

With you when *buying your first home together...*



At Wells Fargo, we understand that buying a home together is one of the biggest commitments you'll ever make. We're here to help you. Wells Fargo offers first time buyers special services and programs that will turn dreams of home ownership into reality. On our website, you will find a first time buyers guide and an interactive loan finder to help you decide which loan is right for you. At Wells Fargo we invest in the future one homeowner at a time. Call 1-877-937-9357 to schedule an appointment with a personal loan consultant today.

wellsfargo.com/mortgage



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Together we'll go far





*Buying your
first home
together?*

Today

Take steps toward buying a house
with a variety of mortgage options
at Wells Fargo.



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Together we'll go far





Camille Lorenzana
PR Creative Director
clorenzana@mail.csuchico.edu

Market and Message Statement

Strategic Plan

Advertising serves as an effective promotional element to convey messages between a company and the public. Advertising allows companies to produce a message that can reach a large number of people in a variety of areas. Effective advertising occurs when a company is able to successfully reach their intended target market. A well-selected target market will address a specific need of a prospective customer. The more clearly defined a target market is, the more likely a potential customer will see importance in the advertisement and respond favorably.

While controversy still remains regarding same sex couples, acceptance and support for the LGBTQ community has been on the rise in recent years. According to an analysis by Witeck Communications, the total buying power of the U.S. LGBT adult population for 2012 is estimated to be \$790 billion, creating a desirable market for certain companies. By moving 'beyond gay vague' and specifically targeting the LGBTQ community and its subgroups, companies can broaden their customer base and increase sales.

The Wells Fargo & Co website defines the organization as a diversified financial services company providing banking, insurance, investments, mortgage, and consumer and commercial finance through more than 9,000 stores and more than 12,000 ATMs and the Internet across North America and internationally.

Wells Fargo & Co believes that customers can save more time and money if – after carefully shopping around and comparing choices- they bring all their financial services to one trusted provider.

The proposed Wells Fargo & Co advertising campaign for the product line, mortgage loans, is targeted toward same sex couples that are interested in purchasing a home together. The demographics considered when selecting the target market for the advertising campaign included age, gender, education level, and income range. Through the advertising campaign, Wells Fargo & Co intends to reach both women and men between the ages of 22-45 who consider themselves to be lesbian, gay, or bisexual. LGBTQ members targeted would be college graduates with stable jobs and incomes.

Psychographics specific to the advertising campaign involve the level of awareness the audience has to the issue as well as the emotional and rational impact the advertisement has. With this particular advertising campaign, Wells Fargo & Co hopes to increase business by targeting the LGBTQ community. By directing advertising to the LGBTQ community, Wells Fargo & Co will appeal to a niche market within the traditional mortgage industry. LGBTQ buyers currently face unique challenges with loan documents, division of ownership and rights of inheritance that traditional lenders do not adequately address. This advertising campaign will emphasize both the emotional commitment to their long-term relationship involved in purchasing a home together, as well as the financial advantages.

Two key messages will be portrayed throughout the advertising campaign. The first message Wells Fargo & Co wants to convey is that it takes a stand as an advocate for the LGBTQ community. The second message is that home ownership is an attainable goal and provides financial and emotional stability. It is anticipated that the target market will react favorably to this campaign. There may be some negative impact from conservative members of the public who are anti-LGBTQ, but as

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more than 50% of American's now support same-sex marriage, or accept same-sex unions, this potential negative should be offset by an increase in LGBTQ customers.

The campaign includes two advertisements, a print advertisement and a pop-up banner advertisement. The print advertisements will be run in local newspapers in Real Estate sections, which target potential homebuyers. The pop-up banner ads would appear on Wells Fargo's own website, as well as MLS (real estate multiple listing service) listing sites, or those of realtors.

Home ownership in the LGBT community has lagged because of concerns about shared ownership, how assets would be divided if the couple chose to separate, difficulties with financing, and rights of inheritance issues. Per a March 2012 Center for American Progress Report by Crosby Burns, the LGBTQ community has a purchasing power of \$1 trillion. Globally they are responsible for 6% of all sales.

Targeting LGBTQ customers makes smart business sense because of the significant purchasing power and customer loyalty. Sixty-six percent of LGBTQ consumers say they are extremely likely or very likely to purchase services from companies they perceive as being LGBTQ friendly, even when comparable services are less expensive or more convenient. Brand loyalty is also a factor- this group is 25% more likely to stick with a brand and to ask for a brand by name.

By targeting LGBTQ consumers shopping for home loans, Wells Fargo can anticipate that these same customers will avail themselves of other financial services offered by Wells Fargo- banking, auto loans, savings, and investments.

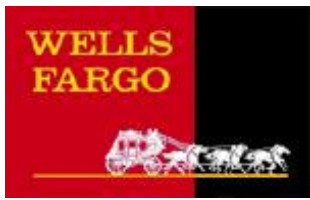
The effectiveness in the advertising campaign can be measured by receiving reports from loan officers indicating an increase in inquiries about the service as well as looking at data to see if there is an increase in mortgage loans granted to same sex couples after the program is implemented.

Publication Production

The emotional tone for the advertising campaign aims to have potential customers feeling happy, secure, and confident when choosing Wells Fargo & Co for financial assistance. The colors used in the campaign are consistent with Wells Fargo & Co advertisements and include red, yellow, brown, grey, and black. While red and yellow serve as eye-catching colors and are the company colors, yellow is also used in the advertisement to convey a sense of cheerfulness. Brown is used to represent stability and grey and black were used for the typography.

The image for the print advertisement is of a gay couple sitting on a couch inside of a home. The image for the pop-up banner advertisement is of a lesbian couple in front of a house. Both advertisements include the Wells Fargo & Co name logo, the stagecoach logo, and the Equal Housing Lender logo. The design attempts to have the reader's eye follow the copy from the top of the advertisement to the bottom.

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Typography:

Print Ad:

Head:

Wells Fargo Logo

Subhead:

Georgia, 24 pt.

Handwriting – Dakota, 24 pt.

Leading, 28.8 pt.

Body: Georgia, 10 pt.

Tracking, 10 pt.

Ink: R=197 G=0 B=272 R=63 G=63 B=73

Online Ad

Head:

Wells Fargo Logo

Subhead: Minion, 15 pt.

Leading, 17 pt.

Body: Handwriting - Dakota, 14 pt.

Leading, 16.8 pt.

Franklin Gothic Book, 10 pt.

Leading, 14 pt.

Ink: R=197 G=0 B=27 R=63 G=63 B=73 R=26 G=50 B=67

Letterhead:

Typography: Georgia

Head: Bold, 14 pt.

Subhead: Bold, 12 pt.

Body: Regular, 11 pt, 16 leading

Ink:

R=197 G=0 B=27 R=0 G=0 B=0

Art Credits

Wells Fargo Logo http://wid.org/images/sponsor-logos/wellsfargo_logo.gif/image

Wells Fargo Stagecoach Logo http://www.wellsfargohistory.com/logo_together2.gif

Equal Housing Lender Logo <http://riverbankfinance.com/images/equalhousinglender.gif>

Wells Fargo Letterhead Logo <http://www.bannockdevelopment.org/sites/default/files/Wells-fargoLogo.jpg>

Male Couple (Print Ad) <http://www.gettyimages.com/detail/photo/a-young-gay-couple-sitting-together-and-reading-royalty-free-image/57441542>

Female Couple (Online Ad) <http://www.gettyimages.com/detail/photo/two-women-in-backyard-high-res-stock-photography/86068979>

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