onUp Email Report
September 2020

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Executive Summary
September onUpdates

Key Takeaways

1. The September deployments both performed well, as each deployment experienced almost equal deliveries, unique opens, and total clickthroughs.

2. The September 29 deployment resonated best with **Teammates**, as this segment experienced more unique clicks and total clickthroughs compared to the August deployment. Meanwhile, the Hero on the September 16 deployment saw increased interest from **Subscribers** with more total clickthroughs.

Goals
onUpdates is a biweekly content newsletter that seeks to promote:

Awareness
Increase user's awareness of the SunTrust now Truist brand and offerings.
KPIs: Sent, Delivered, Opens, Open Rate

Engagement
Increase user's interactions with the SunTrust now Truist brand and offerings.
KPIs: Clicks, Click-through Rate, Click-to-Open Rate

09/16, Be smart with your money. Automate your finances

09/29, Think long-term when you invest

Campaign Performance Overview

Open Rate

— Open Rate   — Open Rate Benchmark

50%
25%

Nov 5, 2019 · Nov 19, 2019 · Dec 3, 2019 · Dec 17, 2019 · Jan 7, 2020 · Jan 21, 2020 · Feb 4, 2020 · Feb 18, 2020 · Mar 3, 2020 · Mar 17, 2020 · Apr 2, 2020 · May 5, 2020 · May 19, 2020 · Jun 18, 2020 · Jul 23, 2020 · Aug 11, 2020 · Sep 16, 2020 · Sep 29, 2020

26.1%
26.7%

Open rate decreased by 26% compared to August, and remains slightly below benchmark by 2.5% this month.

Click-through Rate

— Click-through Rate   — Click-through Rate Benchmark

2.5%
0%

Oct 15, 2019 · Oct 22, 2019 · Oct 29, 2019 · Nov 5, 2019 · Nov 19, 2019 · Dec 3, 2019 · Dec 17, 2019 · Jan 7, 2020 · Jan 21, 2020 · Feb 4, 2020 · Feb 18, 2020 · Mar 3, 2020 · Mar 17, 2020 · Apr 2, 2020 · May 5, 2020 · May 19, 2020 · Jun 18, 2020 · Jul 23, 2020 · Aug 11, 2020 · Sep 16, 2020 · Sep 29, 2020

0.44%
1.15%

With user interest in mind, click-through rate decreased by 50% compared to August and remains below benchmark.

Click-to-Open Rate

— Click-to-Open Rate   — Click-to-Open Rate Benchmark

10%
0%

Oct 15, 2019 · Oct 22, 2019 · Oct 29, 2019 · Nov 5, 2019 · Nov 19, 2019 · Dec 3, 2019 · Dec 17, 2019 · Jan 7, 2020 · Jan 21, 2020 · Feb 4, 2020 · Feb 18, 2020 · Mar 3, 2020 · Mar 17, 2020 · Apr 2, 2020 · May 5, 2020 · May 19, 2020 · Jun 18, 2020 · Jul 23, 2020 · Aug 11, 2020 · Sep 16, 2020 · Sep 29, 2020

1.67%
4.32%

CTOR is down 32% compared to August and below benchmark by 61%, which is due to higher CTORs in March and May.

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Performance By Segment

Open Rate

Legend: Subscribers, Joiners, Teammates

Y-axis: 60%, 40%, 20%, 0%

X-axis: Jan 7, 2020; Feb 4, 2020; Mar 3, 2020; Apr 2, 2020; May 19, 2020; Jul 23, 2020; Sep 16, 2020

Benchmark: 26.7%

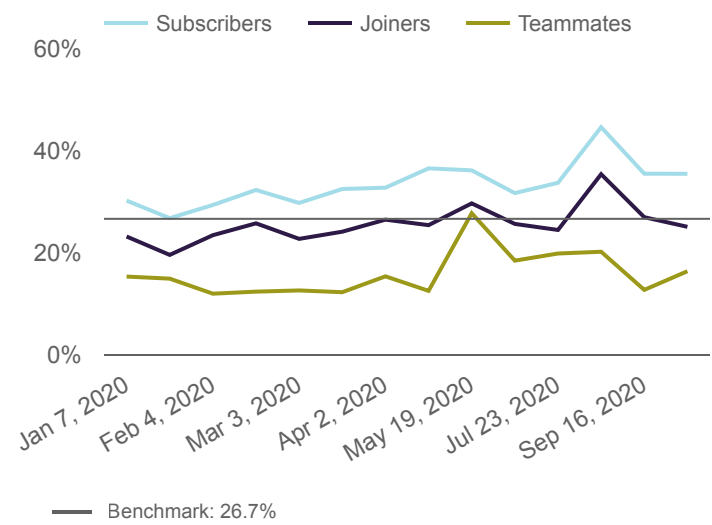Open rates among all segments saw slight decreases this month compared to August; however, Subscribers remain above benchmark by 33%.

