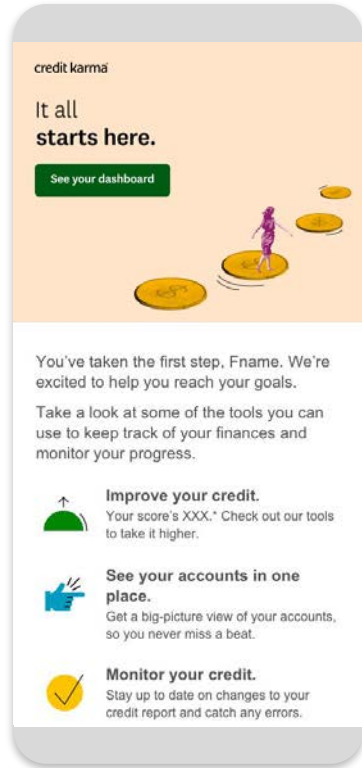
# Onboarding Email Series **Roundup**



# Onboarding Email Series **Roundup**



## Example: **Welcome Email Device**

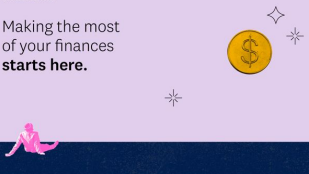


# Example: Activation



credit karma

Making the most of your finances starts here.



Hi FName,

We want you to get the most out of Credit Karma, so we've listed a few suggestions below for more features we think you'll like. Take a minute to check them out:

- Your credit factors**  
See the six elements that influence your credit and how you're doing in each. [See your factors](#)
- Spot ID Theft**  
Check to see if your information and passwords have been exposed in online breaches. [See breaches](#)
- Your home-buying power**  
Estimate how much home you can afford by factoring in your credit, debt, income, and savings. [Go to home hub](#)

Mastering your finances doesn't happen overnight. But with Credit Karma you can get there.

\*Based on your credit report information from [creditbureau] as reported on [date].  
Mortgage products and services offered through Credit Karma Mortgage, Inc. NMLS ID# 1588622 | [Licenses](#) | [NMLS Consumer Access](#). California loans arranged pursuant to a California Financing Law license.  
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Insurance services offered through Credit Karma Insurance Services, LLC (dba Karma Insurance Services, LLC, CA resident license #0172748).

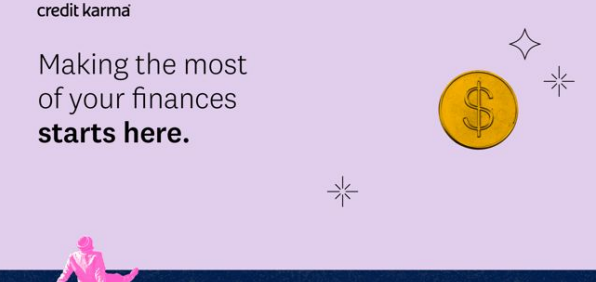
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credit karma

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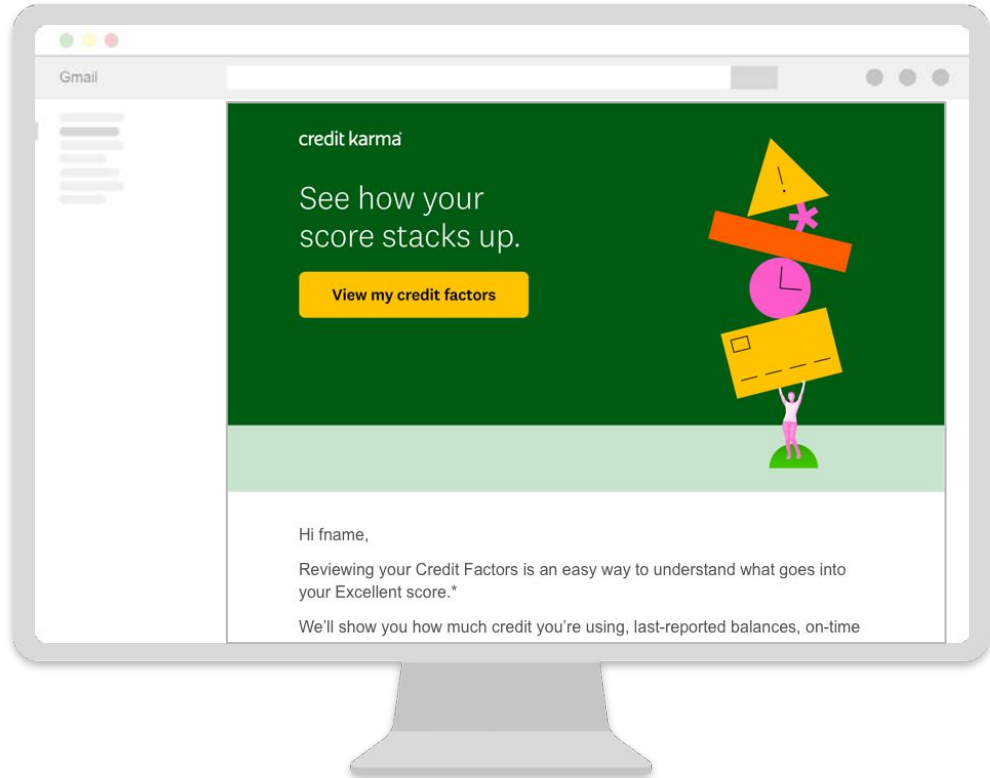
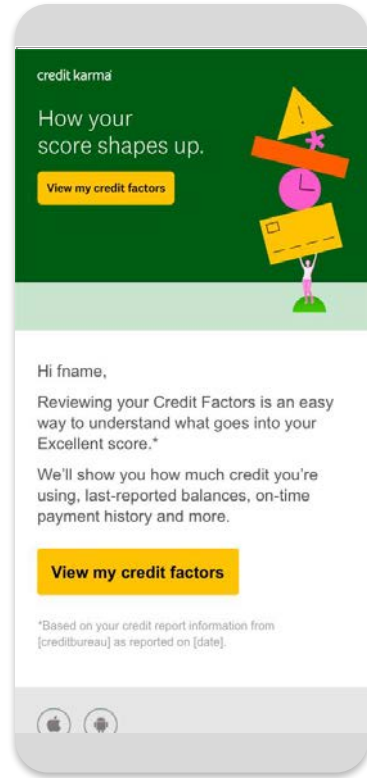
\*Based on your credit report information from [creditbureau] as reported on [date].  
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Loan services offered through Credit Karma Offers, Inc. NMLS ID# 1628077 | [Licenses](#) | [NMLS Consumer Access](#). California loans arranged pursuant to a California Financing Law license.  
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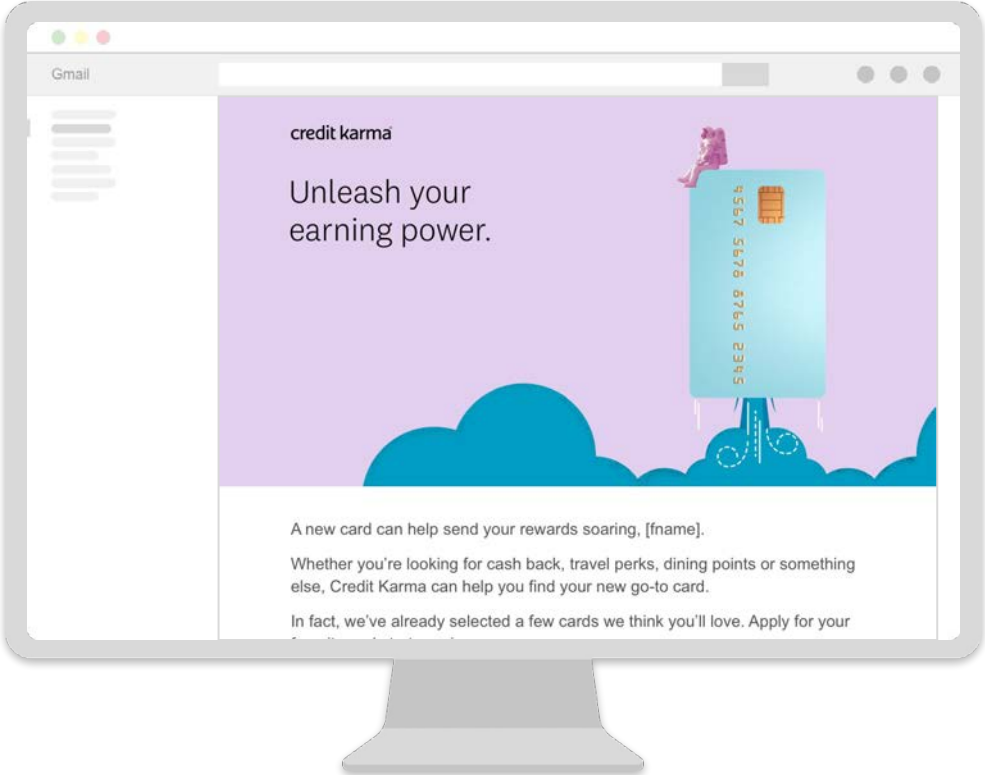
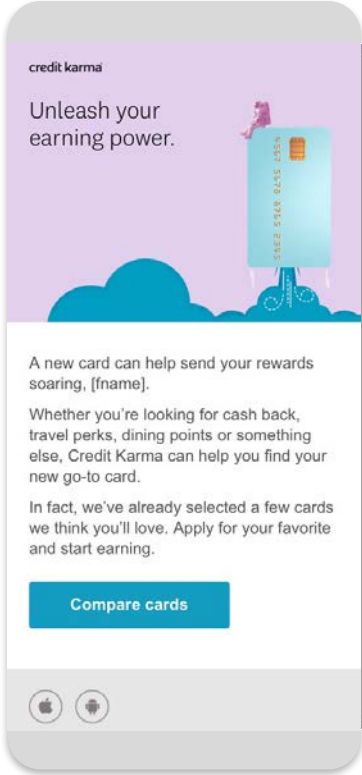
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## Example: Credit Factors | Prime (Device)

