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The 2027 Bank Marketing Plan Workbook

A working plan for community banks and credit unions that need to grow core deposits, small business relationships and consumer and mortgage lending. Fill it in with your marketing, retail, lending and compliance leads, then review it every quarter.

PREPARED FOR

PLAN PERIOD

QUICK START

How to use this workbook

This workbook is the working companion to our bank marketing plan guide at trymaas.com/blog. Read the guide once for context, then fill in one section per week. Every box in this PDF is a form field: type straight into it in Acrobat, Preview or your browser, then save.

THE THIRTEEN SECTIONS

1. Business snapshot
2. SWOT analysis
3. Customer personas
4. Competitive analysis
5. Brand positioning
6. Goals and KPIs
7. Customer journey map
8. Channel strategy
9. Content strategy and calendar
10. Budget, stack and measurement
11. 12-month plan
12. Common mistakes
13. Quick start

> **Time budget.** Most sections take 30 to 60 minutes. Do them in order: positioning (section 5) only holds up once the snapshot, SWOT, personas and competitor work are done.

NEED HELP?

If you would rather have a team build and run this plan with you, MaaS by CodeSM is an outsourced marketing team for community banks and credit unions. Book a call at **trymaas.com/get-a-demo**.

SECTION 1 · WHERE YOU ARE TODAY

Business snapshot

One page that anyone on your team, or any partner you hire, can read in two minutes.

BUSINESS NAME

LOCATIONS / SERVICE AREA

CORE SERVICES OR PRODUCTS

AVERAGE SALE OR CUSTOMER VALUE

TOP THREE CURRENT SOURCES OF CUSTOMERS

REVENUE GOAL FOR THE YEAR

CURRENT MONTHLY MARKETING BUDGET

WHO OWNS MARKETING TODAY

WHAT MAKES CUSTOMERS CHOOSE US OVER THE ALTERNATIVES?

WHAT HAS WORKED IN MARKETING SO FAR, AND WHAT HASN'T?

SECTION 2 · HONEST INTERNAL AUDIT

SWOT analysis

Strengths and weaknesses are about you. Opportunities and threats are about your market. Every weakness is a message you should not lead with; every opportunity is a campaign you haven't run yet.

STRENGTHS

Where do you beat larger banks and fintechs? Think local credit decisions, niche lending, banker tenure, branch locations, community reputation and speed on business loans.

WEAKNESSES

Where do prospects drop off or choose someone else? Think app store rating, digital account opening time, fee schedule, review count per branch, website clarity and business banking content.

OPPORTUNITIES

What gaps exist in your footprint? Think big-bank branch closures, business owners unhappy with online lenders, new residents, first-time homebuyers and underserved neighborhoods in your assessment area.

THREATS

What could pull deposits or customers away? Think high-yield online savings, rate moves, fintech apps becoming the primary account, new competitors entering your market and fraud eroding trust.

TOP TAKEAWAYS

THE TWO STRENGTHS WE WILL LEAN ON HARDEST IN OUR MARKETING

THE ONE WEAKNESS TO FIX BEFORE WE SCALE SPEND

SECTION 3 · CUSTOMER PERSONAS · PERSONA 1

The Primary Switcher

Ready to move direct deposit if switching is easy.

A 28 to 45 year old frustrated with fees, a closed branch or a call center. Compares app ratings, Zelle and bill pay before rates, and is often the next first-time mortgage or auto loan.

AGE AND LIFE STAGE

CURRENT BANK AND WHY THEY WOULD LEAVE

TRIGGER THAT STARTS THE SEARCH

ENTRY PRODUCT

WHAT MAKES THEM PRIMARY

MAIN OBJECTION

WHAT WOULD MAKE SWITCHING FEEL LIKE A 15-MINUTE JOB INSTEAD OF A WEEKEND PROJECT?

WHICH PRODUCT SHOULD FOLLOW CHECKING IN THEIR FIRST YEAR WITH YOU?

SECTION 3 · CUSTOMER PERSONAS · PERSONA 2

The Main Street Owner

Wants a banker who answers, not a portal.

Runs a business with $1 million to $20 million in revenue and needs a line of credit, payroll and cash management. Decides on relationship and speed, and is often referred by a CPA or attorney.

INDUSTRY AND REVENUE BAND

CURRENT BANK OR LENDER

CREDIT AND TREASURY NEEDS

WHO REFERS THEM

DECISION SPEED EXPECTED

MAIN OBJECTION

WHAT DOES A SLOW OR LOST LOAN DECISION COST THIS OWNER?

WHICH BANKER SHOULD THEY MEET FIRST, AND HOW WILL THEY FIND THAT BANKER ONLINE?

SECTION 3 · CUSTOMER PERSONAS · PERSONA 3

The Rate-Aware Saver

High balances, loyal only with a reason beyond rate.