Click-through Rate

Legend: Teammates, Subscribers, Joiners

Y-axis: 10%, 7.5%, 5%, 2.5%, 0%

X-axis: Jan 7, 2020; Feb 4, 2020; Mar 3, 2020; Apr 2, 2020; May 19, 2020; Jul 23, 2020; Sep 16, 2020

Benchmark: 1.15%

Although the segments saw drops in CTR this month, Teammates remain above benchmark by over 140%.

Click-to-Open Rate

Legend: Teammates, Subscribers, Joiners

Y-axis: 0.4, 0.2, 0

X-axis: Nov 5, 2019; Dec 3, 2019; Jan 7, 2020; Feb 4, 2020; Mar 3, 2020; Apr 2, 2020; May 19, 2020; Jul 23, 2020; Sep 16, 2020

Benchmark: 4.32%

Despite slight drops in CTOR for Subscribers and Joiners, Teammates experienced a 28% increase in CTOR. This particular segment also remains above benchmark by over 350%.

Segment Key:
Teammates = Legacy SunTrust teammates
Subscribers = Subscribed to onUpdates
Joiners = Joined The onUp Movement

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*Open rate and Click-through rate benchmarks is average performance post-6/24/19 contact suppression.

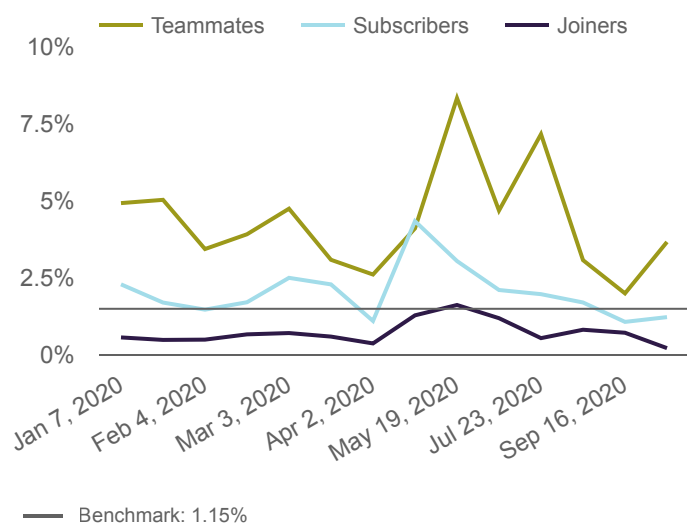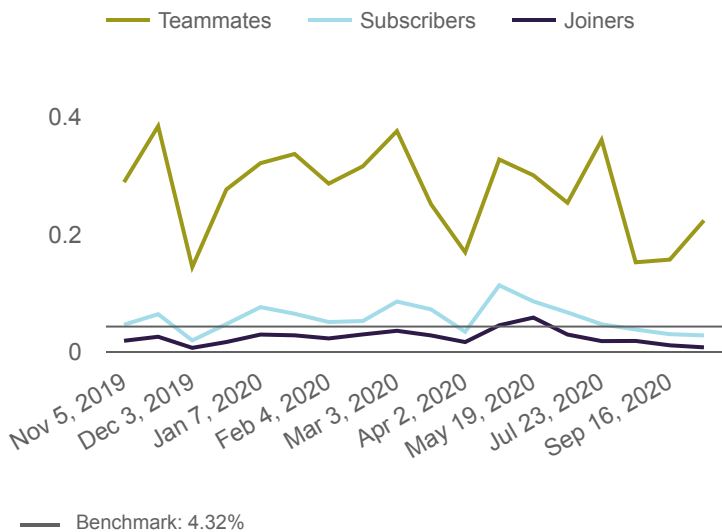**Click-to-Open Rate benchmark is Q1 average performance pre-6/24/19 contact suppression.

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September 16 Click Breakdown
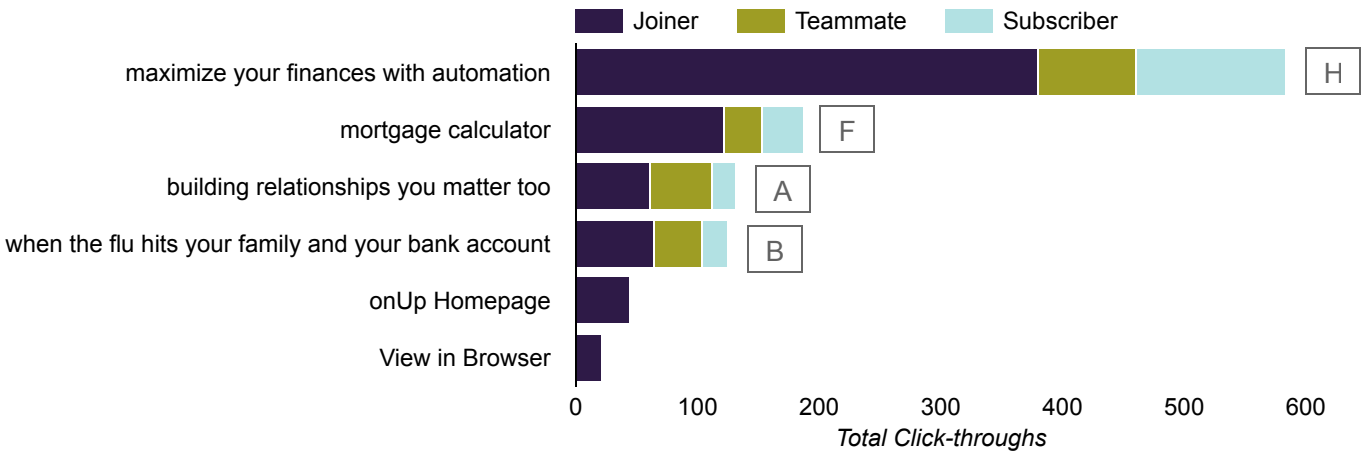## *Be smart with your money. Automate your finances*

