



## Sample Banking Messages-On-Hold Scripts

### INTRODUCTION

Messages-On-Hold™ is an effective vehicle for promoting new banking services and provide information that educates and guides customers. This document provides two examples of Messages-On-Hold™ scripts: one for a regional bank and one for a credit union

These examples are intended to provide a starting point for thinking about your own messaging. We are happy to provide additional examples and work with you to tailor your messages to your organization's unique services.

### EXAMPLE #1: A TYPICAL MESSAGES-ON-HOLD SCRIPT FOR A CREDIT UNION

#### Paperless/On-Line Services

1. Simply your life with e-Statements. Eliminate paper clutter and reduce the risk of statements getting lost or stolen in the mail. Receive your statements safely and securely, right through online banking, with eStatements from XYZ Federal Credit Union. Ask a member service rep for more information or sign up by logging into your online banking account.

#### Fee/Minimum Balance Requirements

2. Paying fees for a checking account is old news. With XYZ Federal Credit Union's Free Checking account there is no minimum balance or monthly services fees. Plus, you get 8 free foreign ATM transactions, simply by having direct deposit. No minimum balance, no monthly service fee, and free ATMs – that's free checking from XYZ Federal Credit Union. Learn more at XYZ dot com or ask a member service rep for details.

#### Custom On-hold Reassurance Statement

3. Thank you for your patience. Your call is very important to us. A Credit Union representative will be with you as soon as possible.

### **Mobile Banking**

4. You're on the go – so is your banking! Mobile banking at XYZ Federal Credit Union lets you bank when and where you want! Check balances, make transfers, pay bills, and even deposit checks from your smartphone...all for free! XYZ Federal Credit Union mobile banking – fast, free, secure. Learn more at XYZ dot com or ask a member service rep for details.

### **Smartphone Apps**

5. Tap, snap, deposit – depositing a check from your smartphone is as simple as that with XYZ Federal Credit Union's mobile check deposit. 24 hours a day, 7 days a week – you can make a check deposit to your XYZ bank account using mobile check deposit, and the best part – **its free!** Another way we make banking more convenient for our members. Learn more at XYZ dot com or ask a member service rep for details.

### **Custom On-hold Reassurance Statement**

6. Thank you for holding. We appreciate your patience! Your time and your call are both very important to us. A Credit Union representative will be with you as soon as possible.

## **EXAMPLE #2: A TYPICAL MESSAGES-ON-HOLD SCRIPT FOR A COOPERATIVE BANK**

### **College**

1. College is an exciting time! Students have so many new things on their minds—bank fees shouldn't be one of them. Our College Checking Account includes free Online Banking, free Online Bill Pay, free Phone Banking, free E-Statements, free Mobile Banking and up to \$10 a month in rebates to cover ATM surcharges from other banks. College Checking even includes free ATMs worldwide—essential for study abroad and spring break travel.

### **First Home**

2. Do you have your sights set on buying your first home? Hometown Cooperative Bank is here to help. Our affordable First Time Home Buyer Loan offers no application fee, no points, reduced closing costs and a special low interest rate. With a 10% down payment, you can even avoid private mortgage insurance. Let our experienced loan officers be the first to say, "Welcome home!"

### **Checking Features**

3. There's no place like home—so we designed Hometown Checking with features that'll make you feel comfortable right away. Hometown Checking offers free Online Banking and Bill Pay, free Phone Banking, free E-Statements, free first box of checks, free worldwide ATM use and a free Visa debit card that earns valuable UChoose Reward Points when you sign for purchases. Bring your money home—to Hometown Checking at Hometown Cooperative Bank.

### **Mortgage**

4. Is it time for your dream home? Whether you'd like to buy or build your first home, upgrade to fit your growing family or purchase a weekend refuge, we can help. With a range of Mortgage types and interest rates to meet your unique needs, our experienced, friendly loan officers can prequalify you, assist with your online or in-person application and get you a fast answer. We'll help make your dream home a reality.

### **Online Bill Pay**

5. Why spend time writing checks and stamping envelopes for your routine bills? Sign up today for Online Bill Pay, and with just a few clicks you can pay bills any time of the day or night, from home or work. You can even schedule automatic processing for ordinary monthly payments like the mortgage and utilities. Save stamps, checks and time—with Online Bill Pay.

### **General Product**

6. Hometown Cooperative Bank supports local businesses. Whether you're a sole proprietor or a midcap corporation, our experienced professionals can help with all your banking needs—from checking, business savings or money market sweep accounts....to online banking and bill pay....to credit card processing, payroll services and remote deposit capture...to loan products from lines of credit to commercial mortgages. At Hometown Cooperative Bank, you're not just a business owner—you're our neighbor!

### **Mobile Banking**

7. When you need to access your Hometown Cooperative Bank accounts at home or on the go, try Mobile Banking! Mobile Banking lets you view your account information from smartphone or tablet by text, browser or Mobile Banking app. It's the ultimate in round-the-clock banking convenience. Sign up online or talk to your Personal Relationship Manager today.

### **Savings Account**

8. What are you saving for? Hometown Cooperative Bank offers a Savings Account to meet every need, from free Passbook Savings to Statement Savings with an ATM card to Money Market accounts—where your money earns interest at competitive rates. Are you saving for retirement or a child's education? We offer Term Deposits, traditional and Roth IRAs, and Coverdell Education Savings Accounts. And don't forget Club Savings—perfect for upcoming holiday shopping, vacations and weddings. You have the savings goal— Hometown Cooperative Bank has the right account to help make it happen.

## **ABOUT MARKETING MESSAGES**

Marketing Messages is a full-service provider of professionally recorded voice prompts, messages, and narration for call center and web/mobile applications. Our customers employ Voice Branding™ to build brand identity, improve the caller experience, and make websites more compelling. We offer voice services for interactive voice response (IVR), auto attendant, Messages-On-Hold™, E-Learning, and narration for web videos, product demonstrations, sales presentations, and other voice-enabled applications. Since 1984, Marketing Messages has provided over 180 top quality voice artists spanning over 80 languages, highly accurate scripting and editing, and rapid voice file turnaround to more than 4,000 customers – including 200 Fortune 500 companies.

## **CONTACT US**

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