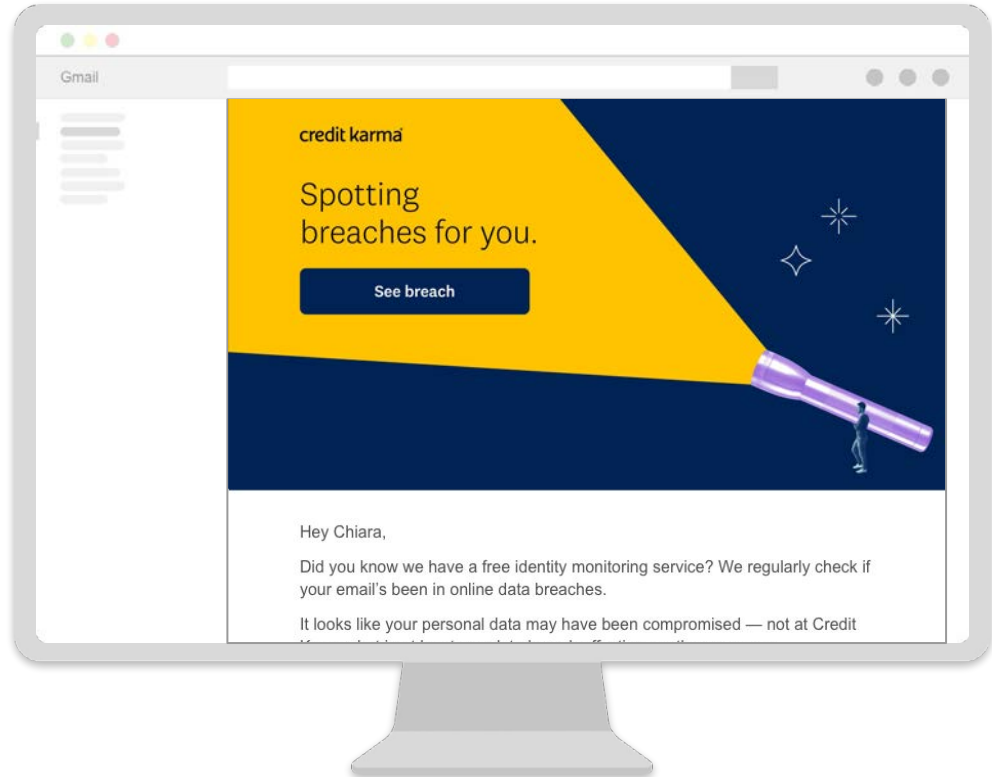
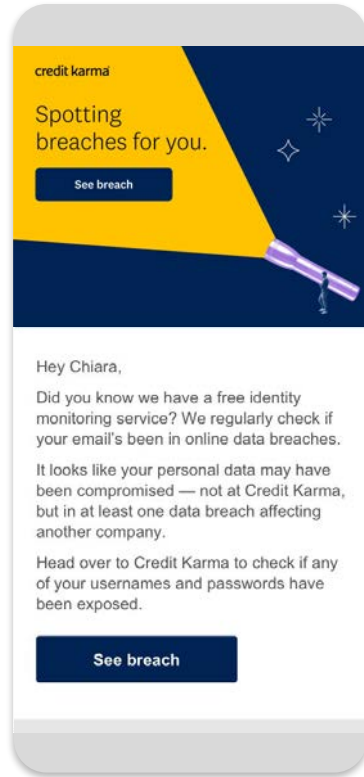




# Example CC Intent - Prime | Device



## Example: **See your breaches (device)**



# Project Relief

Strategy

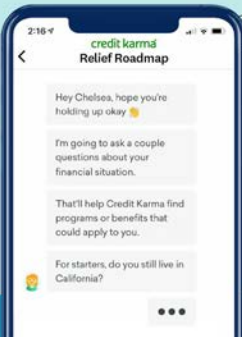

Credit Karma will connect me to the resources I need to make it through this crisis.

Screen images simulated

## Financial support starts here.

Your personalized Relief Roadmap connects you to government stimulus programs, debt relief options and more.

[Get started](#)



The smartphone screen displays a chat interface with the following text:

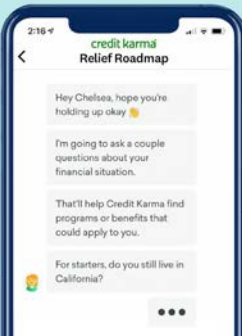

- Hey Chelsea, hope you're holding up okay 🙌
- I'm going to ask a couple questions about your financial situation.
- That'll help Credit Karma find programs or benefits that could apply to you.
- For starters, do you still live in California?