The footer block received the second-most clicks, continuing strong performance of calculators in the footer spot. Comparing this deployment to the August deployment, the Footer (driving to a calculator) experienced more interest this month, with over 38% more total clickthroughs than last month (driving to The onUp Challenge).

However, the Hero remains the most popular position of the deployment, driving the majority of all clicks.
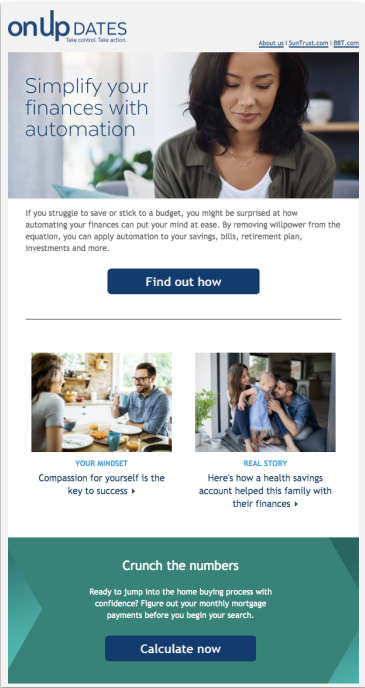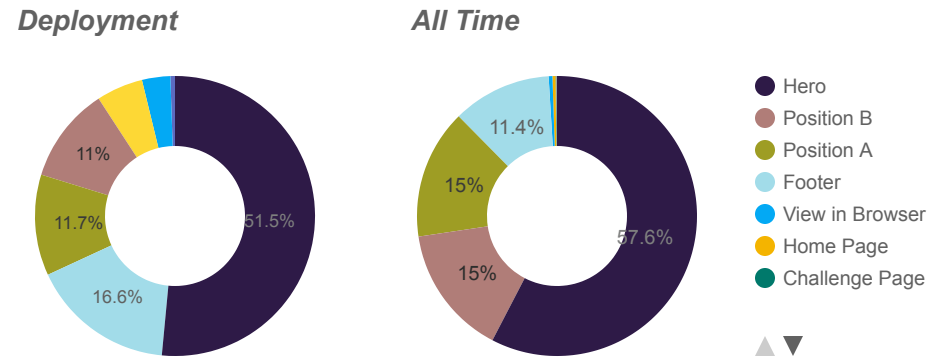
Subscribers interacted more with the Hero than with any other piece on the deployment, which is different from the August deployment. In fact, the Hero saw 3% more clicks from Subscribers month-over-month.

Placement Key

H = Header	A = Position A
F = Footer	B = Position B

Total Click-throughs by Page Title

Legend: Joiner | Teammate | Subscriber

- maximize your finances with automation — H
- mortgage calculator — F
- building relationships you matter too — A
- when the flu hits your family and your bank account — B
- onUp Homepage
- View in Browser

Page Title / *Total Click-throughs* (axis: 0, 100, 200, 300, 400, 500, 600)

Open Rate	Click-through Rate	Click-to-Open Rate
26.95%	0.45%	1.69%
▲ 0.9%	▼ -60.6%	▼ -60.9%
Compared to 6 Month Average	Compared to 6 Month Average	Compared to 6 Month Average
Benchmark* 26.7%	Benchmark* 1.2%	Benchmark* 4.3%

Total Click-throughs By Placement

Deployment
- 51.5%
- 16.6%
- 11.7%
- 11%

All Time
- 57.6%
- 15%
- 15%
- 11.4%

Legend:
- Hero
- Position B
- Position A
- Footer
- View in Browser
- Home Page
- Challenge Page

▲ ▼

*Open rate and Click-through rate benchmarks is average performance post-6/24/19 contact suppression.

