WORDCOM
INTELLIGENT TARGET MARKETING

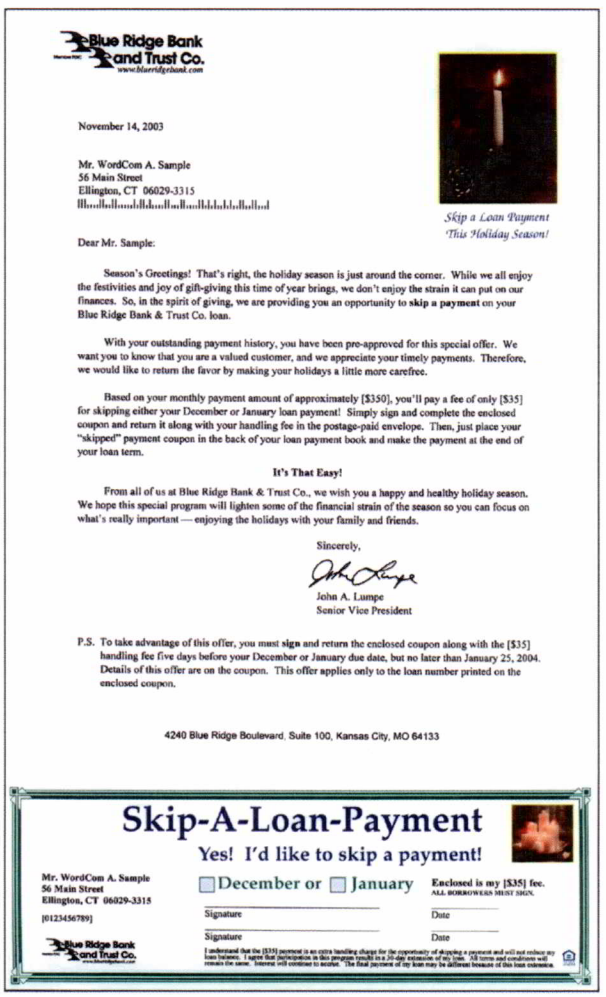
Skip A Loan Payment Case Study

Goal: Increase fee income and generate goodwill.

Strategy: Offer customers an opportunity to "skip" their upcoming installment loan payment for a handling fee. Create a tiered fee structure where the fee to "skip" the payment is tied to the payment amount. Higher payment amounts get charged a higher fee.

SKIP A LOAN PAYMENT – WINTER	
Total Mailed: 3,498	**Responses:** 1,087 (31%)
Fee Income: $26,047 (handling fee $20 - $35)	**Mailing Cost:** $5,687
ROI: $20,360 (358%)	

Similar Package:



Blue Ridge Bank and Trust Co.
www.blueridgebank.com

November 14, 2003

Mr. WordCom A. Sample
56 Main Street
Ellington, CT 06029-3315

Skip a Loan Payment This Holiday Season!

Dear Mr. Sample:

Season's Greetings! That's right, the holiday season is just around the corner. While we all enjoy the festivities and joy of gift-giving this time of year brings, we don't enjoy the strain it can put on our finances. So, in the spirit of giving, we are providing you an opportunity to **skip a payment** on your Blue Ridge Bank & Trust Co. loan.

With your outstanding payment history, you have been pre-approved for this special offer. We want you to know that you are a valued customer, and we appreciate your timely payments. Therefore, we would like to return the favor by making your holidays a little more carefree.

Based on your monthly payment amount of approximately [$350], you'll pay a fee of only [$35] for skipping either your December or January loan payment! Simply sign and complete the enclosed coupon and return it along with your handling fee in the postage-paid envelope. Then, just place your "skipped" payment coupon in the back of your loan payment book and make the payment at the end of your loan term.

It's That Easy!

From all of us at Blue Ridge Bank & Trust Co., we wish you a happy and healthy holiday season. We hope this special program will lighten some of the financial strain of the season so you can focus on what's really important — enjoying the holidays with your family and friends.

Sincerely,

John A. Lumpe
Senior Vice President

P.S. To take advantage of this offer, you must **sign** and return the enclosed coupon along with the [$35] handling fee five days before your December or January due date, but no later than January 25, 2004. Details of this offer are on the coupon. This offer applies only to the loan number printed on the enclosed coupon.

4240 Blue Ridge Boulevard, Suite 100, Kansas City, MO 64133

Skip-A-Loan-Payment

Yes! I'd like to skip a payment!

Mr. WordCom A. Sample
56 Main Street
Ellington, CT 06029-3315
[0123456789]

☐ December or ☐ January

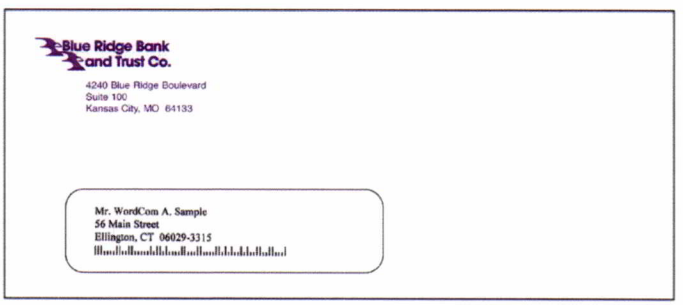
Enclosed is my [$35] fee.
ALL BORROWERS MUST SIGN.

Signature _____ Date _____

Signature _____ Date _____

Blue Ridge Bank and Trust Co.

I understand that the [$35] payment is an extra handling charge for the opportunity of skipping a payment and will not reduce my loan balance. I agree that participation in this program results in a 30-day extension of my loan. All terms and conditions will remain the same. Interest will continue to accrue. The final payment of my loan may be different because of this loan extension.



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4240 Blue Ridge Boulevard
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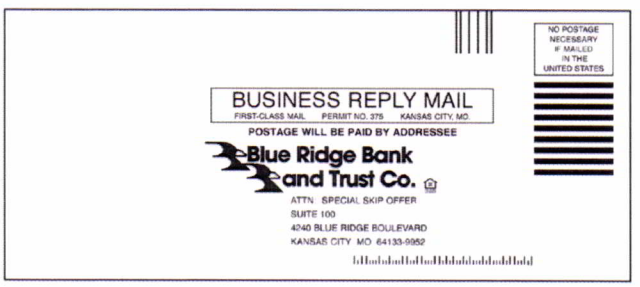

NO POSTAGE NECESSARY IF MAILED IN THE UNITED STATES

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 375 KANSAS CITY, MO.

POSTAGE WILL BE PAID BY ADDRESSEE

Blue Ridge Bank and Trust Co.
ATTN: SPECIAL SKIP OFFER
SUITE 100
4240 BLUE RIDGE BOULEVARD
KANSAS CITY MO 64133-9952