55 and older with large balances in CDs or money market accounts, comfortable in a branch and checking rate sites before maturity. Valuable deposits that stay when there is a relationship such as a HELOC, trust services or a named banker.

AGE AND HOUSEHOLD

BALANCES AND PRODUCTS HELD

WHERE THEY COMPARE RATES

MATURITY DATES TO WATCH

RELATIONSHIP PRODUCTS TO OFFER

MAIN OBJECTION

WHAT HAPPENS IN THE 30 DAYS BEFORE THEIR CD MATURES?

WHAT WOULD MAKE THEM KEEP MONEY WITH YOU IF A COMPETITOR PAYS SLIGHTLY MORE?

SECTION 4 · KNOW THE FIELD

Competitive analysis

List the four or five businesses your customers compare you with, including the ones that aren't really competitors but win the same budget. Fill in what you can see from the outside.

BUSINESS	TOP SAVINGS OR CD APY	CHECKING FEES AND MINIMUMS	TIME TO OPEN AN ACCOUNT ONLINE	APP STORE RATING	GOOGLE RATING AND REVIEWS PER BRANCH	BUSINESS BANKING AND LENDING OFFER
Us						
Competitor 1						
Competitor 2						
Competitor 3						
Competitor 4						
Competitor 5						

WHERE WE CLEARLY WIN

WHERE WE LOSE TODAY, AND WHY

SECTION 5 · ONE SENTENCE THAT DECIDES EVERYTHING

Brand positioning

Positioning is the reason a customer should pick you. Write it before you write a single ad.

For [who you serve] who [need or problem], [your business] is the [category] that [main benefit]. Unlike [main alternative], we [proof].

WORKED EXAMPLE

> *For owner-operated businesses in the Tulsa metro that have outgrown a big bank's call center, Prairie State Bank is the business bank where the lender who approves your line of credit is the one who answers your call, because every credit decision under $2 million is made in Tulsa within five business days.*

OUR POSITIONING STATEMENT

PROOF POINT 1

PROOF POINT 2

PROOF POINT 3

SHORT VERSION FOR THE WEBSITE HEADLINE

SECTION 6 · WHAT WINNING LOOKS LIKE

Goals and KPIs

Three to five SMART goals: specific, measurable, achievable, relevant, time-bound.

#	GOAL	CURRENT	TARGET	BY WHEN / OWNER
1				
2				
3				
4				
5				

Examples. Add $40 million in core (non-CD) deposits by December 31, 2027. Open 1,200 new checking households, with 60% receiving direct deposit within 90 days of opening. Add 150 business checking relationships with $25 million in combined balances by year-end. Hold marketing cost per funded primary account under $350 while reaching 50 or more Google reviews and a 4.6 or higher rating at every branch.

MONTHLY KPI CHECK-IN

METRIC	WEEK 1	WEEK 2	WEEK 3	WEEK 4	GOAL
Digital applications started and completed					
Funded accounts by source					
Cost per funded account					
90-day direct deposit rate					
Business banking inquiries and new relationships					
Branch listing calls, directions and new reviews					

SECTION 7 · FROM FIRST SEARCH TO REPEAT CUSTOMER

Customer journey map

Where your customer is, what they are doing, and where you meet them. Fill in the last column with what you will do at each stage.

STAGE	WHAT THE CUSTOMER DOES	WHERE WE MEET THEM	OUR ACTION
Trigger	Moves, changes jobs, gets hit with a fee, loses a branch or hits a business milestone.	Life event, word of mouth, local news, a branch closure notice from another bank	
Research	Searches for checking, CD or loan options nearby and asks friends or an AI assistant.	Google Search, branch listings, rate sites, AI answers, social ads	
Comparison	Weighs fees, rates, app ratings and reviews against two or three options.	Rate page, fee schedule, product pages, app store listing, review profiles	
Application	Starts an account or loan application on a phone or in a branch.	Digital account opening, branch new accounts desk, lender call	
Funding	Makes the first deposit or closes the loan.	Funding screen, welcome call, closing appointment	
Onboarding	Decides in the first 90 days whether this is a real banking relationship.	Welcome emails and texts, switch kit, debit card activation, app setup	
Primacy	Moves paycheck, bills and everyday spending to you.	Direct deposit prompts, bill pay setup, banker check-in	
Cross-sell	Needs a HELOC, auto loan, savings goal or business account.	Lifecycle email, in-app offers, banker outreach, statement messages	
Retention	Reconsiders at CD maturity, a rate change or a service problem.	Maturity notices, rate reviews, service recovery calls	
Advocacy	Refers friends, colleagues or other business owners and leaves a review.	Review requests, referral program, community events	

SECTION 8 · WHERE THE BUDGET GOES

Channel strategy

Tick the channels you will run this year and name an owner for each. Investment ranges are planning ranges; adjust to your market.