**Click-to-Open Rate benchmark is Q1 average performance pre-6/24/19 contact suppression.

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September 16 - Performance Overview
Be smart with your money. Automate your finances

Quantity Engagement

	Segment	Delivered ▾	% Δ	Unique Opens	% Δ	Unique Clicks	% Δ	Total Click-throughs	% Δ
1.	Joiners	160,183	-1.1% ⬇	43,276	-24.6% ⬇	491	-54.5% ⬇	696	-56.6% ⬇
2.	Subscribers	14,406	[1] 1.5% ⬆	5,121	-19.3% ⬇	155	-36.0% ⬇	218	-48.8% ⬇
3.	Teammates	9,532	-2.0% ⬇	1,217	-38.2% ⬇	191	-36.3% ⬇	231	-46.2% ⬇
	Grand total	**184,121**	**-0.9% ⬇**	**49,614**	**-24.5% ⬇**	**837**	**-48.3% ⬇**	**1,145**	[2] **-53.5% ⬇**

Quality Engagement

	Segment	Open Rate (26.7%*)	% Δ	Click-through Rate (1.2%*)	% Δ	Click-to-Open Rate (4.3%**)	% Δ
1.	Joiners	28.55%	-17.2% ⬇	0.72%	-11.9% ⬇	1.13%	-39.6% ⬇
2.	Subscribers	35.58%	-20.3% ⬇	1.08%	-37.0% ⬇	3.03%	-20.7% ⬇
3.	Teammates	12.77%	-36.9% ⬇	2%	-35.1% ⬇	15.69%	[3] 3.0% ⬆

1 Subscriber deliveries up

Although this month saw few month-over-month increases in our main KPIs, Subscriber deliveries are up by 1.5% comparing September to August. This suggests continued efforts to promote signs ups across the site are leading to new subscribes.

2 Total click-throughs down

Total clickthroughs saw the biggest decrease in engagement this month, with almost 54% fewer clickthroughs. This suggests potential misalignment between the content and the audience appetite.

3 Teammates CTOR up

Although Teammates experienced a drop in total click-throughs month-over-month, Teammates saw an increase in CTOR. This suggests that those who did open the deployment had a positive user experience.

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%Δ indicates change from previous deployment
*Open rate and Click-through rate benchmarks is average performance post-6/24/19 contact suppression.
**Click-to-Open Rate benchmark is Q1 average performance pre-6/24/19 contact suppression.
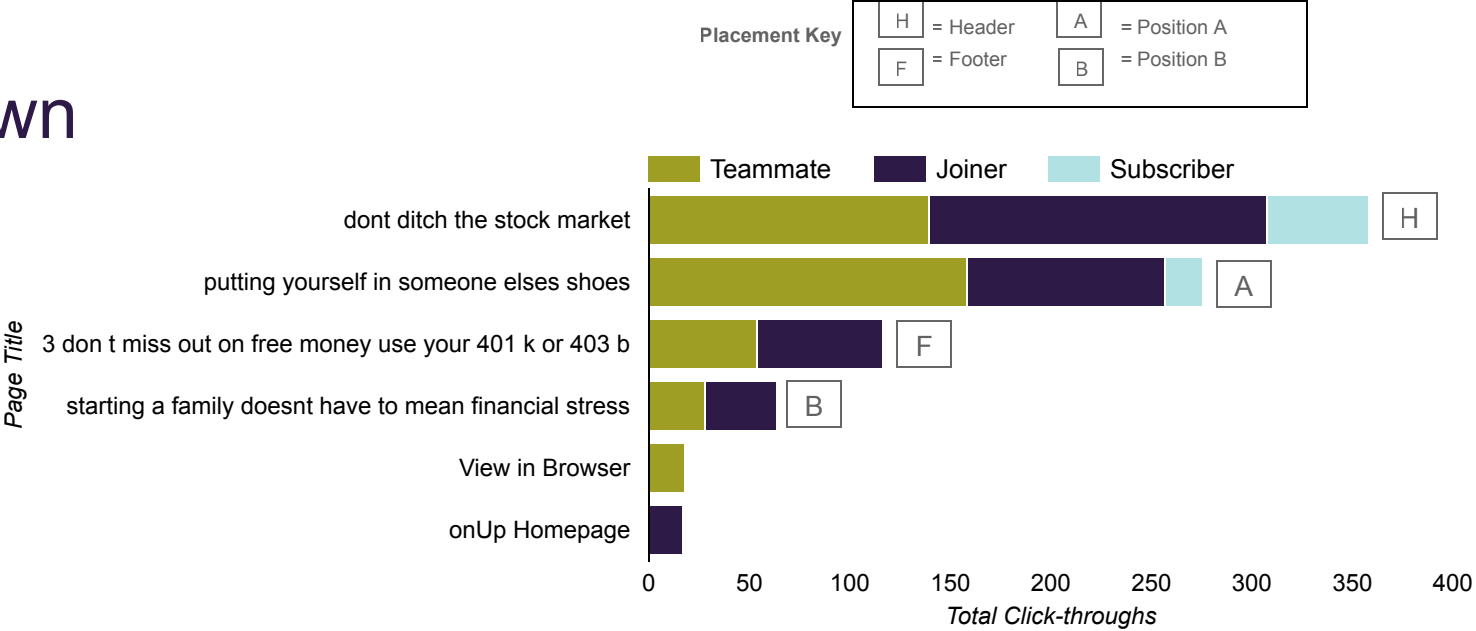
September 29 Click Breakdown

Think long-term when you invest

The September 29 deployment saw positive engagement from Teammates, who was also the main segments to engage with the Mental Resilience piece ("Putting yourself in someone else's shoes").