Screen images simulated

## Financial support starts here.

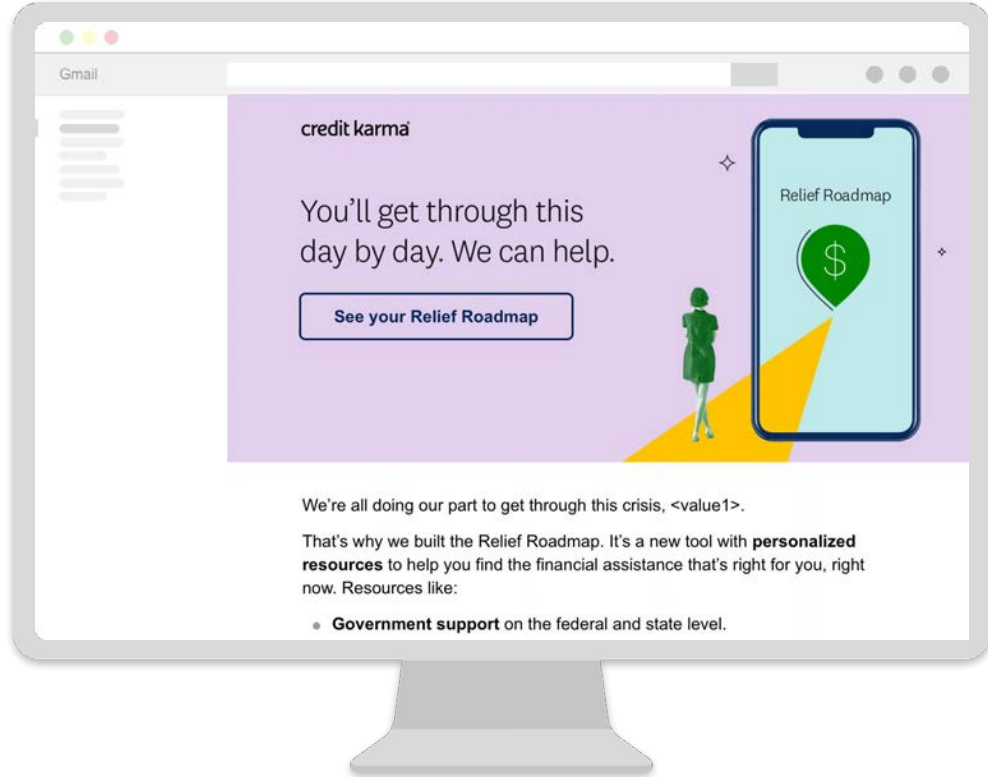
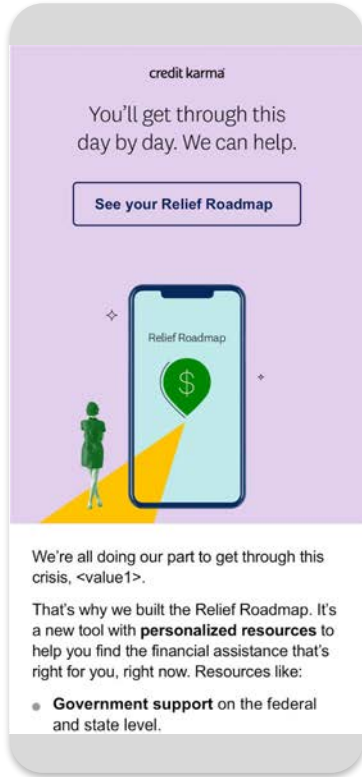
Your personalized Relief Roadmap connects you to government stimulus programs, debt relief options and more.

[Get started](#)

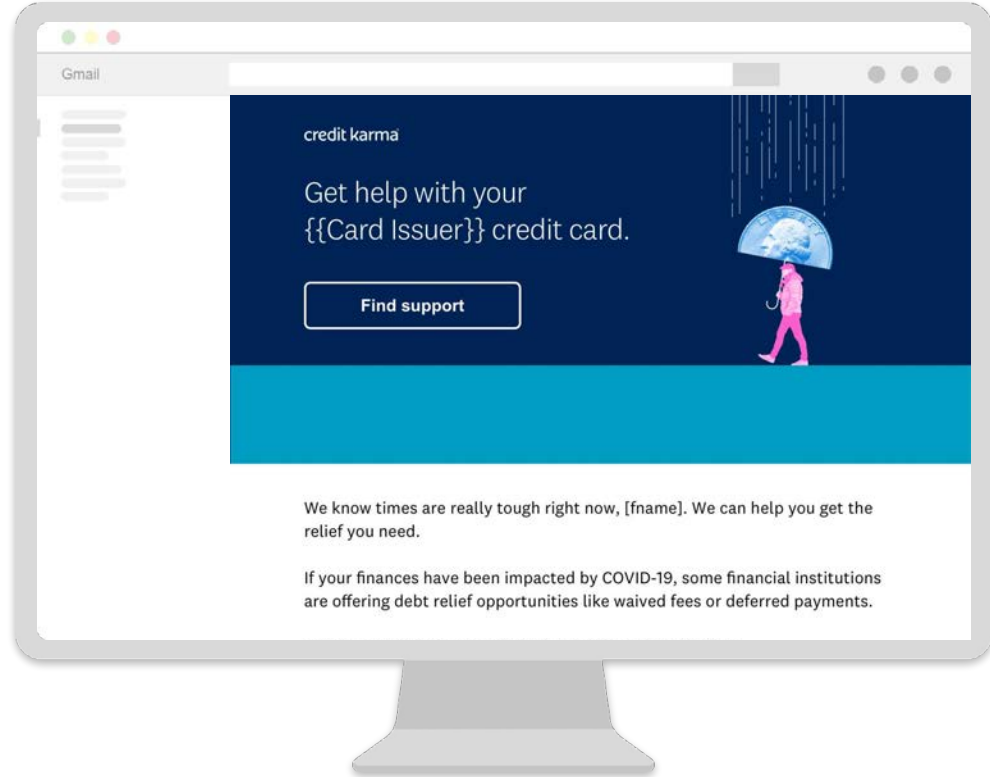
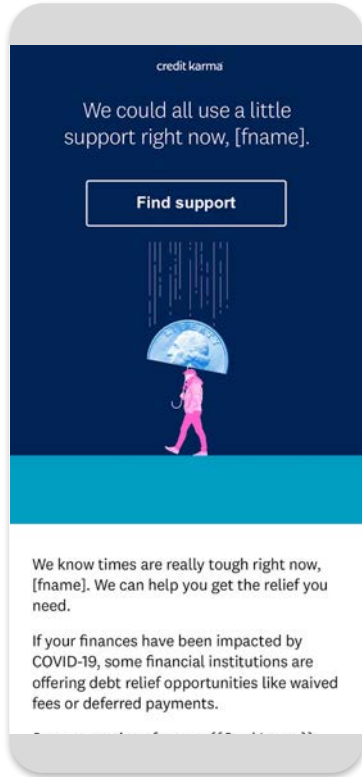


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- Hey Chelsea, hope you're holding up okay 🙌
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# Project Relief Editorial Notification Email




credit karma

We're finding new ways to help you move forward, <<Value1>>.

There's a new resource on your Relief Roadmap.

[Find financial help](#)





The right support can make all the difference, <value1>.

That's why we're always searching for new ways to help you make progress. In fact, **there's at least one new resource on your Relief Roadmap.**

Come back to Credit Karma to find more support.

[Find financial help](#)

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credit karma

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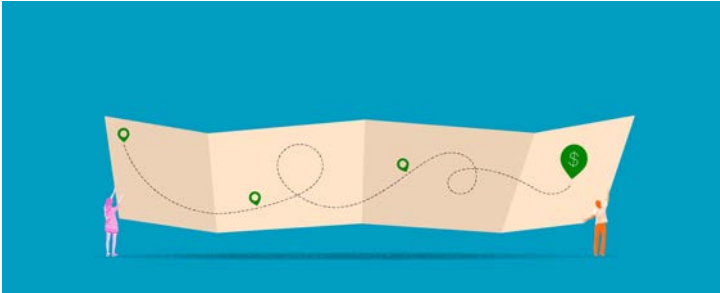
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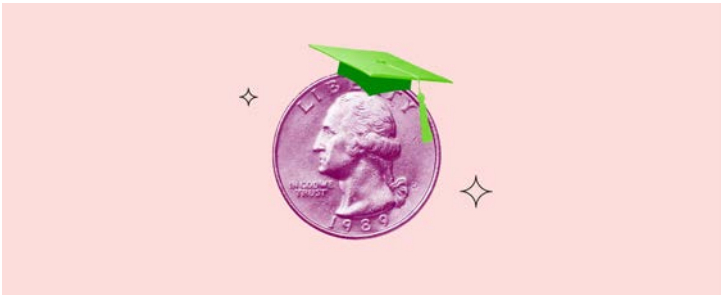
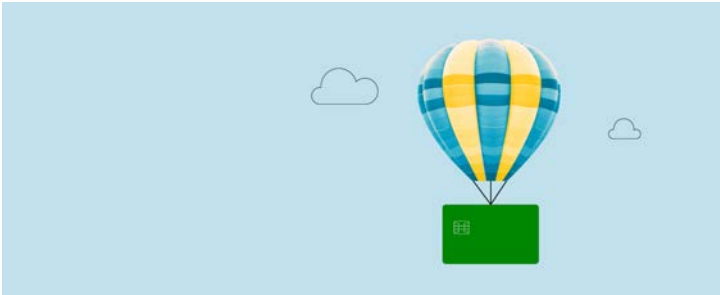
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## Find financial relief to keep moving forward.