USE	CHANNEL	ROLE	CADENCE	TYPICAL INVESTMENT	OWNER
☐	**Google Search**	Product-level demand capture for checking, CDs, HELOCs and business accounts	Always on, by product	$4,000 to $12,000 per month	
☐	**Branch listings (Google, Apple, Bing)**	Local search, calls, directions and reviews for every branch	Weekly posts, monthly photos per branch	Free plus 1 hour per branch per month	
☐	**SEO and content**	Product, rate, branch and calculator pages plus education	2 to 4 pieces per month	$1,500 to $5,000 per month	
☐	**Meta Ads**	Footprint awareness, retargeting and community stories under the financial products special ad category	Always on plus product bursts	$2,000 to $6,000 per month	
☐	**Onboarding email and SMS**	90-day primacy journey for every new account	Triggered by account opening	$300 to $1,500 per month platform	
☐	**Customer email**	Cross-sell, CD maturity and financial education	Twice a month	Included in platform cost	
☐	**Direct mail**	New movers, pre-screened offers and branch openings	Quarterly	$0.60 to $1.50 per piece	
☐	**LinkedIn**	Business banking and commercial lender visibility	Weekly organic plus quarterly paid	$1,000 to $4,000 per month	
☐	**Organic social**	Community, staff, fraud alerts and local business stories	3 to 5 posts per week	Staff time	
☐	**Community and events**	Sponsorships, financial literacy classes and business workshops	Monthly	Varies by event	

SECTION 9 · CONTENT AND SOCIAL

Content framework

About 40% short video, 30% carousels and graphics, 20% long-form web content and 10% customer and community stories. Post three to five times a week on social and publish two to four web pieces a month, with every rate, fee or loan term routed through compliance review.

EIGHT CONTENT CATEGORIES TO ROTATE

CATEGORY	FORMAT	FREQUENCY	EXAMPLE
1. Fraud and scam alerts	Carousel or short video	Weekly	The text message that looks like it is from us, and how to tell it is not.
2. Product explainers	Short video plus web guide	2 per month	HELOC or cash-out refinance: which one fits a kitchen remodel?
3. Switching help	Web page plus carousel	Monthly	Move your direct deposit and autopays in 15 minutes.
4. Meet your banker	Short video	2 per month	Meet the lender who makes business loan decisions in your town.
5. Local business spotlights	Photo carousel or video, with written permission	Monthly	How a family bakery financed its second location.
6. First-time homebuyer education	Web guide plus workshop	Monthly	Five costs first-time buyers forget to budget for at closing.
7. Community involvement	Photo post or short video	2 per month	Our team taught budgeting basics to 120 high school seniors this week.
8. Business owner briefings	LinkedIn article or email	Monthly	Three cash flow habits that make a line of credit easier to get.

OUR THREE CONTENT PILLARS THIS YEAR

SECTION 9 · CONTENT AND SOCIAL

30-day content calendar

Plan one month ahead. Write the post idea and the channel in each day you publish.

1	2	3	4	5	6
7	8	9	10	11	12
13	14	15	16	17	18
19	20	21	22	23	24
25	26	27	28	29	30

SECTION 10 · BUDGET ALLOCATION

Budget allocation

A starting split for a typical business in this industry. Write your own percentages and monthly dollars next to it.

TOTAL MONTHLY MARKETING BUDGET (AD SPEND + PEOPLE + TOOLS)

BUCKET	EXAMPLE	WHY	OUR %	MONTHLY $
Paid search and paid social	40%	Google Search by product plus Meta awareness and retargeting		
SEO, content and branch listings	18%	Product and branch pages, education content, listing and review management		
Onboarding and lifecycle email/SMS	5%	90-day primacy journey, cross-sell and CD maturity programs		
Direct mail	13%	New movers, pre-screened offers and branch-area prospecting		
Creative and video production	10%	Banker videos, product explainers and campaign creative		
Community sponsorships and events	7%	Measured with event-specific offers or codes		
Contingency	7%	Reserve for rate moves and opportunities during the year		

WHAT WE WILL CUT FIRST IF RESULTS LAG, AND WHAT WE WILL ADD FIRST IF THEY BEAT TARGET

SECTION 10 · TOOLS AND MEASUREMENT

Tech stack and weekly dashboard

STACK CHECKLIST

- [ ] Google Analytics 4 with conversion events for application starts, completions and funding
- [ ] UTM and promo code conventions passed into the account opening platform and core
- [ ] Digital account opening platform tested on a phone every quarter
- [ ] CRM or marketing automation platform for onboarding and lifecycle journeys
- [ ] Call tracking with unique numbers by campaign and branch
- [ ] Google Business Profile, Apple Business Connect and Bing Places for every branch
- [ ] Review request and response workflow
- [ ] Pre-approved disclosure library and claims file maintained with compliance
- [ ] Ad archive with approval dates and version history
- [ ] FDIC or NCUA signage audit for website, app, ATMs and branches
- [ ] Social media monitoring and comment response policy
- [ ] Weekly dashboard and monthly board report template