Teammates saw the largest increase in total clickthroughs compared to the August deployment. Particularly, Teammates saw 45% more clicks on the Hero and 12.9% more clicks on Position A compared to the August deployment.
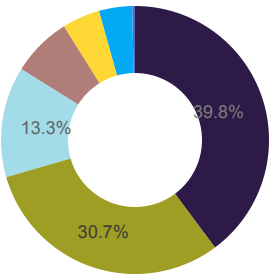
Overall, although this deployment saw drops in performance compared to benchmark due to lack of targeting segments with content, the deployment resonated with Teammates more than any other segment.

Legend: ■ Teammate ■ Joiner ■ Subscriber

Page Title (bar chart — Total Click-throughs)

- dont ditch the stock market — H
- putting yourself in someone elses shoes — A
- 3 don t miss out on free money use your 401 k or 403 b — F
- starting a family doesnt have to mean financial stress — B
- View in Browser
- onUp Homepage

X-axis: 0, 50, 100, 150, 200, 250, 300, 350, 400
Total Click-throughs

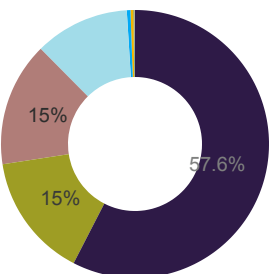|	Open Rate	Click-through Rate	Click-to-Open Rate
	25.17%	**0.42%**	**1.66%**
	▼ -5.8%	▼ -63.8%	▼ -61.6%
	Compared to 6 Month Average	Compared to 6 Month Average	Compared to 6 Month Average
	Benchmark* **26.7%**	Benchmark* **1.2%**	Benchmark* **4.3%**

Total Click-throughs By Placement

Deployment (donut chart): 39.8%, 30.7%, 13.3%

All Time (donut chart): 57.6%, 15%, 15%

Legend:
- ● Hero
- ● Position A
- ● Position B
- ● Footer
- ● View in Brow…
- ● Home Page
- ● Challenge P…
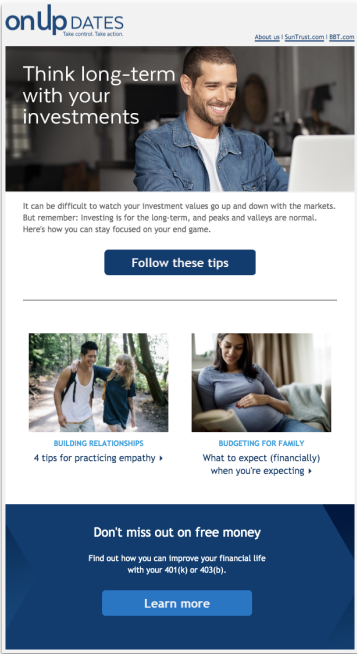
Email creative preview: onUp DATES — Think long-term with your investments — Follow these tips — BUILDING RELATIONSHIPS: 4 tips for practicing empathy — BUDGETING FOR FAMILY: What to expect (financially) when you're expecting — Don't miss out on free money — Find out how you can improve your financial life with your 401(k) or 403(b). — Learn more

*Open rate and Click-through rate benchmarks is average performance post-6/24/19 contact suppression.

**Click-to-Open Rate benchmark is Q1 average performance pre-6/24/19 contact suppression.

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September 29 - Performance Overview

Think long-term when you invest

Quantity Engagement

	Segment	Delivered ▾	% Δ	Unique Opens	% Δ	Unique Clicks	% Δ	Total Click-throughs	% Δ
1.	Joiners	166,234	2.6% ▲	41,784	-27.2% ▼	330	-69.4% ▼	533	-66.8% ▼
2.	Teammates	9,619	-1.1% ▼	1,580	-19.8% ▼	353	`1` 17.7% ▲	496	`2` 15.6% ▲
3.	Subscribers	8,689	-38.8% ▼	3,087	-51.3% ▼	87	-64.0% ▼	138	-67.6% ▼
	Grand total	**184,542**	**-0.7% ▼**	**46,451**	**-29.3% ▼**	**770**	**-52.5% ▼**	**1,167**	**-52.6% ▼**

Quality Engagement

	Segment	Open Rate (26.7%*)	% Δ	Click-through Rate (1.2%*)	% Δ	Click-to-Open Rate (4.3%**)	% Δ
1.	Joiners	24.73%	-28.3% ▼	0.22%	-72.9% ▼	0.9%	`3` -61.3% ▼
2.	Teammates	16.43%	-18.8% ▼	3.67%	19.2% ▲	22.33%	47.2% ▲
3.	Subscribers	35.51%	-20.4% ▼	1.23%	-27.9% ▼	3.46%	-10.8% ▼

1 Unique clicks up for Teammates

This deployment saw increases in Unique Clicks from Teammates compared to August's deployment, while the other two segments experienced decreases.