Your personalized Relief Roadmap connects you to government stimulus programs, debt relief options and more.

See your Roadmap



## Find financial relief to keep moving forward.

Your personalized Relief Roadmap connects you to government stimulus programs, debt relief options and more.

See your Roadmap



### Find personalized help with:



**Income and employment**  
Connect with government stimulus programs and unemployment benefits.



**Managing expenses**  
See debt relief options for your auto loans, credit cards bills, student loans and mortgage.



**Borrowing money**  
See loan options to help you stay afloat during this crisis.

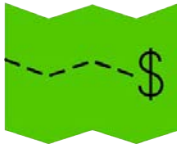
# Relief Roadmap Icons



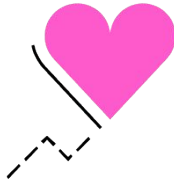
Round 1



Relief roadmap



Relief roadmap



Relief  
Simplified dotted line



Financial relief



Relief roadmap  
Simplified dotted line



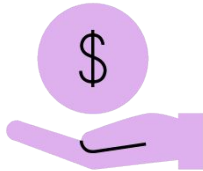
Relief roadmap



Round 1



Relief roadmap



Financial relief

# Joyful Badging Program

## Overview

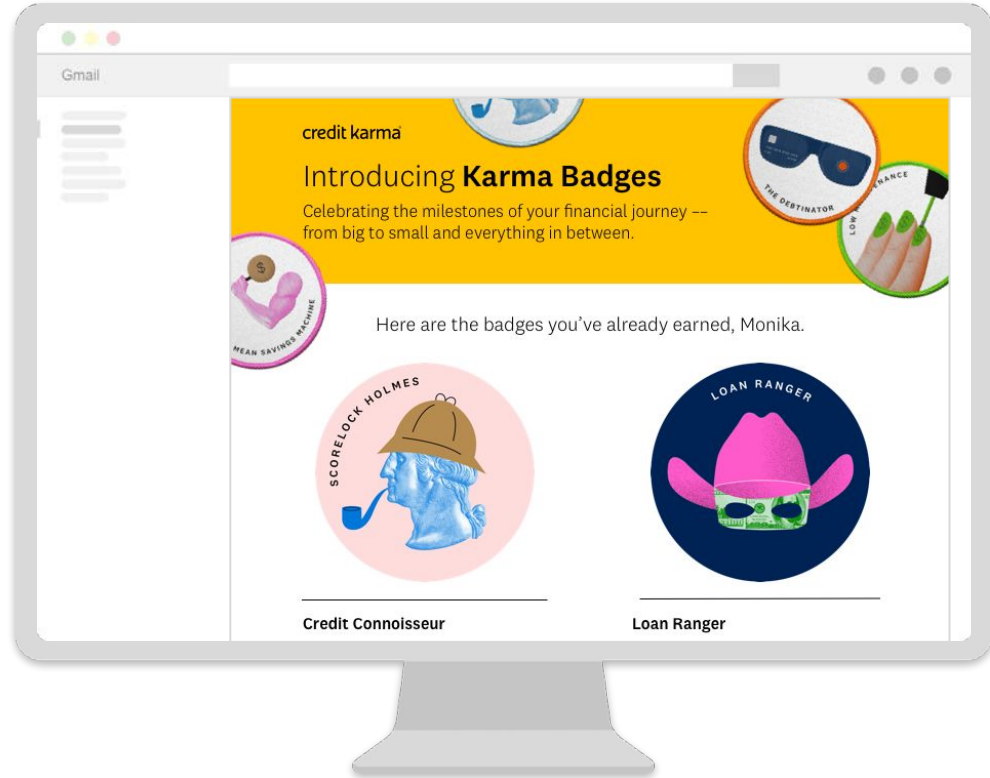
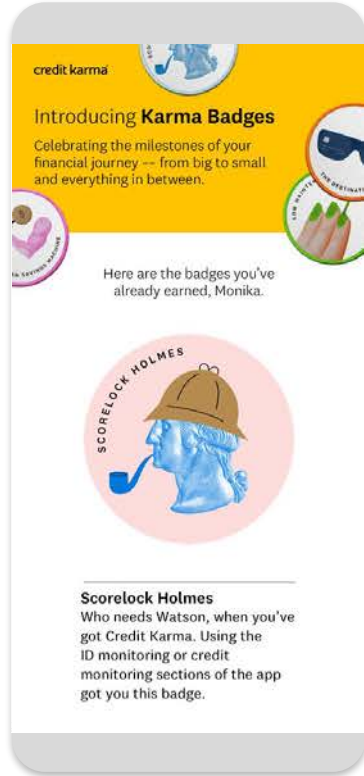
Develop a new email campaign aimed at rewarding members for healthy credit monitoring behaviors and recognizing their progress month over month with badges/emblems for certain actions.

Badges will recognize monthly achievements or lifetime achievements in a fun and playful way, and each badge would have different point values attached to it.

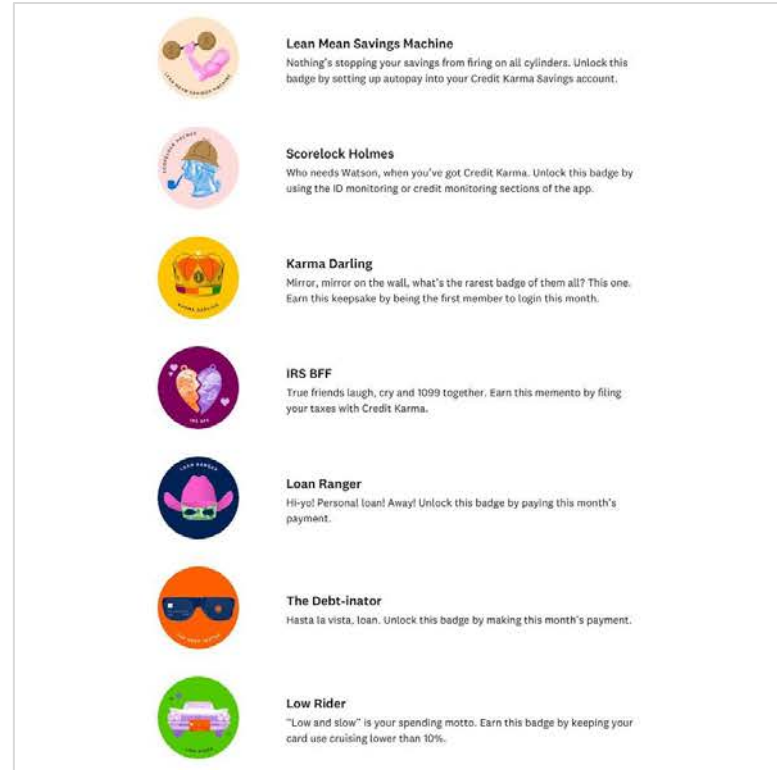
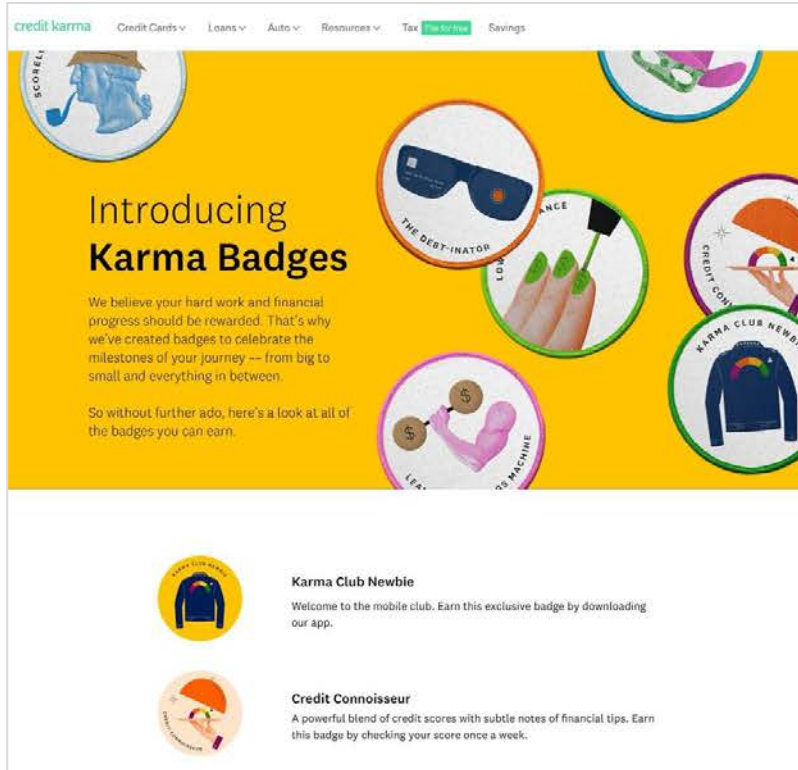
# Badge Design Roundup