WEEKLY MEASUREMENT DASHBOARD

METRIC	THIS WEEK	LAST WEEK	GOAL	STATUS
Applications started and completed				
Abandonment per completed application				
Funded accounts by source				
Cost per funded account				
90-day direct deposit rate				
Average balance at 90 days				
Business inquiries and new relationships				
Branch listing calls, directions and reviews				

SECTION 11 · THE YEAR AT A GLANCE

12-month action plan

The order we suggest. Move rows to fit your season, add an owner, and tick each one off.

WHEN	FOCUS	OWNER	DONE
Month 1	Complete the snapshot, personas and positioning. Build the compliance workflow and audit signage against the April 1, 2027 digital compliance date.		☐
Month 2	Claim and update every branch listing, start review requests, and test your own digital account opening on a phone.		☐
Month 3	Launch the 90-day onboarding journey and Google Search for the two priority products. Connect campaign source to funded accounts.		☐
Month 4	Build the weekly dashboard and monthly board summary. Fix the top three drop points in account opening.		☐
Month 5	Publish product, rate and branch pages. Start Meta awareness and retargeting in your footprint.		☐
Month 6	Mid-year review of cost per funded and primary account. Shift budget toward the best performers.		☐
Month 7	Launch business banking content, lender pages and LinkedIn presence for commercial lenders.		☐
Month 8	Run a CD maturity retention program and a HELOC or home equity cross-sell to existing customers.		☐
Month 9	Quarterly direct mail to new movers and branch-area prospects. Host a business owner workshop.		☐
Month 10	Refresh creative, banker videos and fraud education content. Audit review counts and ratings by branch.		☐
Month 11	Analyze the year by product and channel. Draft 2028 goals and budget with retail, lending and compliance.		☐
Month 12	Present results to the board, update personas and positioning, and lock the next year's plan.		☐

SECTION 12 · WHAT TO AVOID

Common mistakes

The patterns we see most often in this industry, and the fix for each. Be honest about which ones apply to you.

01 Measuring accounts opened, not relationships

Report funded accounts, 90-day direct deposit rate and balances so rate chasers do not look like success.

- [ ] We do this today

02 Sending paid traffic into a broken application

Apply for your own account on a phone every quarter and fix drop points before raising ad spend.

- [ ] We do this today

03 Bringing compliance in at the end

Pre-approve disclosures and claims, hold a weekly review slot, and build creative from approved parts.

- [ ] We do this today

04 One listing for the whole institution

Claim, update and request reviews for every branch on Google, Apple and Bing.

- [ ] We do this today

05 Targeting that creates fair lending risk

Do not exclude neighborhoods, ages or ZIP codes from credit campaigns, and review customer-list audiences before use.

- [ ] We do this today

06 Treating business banking as a brochure

Give commercial lenders pages, articles and LinkedIn profiles that owners can find before they call.

- [ ] We do this today

SECTION 13 · STARTING FROM SCRATCH

Quick start

If you only have a few hours a week, do these in order.

DONE	WHEN	TASK
☐	**Week 1**	Write the snapshot, three personas and positioning statement. Pull 12 months of new accounts by source.
☐	**Week 2**	Build the disclosure library, claims file and weekly compliance review slot. Audit FDIC or NCUA signage.
☐	**Week 3**	Claim and update every branch listing on Google and Apple. Start review requests after openings and closings.
☐	**Week 4**	Open an account through your own digital channel on a phone, time it and list every drop point.
☐	**Month 2**	Launch the 90-day onboarding journey and Google Search for two priority products.
☐	**Month 3**	Connect campaign source to funded accounts and build the weekly dashboard.
☐	**Quarter 2**	Add business banking content, lender pages and LinkedIn. Publish product and branch pages.
☐	**Year 1**	Review results against goals, move budget to the lowest cost per primary account, and set 2028 targets.

NOTES

You have the plan. Want a team to run it with you?

MaaS by CodeSM is the outsourced marketing team for community banks and credit unions. One team for strategy, creative, paid media, SEO, web and reporting, without hiring a department.

01

A marketing audit

We review your listings, website, reviews, ads and reporting and show you where leads are slipping.

02

See where you stand

We compare your search visibility, reviews and ads with the competitors your customers actually consider.

03

A 90-day plan

You leave with a prioritized 90-day plan: channels, budget, content and KPIs.

04

Or we run it with you

Strategy, creative, paid media, SEO, web and reporting from one outsourced marketing team.

Book a call

trymaas.com/get-a-demo



The outsourced marketing team for community banks and credit unions.

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