2 Clickthroughs up for Teammates

Teammates also saw increases in total clickthroughs by almost 16% comparing this month to last.

3 Click-to-open rate down for Joiners

This deployment resonated least with Joiners as the segment experienced decreases in CTOR, along with other engagement metrics, month-over-month.

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%Δ indicates change from previous deployment

*Open rate and Click-through rate benchmarks is average performance post-Jun 24 contact suppression.

**Click-to-Open Rate benchmark is Q1 average performance pre-Jun 24 contact suppression.

Action Plan

Key Action Items based on this month's reporting:

• Plan A/B tests on content within the email to test for variables that can increase clicks

• Explore opportunities for segmentation to align content with interested demographics

Upcoming items:

• Development is underway on Trigger Email refreshes for people who are joining onUpdates via the website or The onUp Challenge

• Imagination/Truist reconnecting with Movable Ink to discuss any future applications to the onUpdates program

• Truist updating demographic data to share with Imagination

• Imagination and Truist to discuss implementing strategic updates to The onUp Challenge email program

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onUpdates Appendix

- The onUp Challenge Report
- The onUp Experience Report
- Glossary

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onUp Challenge Executive Summary
September Challenge

Key Takeaways

1. The program performed above expectations in September, with increases in engagement metrics across the board compared to August.

2. This month saw increased engagement, with 6 total emails experiencing a click-to-open rate greater than 1%.
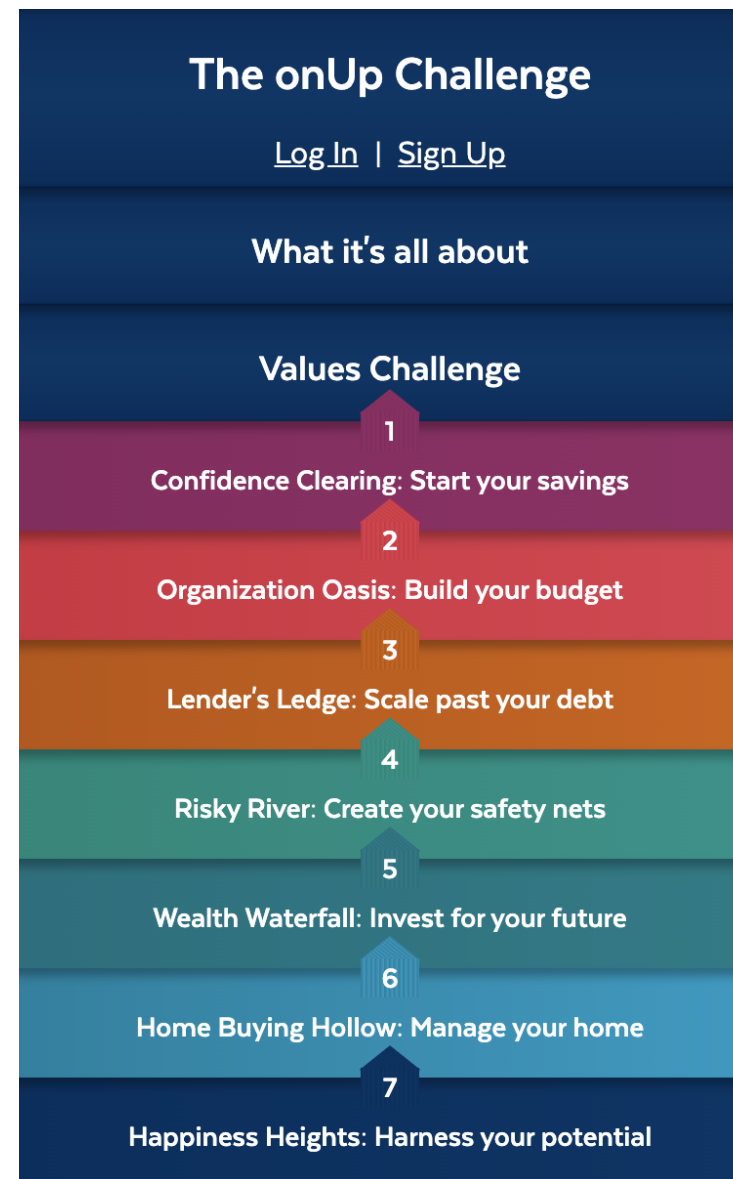
Goals

Awareness
Increase user's awareness of the SunTrust now Truist brand and offerings.
KPIs: Sent, Delivered, Opens, Open Rate

Engagement
Increase user's interactions with the SunTrust now Truist brand and offerings.
KPIs: Clicks, Clickthrough Rate, Clickthrough Open Rate

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Performance Overview

	Challenge Email Name	Delivered ▾	Sent	Unique Opens	Unique Clicks	Unique Open Rate	Clickthrough Rate	Click-to-Open Rate
1.	Welcome Email	[2] 116	117	56	15	48%	9.71%	13.2%
2.	Inactive 30 Days	79	80	36	2	46%	[3] 2.53%	5.6%
3.	Land 1	14	14	11	0	79%	0%	0.0%
4.	Land 3	9	9	6	1	67%	11.11%	16.7%
5.	Land 2	8	8	5	0	63%	0%	0.0%
6.	Land 4	8	8	5	1	63%	12.5%	20.0%
7.	Land 5	7	7	5	0	71%	0%	0.0%
8.	Land 6	6	6	2	0	33%	0%	0.0%
9.	Land 7	6	6	5	1	83%	16.67%	20.0%
10.	Program Completed	5	5	3	1	60%	20%	33.3%
	Grand total	[1] **258**	**260**	**134**	**21**	**58%**	**7.82%**	**11.4%**

1
Total performance up

This month saw increases in performance metrics across the board compared to August, with the largest increase in CTOR (+104%).