# Launch Email







# Accounts Email Series

**Overview**

This email series keeps you up to date on all of your accounts.  
So you can stay on top of your finances.

# Roundup

credit karma

### Introducing your loan scorecard.



[My loan scorecard](#)

Hey value1, we noticed you have an open loan with {{issuer}} and want to help make sure you're getting the best rates available to you.


**Here's how we can help:**

**Rate comparisons**  
We'll show you how your rate compares to others in a similar financial situation.

**Your options**  
You can see which factors (like

credit karma

### See if you can speed up your payoff.



[See estimated payoff](#)

Hey Fname,


If you're carrying credit card balances over each month, we may be able to help.

Based on your current reported balances, we'll estimate a payoff date for each of these payment strategies.

**Standard payments**  
One way of making standard payments involves making the minimum payments on your debt.

credit karma

### Is a balance transfer card right for you?



[See the details](#)

In case you didn't know, here's some info on balance transfer cards. They're one way of paying down your credit card debt faster.

**Balance transfer cards**  
Balance transfer cards are 0% APR for a certain period of time, so they're good if you plan to pay off your debt within that time frame.

**Streamlined payments**  
Since they allow you to streamline your payments, you can keep track of your payments easier and

credit karma

### Tips for handling your card debt.



[See the details](#)

Hey Fname,

A personal loan is one way of consolidating your credit card debt and paying it off faster.


**Here's some info:**

**Minimum credit score**  
A certain minimum credit score is needed, depending on the loan.

**Income requirement**  
You'll need an income in order to show you can make monthly payments.

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### Celebrate your card's balance decrease.



[See estimated payoff](#)

Hey Fname,

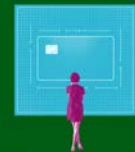
We noticed that you recently paid off some of your credit card debt. Great work making progress – this can have a big impact on your estimated payoff date.

**Here are a few things this can mean:**

- You may be able to save on interest payments to your card.
- It's possible a different payment strategy is more efficient for your new balance.

credit karma

### Let's strategize your card payments.



[See the details](#)

Hey Fname,


We noticed that your credit card balance recently went up. Paying down credit card debt can be an especially difficult task right now, but we have options that might make it easier for you.

Here are some strategies that can allow you to pay down your credit card debt faster:

**The snowball method**  
One way of making standard

credit karma

### Higher score, better options.



[Check my progress](#)

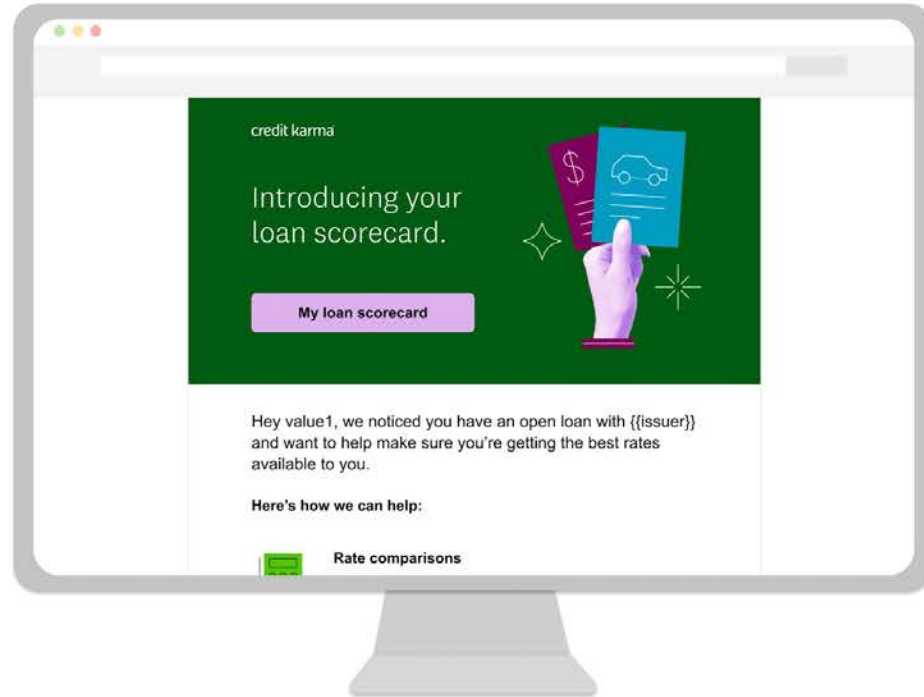
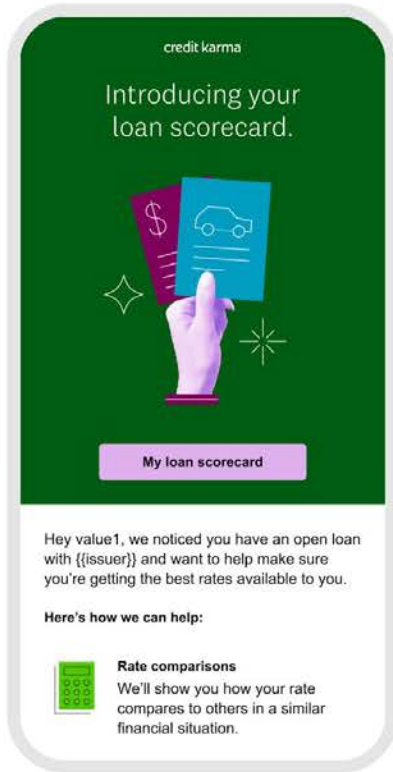
Hey Fname,

Good work raising your score. There may be new options available to you now that can help you pay down your credit card debt faster.

