

# Social Networking

**Name** Wells Fargo Bank  
**Location** San Francisco, CA  
**Web** <http://www.wellsf...>  
**Bio** Do you have a question about your Checking, Savings, or Online Banking account? Ask us! We're here to help: M-F, 8-5 PST.

3,194 following   4,285 followers   158 listed

**Tweets** 3,328

[Favorites](#)

**Actions**  
[block Ask\\_WellsFargo](#)  
[report for spam](#)

**Following**



[View all...](#)



## Wells Fargo's Mobile Monday

- In late 2009, Wells Fargo took customer communication via Twitter a step further by offering Mobile Monday – a day where mobile product managers sat with the Twitter team to ask questions and answer queries of the more than 4,000 people who follow Wells Fargo on Twitter.
- Days before Mobile Monday, Wells Fargo let its users know that mobile product managers would be there to answer questions.

## Details

- On Mobile Monday, the mobile managers helped customers on the spot, learned about customers' mobile banking practices, and had conversations with the customers about the product.
- A lot of users re-tweeted the conversations with the experts to their own followers which acts similar like viral marketing.
- Mobile Monday was part of the "Voice of the Customer" program at Wells Fargo that looks for innovative ways to engage with customers; Wells Fargo has had a social media team for four years.

## Social Networking

### Capital One's @TeachingMoney

- Capital One's Twitter account @TeachingMoney, is geared towards a young, tech-savvy generation whose primary means of absorbing new material is the Internet, or more specifically, social networking sites.
- @TeachingMoney's profile describes the endeavor as, "a new initiative to get parents and teachers to talk to kids about money."
- Factoids, article links, and snapshot statistics tweeted by both @TeachingMoney and its followers provide helpful hints for frugal shoppers on variety of topics, including saving money and financial fitness.



## Trends in Relation to Regulation E

### **Citizens Bank's Buffer Zone**

- In preparation of Regulation E, Citizens Bank introduced BufferZone, a service that allows customers to use overdraft services and avoid any fees for overdrawing their account up to \$30.00.

### **Details**

- For \$4.99 a month, new or existing customers can add BufferZone to their checking accounts and they receive a \$30.00 buffer on their account – any overdraft that is below \$30.00 will be paid and customers will not incur an overdraft fee.
- The monthly fee of BufferZone is waived for Circle Gold and Premier Banking customers.



Introducing  
**BufferZone**<sup>SM</sup>



Enjoy the  
**peace of mind**  
of knowing your small misses are covered.

 Citizens Bank

## Innovative Accounts



### **Kasasa Tunes**

- Kasasa Tunes is a completely free checking account without any stipulations.
- Kasasa Tunes accountholders receive five iTunes downloads every month when they meet certain qualifications:
  - Make 10 debit card transactions
  - Access online banking at least once per statement cycle
  - Sign up for e-statements
- In case accountholders do not meet the qualifications for a statement cycle, there are no fees or penalties, instead customers just do not receive the five free iTunes downloads.
- As soon as customers meet the requirements again, accountholders receive their five free downloads per statement cycle.

## Innovative Promotions



**GET UP TO \$50** with  
**Commuter Cash™**  
from Chase

**CASH IN ON YOUR RIDE IN WITH YOUR CHASE CARD!**  
Just use your personal or business Chase Card for all your bus, train or taxi rides and GET UP TO \$50 FROM CHASE — \$10 for every \$150 in qualifying purchases\* through May 15, 2010.

Here's how:

1. **ENROLL** your Chase Debit and/or Credit Card(s).
2. **USE** your enrolled card(s) to pay for:
  - MetroCard® purchases at Vending Machines and EasyPayXpress™ MetroCard automatic refills
  - LIRR, Metro-North and PATH train tickets
  - NJ TRANSIT tickets/passes
  - New York City Yellow Cab rides
3. **GET UP TO \$50 FROM CHASE** — \$10 for every \$150 in qualifying purchases\* made from March 1–May 15, 2010.

**ENROLL YOUR CHASE CARD NOW!**

Always choose "CREDIT" for your purchases to qualify.

### Chase's Commuter Cash Promotion

- Chase members in the New York metro area are eligible to enroll in the Chase Commuter Cash program until the promotion ends – May 15, 2010.

### Details

- Qualifying purchases made with business and personal debit and credit cards earn participants \$10.00 back for every \$150 in qualifying purchases made, up to a limit of \$50.00 in cash back.
- Purchases must be signature-based transactions in order to qualify.
- Qualifying transactions include: MetroCard vending machines for EasyPayXpress, MetroCard refills, LIRR, Metro-North, PATH and NJ TRANSIT fare purchases, and payments made at New York City metro cabs.
- Spending cannot be combined from multiple cards.
- Cash awards will be posted to the enrolled credit card or to the Chase checking account linked to the enrolled debit card by July 31, 2010.

## Innovative Promotions

**Welcome to your new home!**


**\$125** when you open a Chase Checking<sup>SM</sup> account and set up direct deposit!

Coupon Code: 3652140886319133

**With Chase Checking<sup>SM</sup> you'll enjoy these benefits:**


- FREE Online Bill Pay – including our Online, On Time Guarantee<sup>SM</sup>
- FREE Chase Debit Card with Zero Liability protection
- FREE access to over 15,000 Chase ATMs nationwide
- MORE than 5,100 Chase branches
- NO monthly service fee with direct deposit or five debit card purchases

INS-01J10-2



*Valid only at a Chase branch or when applying online at [chase.com/checking](http://chase.com/checking) before March 31, 2010.*

See back of coupon for additional information.

**CHASE** 

### Chase's Account Opening Coupon

- Chase has been promoting its accounts heavily with attractive account opening bonuses.
- Account opening bonuses are nothing new, however, this one is different as it targets individuals who just moved to a new area.
- This coupon aims at helping individuals get settled in their new area by helping them with their banking – and the cash bonus adds additional temptation to make Chase the bank of choice.