2
Welcome Email deliveries up

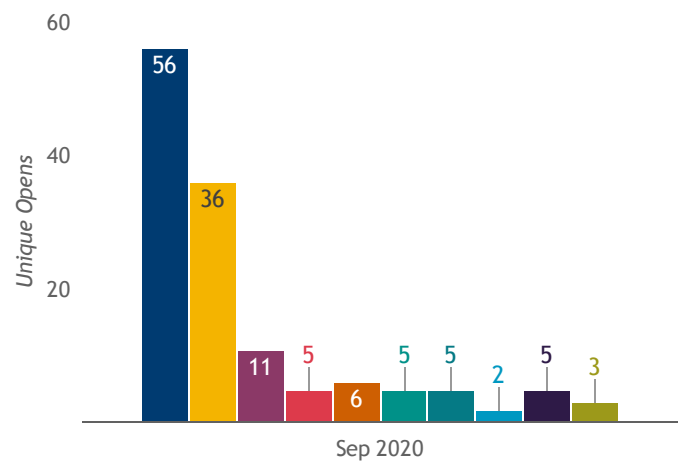This month saw a 47% increase in total Welcome Email deliveries compared to August, with the Welcome Email being the most delivered this month.

3
Inactive CTR up

The Inactive 30 Days email experienced a 29% higher CTR comparing this month to August. This suggests positive user engagement from the recipients that previously were inactive.

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Challenge Performance Overview

Chart 1 — Unique Opens (Sep 2020):
- Welcome Email: 56
- Inactive 30 Days: 36
- Land 1: 11
- Land 2: 5
- Land 3: 6
- Land 4: 5
- Land 5: 5
- Land 6: 2
- Land 7: 5
- Program Completed: 3

Chart 2 — Unique Clickthroughs (Sep 2020):
- Welcome Email: 15
- Inactive 30 Days: 2
- Land 1: 0
- Land 2: 0
- Land 3: 1
- Land 4: 1
- Land 5: 0
- Land 6: 0
- Land 7: 1
- Program Completed: 1

Chart 3 — Click-to-Open Rate (Sep 2020):
- Welcome Email: 13.24%
- Inactive 30 Days: 5.56%
- Land 1: 0%
- Land 2: 0%
- Land 3: 16.67%
- Land 4: 20%
- Land 5: 0%
- Land 6: 0%
- Land 7: 20%
- Program Completed: 33.33%

Legend: Welcome Email, Inactive 30 Days, Land 1, Land 2, Land 3, Land 4, Land 5, Land 6, Land 7, Program Completed

The Welcome Email saw the most unique opens at 56 total opens. Comparing this month to August, the Welcome Email experienced 33% more unique opens.
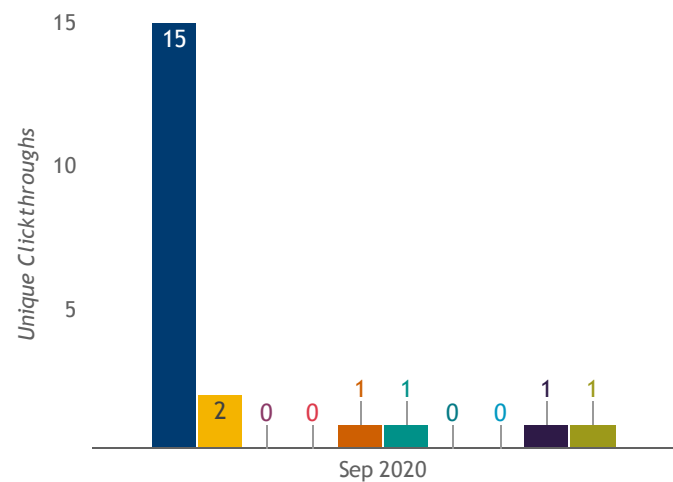
The Welcome Email continues to experience the most clickthroughs at 15 unique clickthroughs, which is 50% more than August.
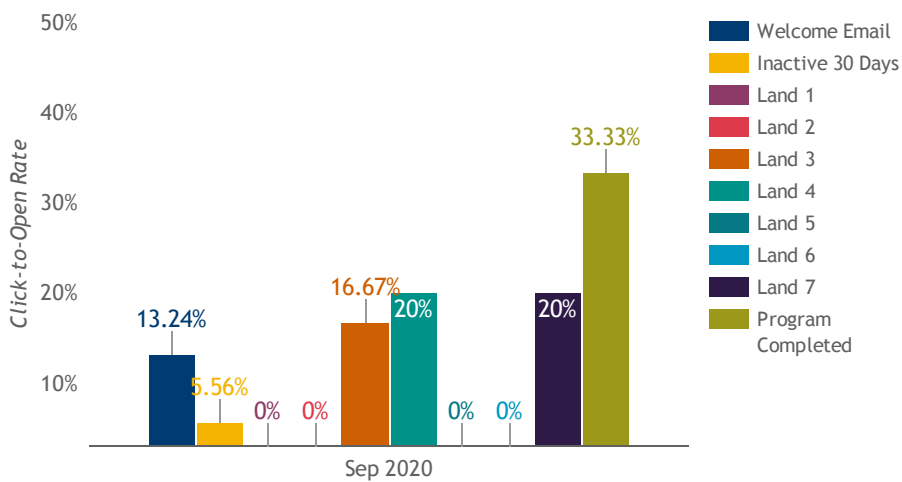
The Program Completed email saw the highest CTOR, followed by the Land 7 email. In addition, this month saw increased engagement, with 6 emails experiencing a CTOR greater than 1%.