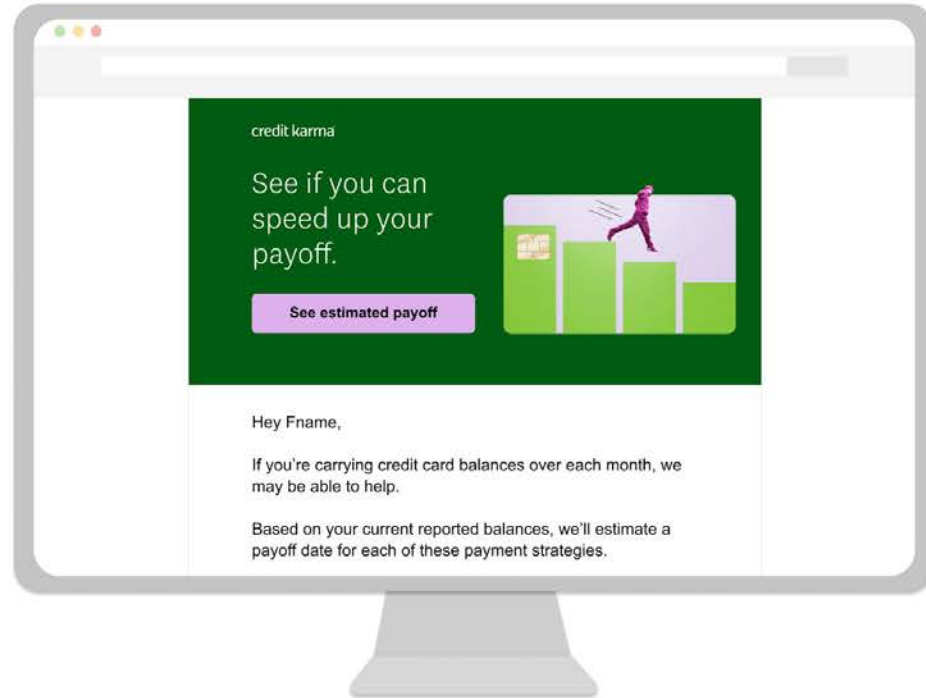
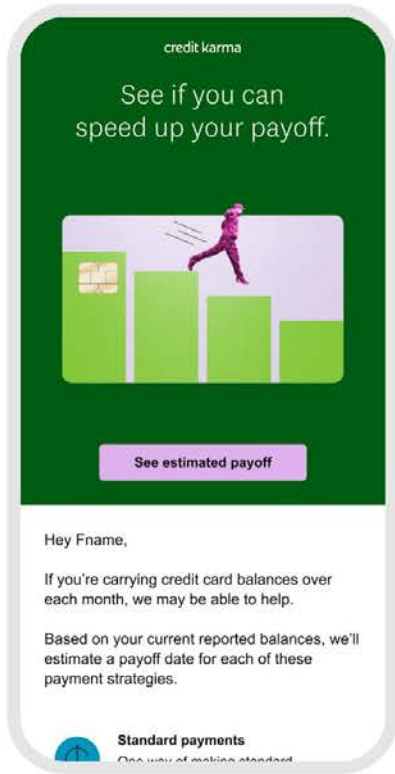
Log in to Credit Karma to learn more about your options and see how much time you can save on your payoff date.

[Check my progress](#)

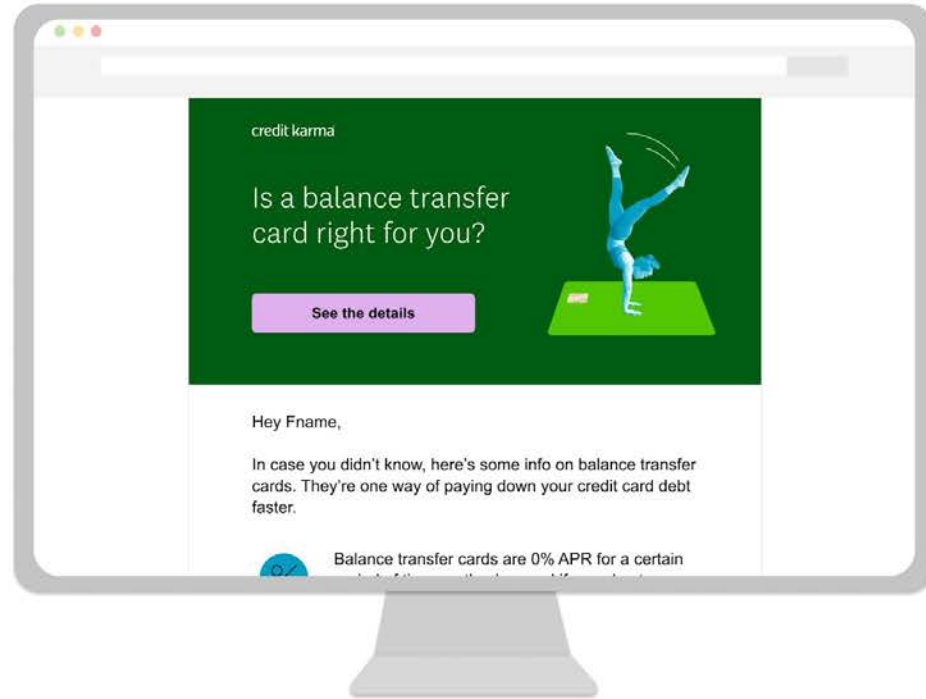
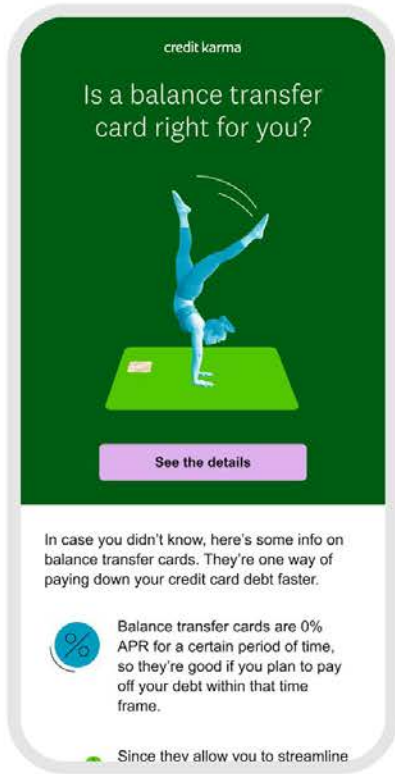
## Example: My Loans



## Example: CC Debt Plan



## Example: Debt Plan Balance Transfer



# Alerts Convo Emails




### **Strategy**

Create conversation emails to educate our members as best we can regarding management of their accounts and credit reports.

credit karma

# Study up on your new student loan.

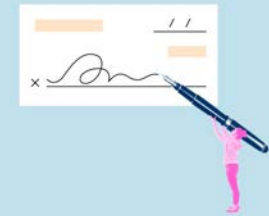


See the details

This email alert features a brown background. On the right, an illustration shows a young woman with long dark hair sitting on a stack of three yellow and black safes. The top safe is open, and a stack of green banknotes with a dollar sign is emerging from it.

credit karma

# New name, who dis?




Check your report

This email alert has a light blue background. It features an illustration of a person in a pink outfit standing on a small platform, holding a blue pen and signing a document. The document has some redacted areas with orange bars.

credit karma

# Tips to take credit safety up a notch.




See the details

This email alert has a dark blue background. It features an illustration of a pair of blue safety goggles with a white visor. The visor has the number '600' and a small illustration of a person in a hard hat.

credit karma

# You're on your way to great credit.




See the details

This email alert has a light blue background. It features an illustration of a pink car with a credit card floating above it. A dashed line with a location pin at the end connects the car to the credit card.

credit karma

# How to rebuild after filing for bankruptcy.




See the details

This email alert has a teal background. It features an illustration of two people climbing a ladder that is part of a large, curved archway. One person is on the ladder, and another is at the base of the arch.

credit karma


Let's address your new address.



Check your report

credit karma

Give us the deets on your new job.



Check your report

credit karma


Your hard work paid off. Literally.



See the details

credit karma


How to be the best Authorized User.



See the details

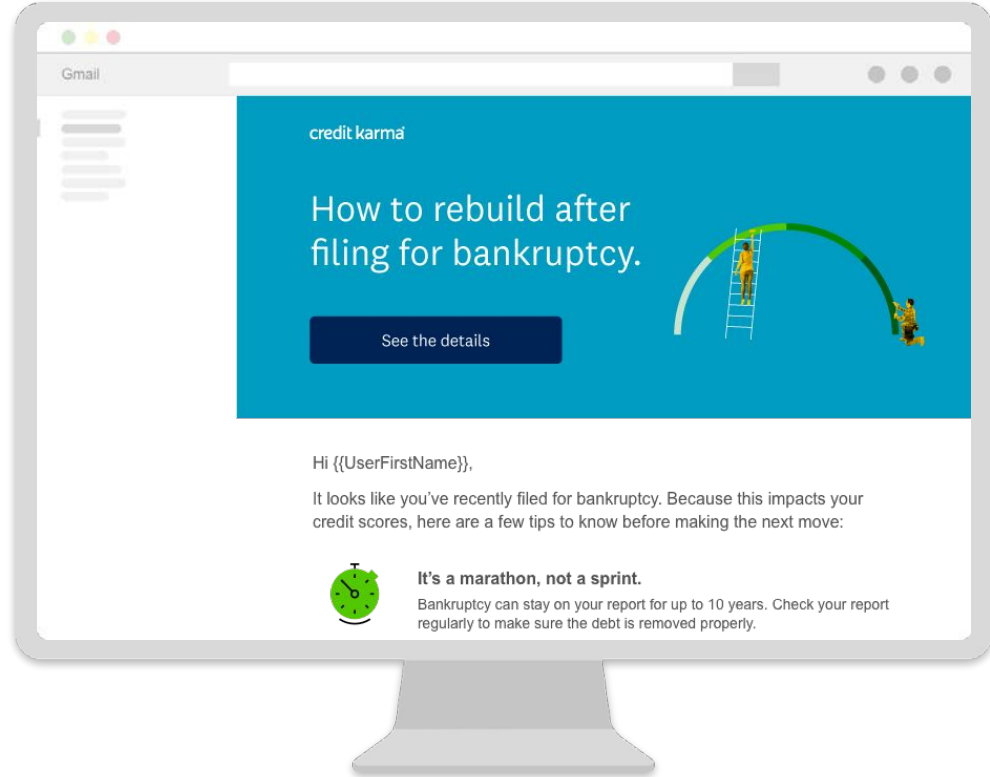
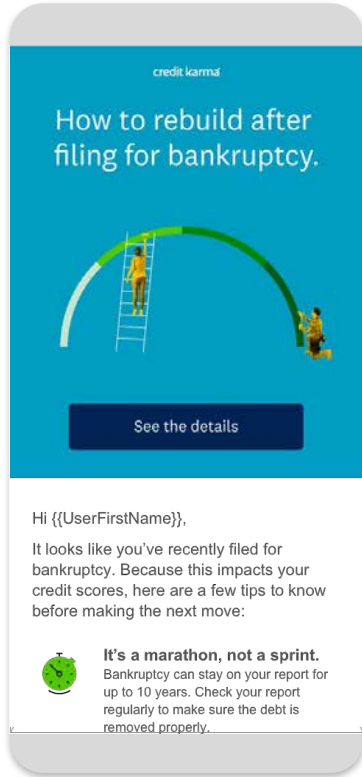
credit karma

Catch on to your new credit line.

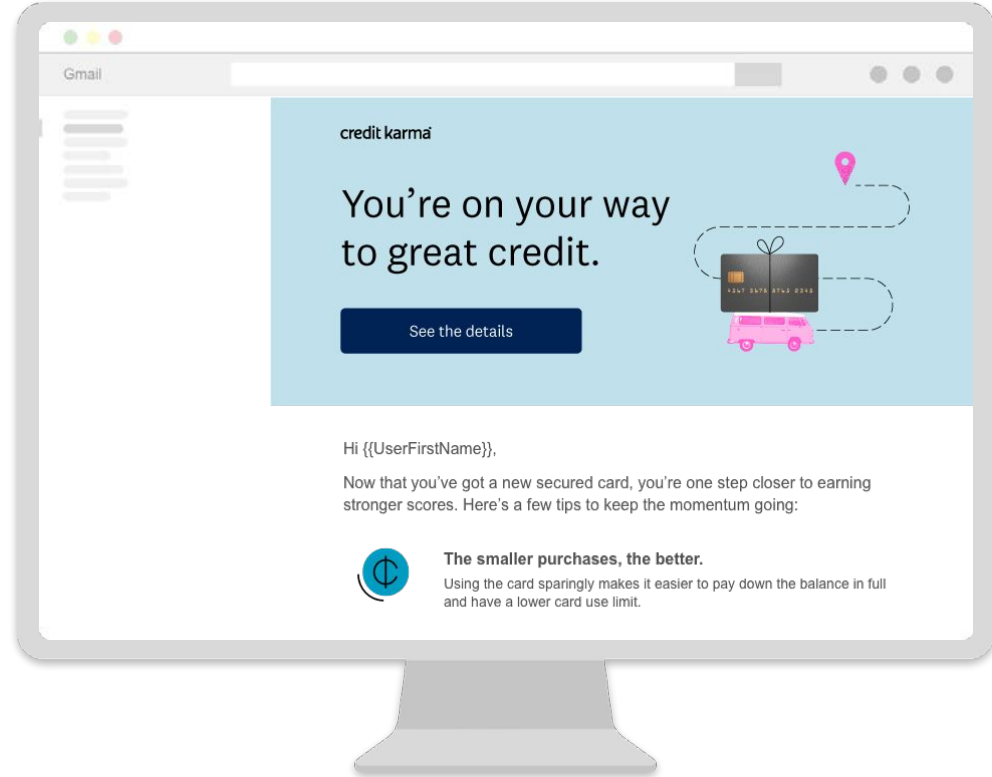
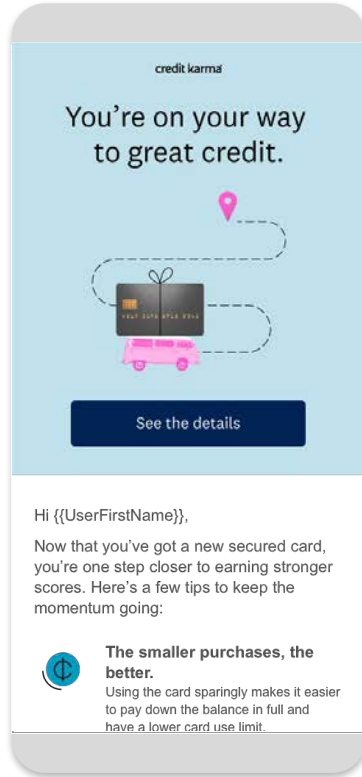


See the details

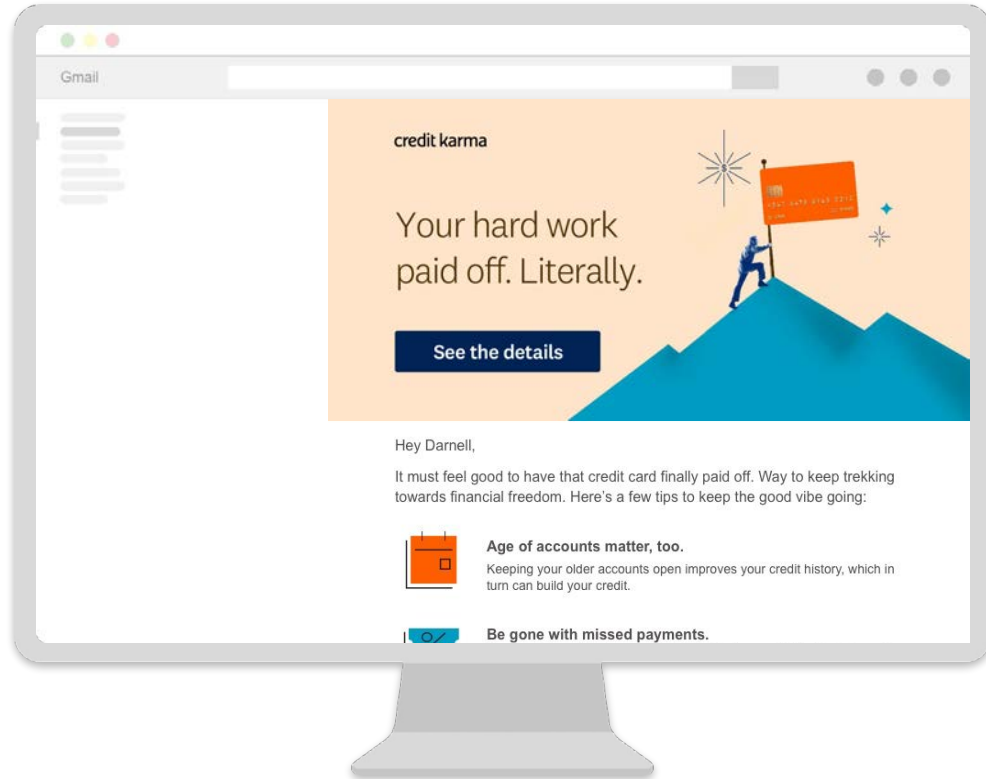
## Example: Bankruptcy



## Example: Secured Card



## Example: Secured Card



# Finances In Action

Social Campaign

Concept:

## Finances in Action

### Idea

It's been proven that visual learning helps individuals retain information longer and easier than through auditory and written learning.