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onUp Experience Executive Summary

September Experience Welcome Email

Key Takeaways

1. Due to coronavirus-related closures, sign ups and deliveries of the onUp Experience Welcome Email are paused.
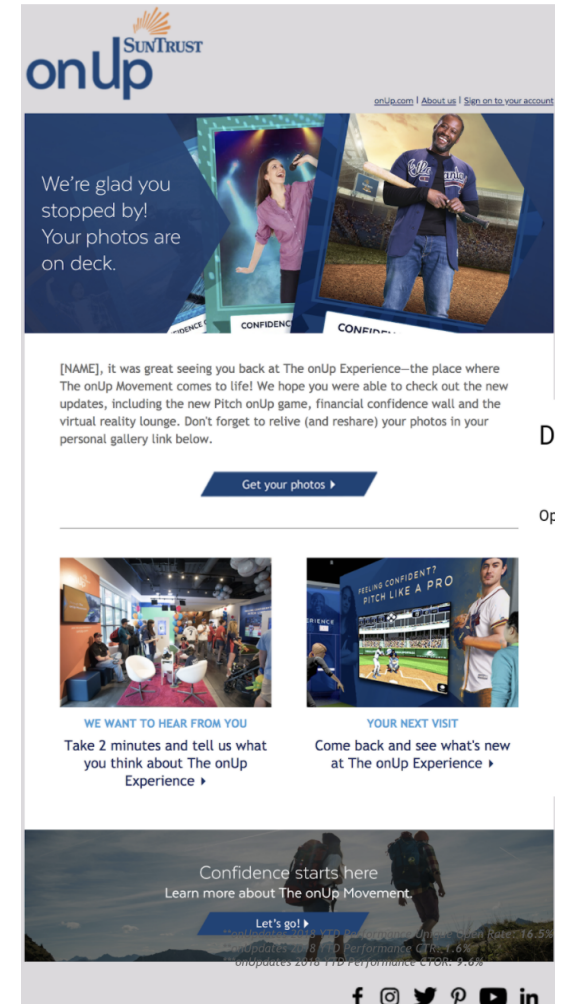
Goals

Awareness

Increase user's awareness of the SunTrust now Truist brand and offerings.
KPIs: Sent, Delivered, Opens, Open Rate

Engagement

Increase user's interactions with the SunTrust now Truist brand and offerings.
KPIs: Clicks, Clickthrough Rate, Clickthrough Open Rate

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Experience Performance Overview

Quantity Engagement

	Segment	Delivered ▾	% Δ	Sent	% Δ	Unique Opens	% Δ	Unique Clicks	% Δ
1.	Consumer	1,251	-	**1**53	-	557	-	245	-
2.	Teammate	16	-	18	-	6	-	3	-
	Grand total	**1,267**	-	**1,471**	-	**563**	-	**248**	-

Quality Engagement

	Segment	Unique Open Rate	% Δ	Unique Clickthrough Rate	% Δ	Click-to-Open Rate	% Δ
1.	Consumer	37.08%	-	15.9%	-	36.95%	-
2.	Teammate	36.31%	-	26.79%	-	27.78%	-

1 **The Experience is closed**

Since The onUp Experience is closed, the Experience email is not being delivered.

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Glossary

Term	Definition
Open Rate	The percent/number of subscribers who open the email based on the number of emails delivered
Click-Through Rate (CTR)	The percent of subscribers who clicked on a link in the email based on the number of emails delivered
Click-Through to Open Rate (CTOR)	The percent/number of subscribers who clicked on a link in the email based on the number of emails opened
DoD	Deployment over deployment. A comparison of the current deployment to the previous deployment
CTA	Call to action (Read, Watch, Listen, Calculate, Enter)
Lifetime Average Performance	Aggregate lifetime performance for each KPI

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