So since we are all love visuals, let's teach users financial literacy by letting them see it in action. To do this, we'll create a series of stop motion gifs that will take complicated financial jargon and boil it down into easy and simple videos.

Credit Range



Direct  
Dispute

Debt  
Consolidation

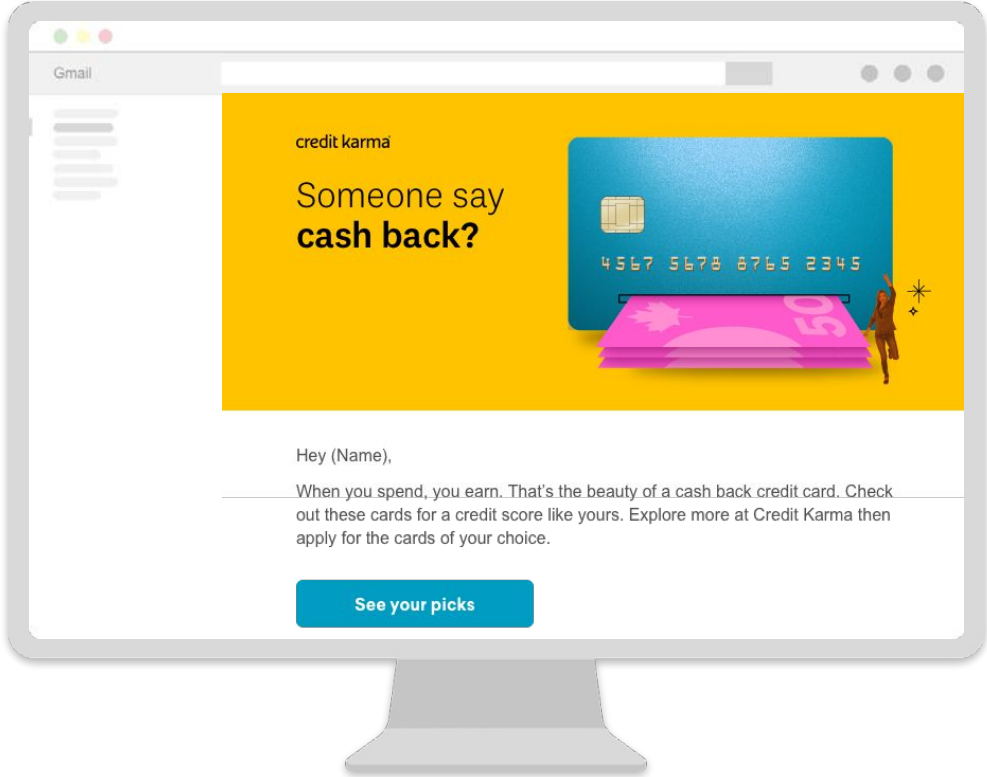
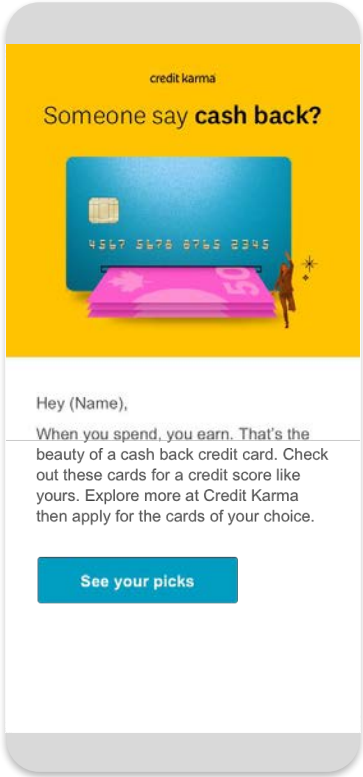
50/30/20 Rule

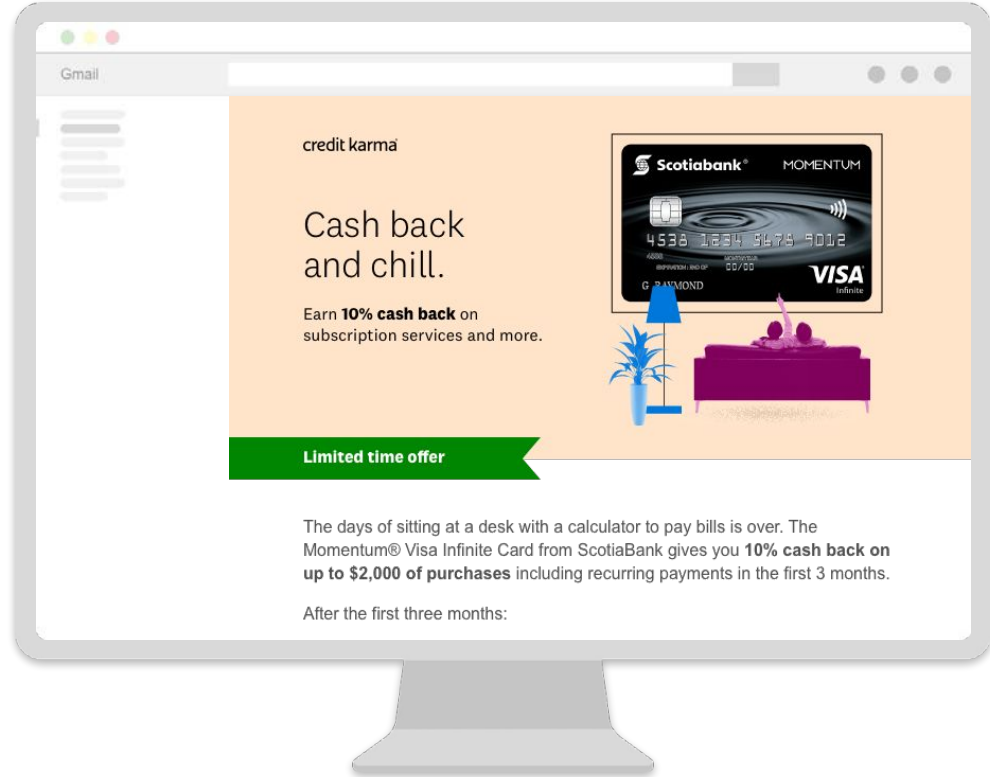
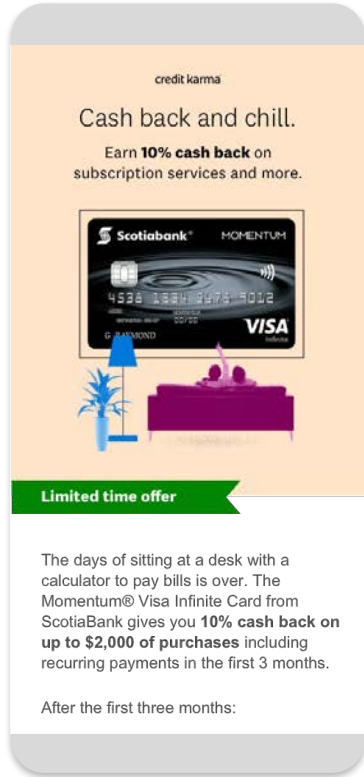




# Canada Cash Back Emails

# Canada Cash Back Email





# Thanks!