

Tour of selected bank landing pages promoting 3% or higher savings rates

Found on BankRate.com July 15, 2005

MyBankingDirect.com (New York Community Bank)

Links displayed on BankRate.com, but not a major advertiser

<https://www.mybankingdirect.com/>

MY BANKING DIRECT

Earn > more. Do less.

Apply Today | Learn More

Sign In to Access Your Account

User ID [Reset](#)

Password [Log In](#)

[Forgot Password](#) | [Register](#) | [Demo](#)

Get your money on target!

3.40%^{APY*}

Earn > More

Money Market Account

Great Rate Guaranteed Until October 2005

Only \$5,000 to open

\$25 Cash Bonus*

CLICK HERE TO APPLY!

*Limited time offer. See account disclosures for more information.

A Macromedia Flash plug-in is needed to view material on this page. If you cannot see the above graphic please [click here](#) to obtain a copy.

Home | Online Banking | Student Banking | Contact Us | Help | Account Disclosures | Privacy | Security

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MEMBER FDIC EQUAL HOUSING LENDER

Comments:

- Awesome focus on its high-rate account
- Great rate plus \$25 bonus
- “Earn > more. Do less.” slogan is a nice touch
- Using secure page (https)
- The main image is animated with the arrow shooting into the bulls-eye along with a subtle audio track; while this is cool and grabs your attention, it creates problems for those on lower bandwidth connections or who do not have Flash; the bank should create a link to an alternative page that does not use Flash

Grade:

A

ING Direct

One of three primary sponsors in BankRate.com's deposit area

http://www.ingdirect.com/osa_work/

3.00%
Orange Savings

The Orange Savings Account
“...the best money market account in the country...”
- Money Magazine

Annual Percentage Yield	Annual Interest
3.00%	\$600
0.58%	\$116
0.55%	\$110
ING DIRECT	Money-Market Savings Account

Rates are variable. ING DIRECT rate as of 04/05/05. Chart based on a deposit of \$20,000 for one year. Sources: Savings & money market average from bankrate.com as of 04/04/05.

- Great Rate. No Fees. No Minimums.
- No need to change banks - Your Orange Savings Account will be automatically linked to your current checking account.
- Access your account around the clock via ingdirect.com.
- Open your account online in under 5 minutes.
- Check out our great rates on Orange Mortgages and Orange CDs too!

[Open Now](#) [Learn More](#) ingdirect.com

ING DIRECT Save Your Money

ING Bank, fsb
MEMBER FDIC

EQUAL HOUSING LENDER

Comments:

- Focuses not just on the rate, but how much more you can earn compared to national averages; highlighted with bright orange bar
- Good use of orange color, synonymous with the ING Direct brand
- Excellent quote from *Money Magazine*; would be slightly more credible with link to the article reprint or at least the publication date
- Five orange bullets highlight benefits including **no fees** and **5-minute opening**
- Uses “Open Now” button, which is better than “Apply” which gives the impression that there might be some reason we wouldn’t qualify

Grade:

A

Emigrant Direct

One of three primary sponsors in BankRate.com's deposit area; and the one that usually has the premier presence on most pages

<http://www.emigrant-direct.com/>



America's Highest Rate*

"We found a better money-market account rate ... at EmigrantDirect.com."
- *Barron's* January 24, 2005

3.25%

Annual Percentage Yield

American Dream Savings Account™

America's Highest Rate*. No Fees. No Minimums.

[Open Now](#) [Learn More](#) [View Account](#)

- America's Highest Rate*. No Fees. No Minimums.
- No need to change your checking account. Your **American Dream Savings Account™** will be linked to your current checking account.
- Up late? Access your account 24/7 at EmigrantDirect.com.
- Open your account online - It's quick and easy.
- Open an account by mail - [Click Here](#)
- Why we can offer the highest rates. [Learn More](#)
- Have a question? Visit our [FAQ page](#)

more money for your money™

A Division Of Emigrant Savings Bank, Since 1850 FDIC

*Highest Nationally Advertised Annual Percentage Yield for unrestricted day of deposit to day of withdrawal savings accounts.

Comments:

- Can't miss the rate
- *America's highest rate* is an impressive slogan, even if it does come with the ubiquitous asterisk
- Reinforces its safety and soundness by mentioning that it's a division of bank founded in 1850
- Good use of orange color, synonymous with the ING Direct brand
- Excellent quote from *Barron's* including the January 24, 2005 publication date
- Stresses **no fees**, but does not provide an estimated time to open the account
- Good graphics and red, white and blue color scheme, especially for the summer months

Grade:

A-

MetLife Bank

One of three primary sponsors in BankRate.com's deposit area

<http://www.mettrack.com/MMA050106/>

MetLife Bank[®]

See the **3.10%** APY¹
difference when you
save with MetLife.



AND GET
\$50

Open your MetLife Bank Money Market Account now ▶

At other banks, savings earn so little interest – less than one percent on average – that your money might as well be in your mattress.

But at MetLife, we've got a better idea: **a better interest rate.** About three times better, actually. A difference like that could mean courtside seats, instead of nosebleed. A beach house, instead of a hotel room. The things you really want, instead of the things you settle for. So why let your money lie around at your bank?

[Open a MetLife Bank Money Market Account today.](#)

- 135 years of financial strength
- The security of FDIC insurance
- High interest rates

Questions?
MetLife Banking Advisors are here to help.
Feel free to call us toll-free at:
1.800.753.6592
or [e-mail us](#), anytime.

Enter promo code CPW8 to get bonus

See the difference a high rate can make:
Try our Calculator ▶

Open your MetLife Bank Money Market Account now ▶

MetLife Bank, N.A., Member FDIC
MetLife is the tradename of Metropolitan Life Insurance Company.

1 Annual Percentage Yields (APYs) are effective 7/13/05, and are variable and subject to change. Balances up to \$4,999 earn 1.00% APY; \$5,000+ earn 3.00% APY. Fees may reduce earnings.

2 To receive the \$50 bonus, you must deposit at least \$5,000 of new funds in your new MetLife Bank Money Market Account by 10/14/05 and maintain a minimum balance of \$5,000 for 90 days. The bonus will be credited to your account approximately 90 days after your account is funded and will be reported to the IRS as interest. Bonus applies to new customers only and is not available for IRA accounts. One bonus per customer.

3 National Average APY source: Banxquote.com for week of 7/11/05.

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[Privacy Policy](#).

Comments:

- The rate is bold and the \$50 bonus is an excellent incentive (although perhaps a bit higher than necessary)
- Link to a calculator is a good way for user's to see what return their deposit would earn

- The significant amount of fine print at the bottom reduces the credibility of the offer
- The white type inside the blue background is not visually striking, the rate does not stand out like it does on the other landing pages
- The account opening calls to action are buried within the top and bottom bars; much harder to see than a button
- Copy is inappropriate for the audience and downright silly, for example “courtside seats instead of nosebleed” implies that the customer is going to take their hard earned savings and blow it on a pair of \$500 courtside seats, hardly the typical behavior of someone socking away major cash in an FDIC savings account (not to mention that it would take just about all the interest earned on \$50,000 for a whole year to buy one pair of courtside seats)
- After lingering on the calculator page for awhile, a popup callme window is displayed (see screenshot below)

The screenshot shows the MetLife Bank website's Money Market Account page. A popup window is overlaid on the page, asking for a phone number and best time to call. The popup has a blue border and white background. A red arrow points to the popup window.

MetLife Bank

[Contact Us](#) [Apply Now](#) [Sign In](#)

Money Market Account

Get a high money market interest rate, plus you'll earn even higher interest rates for higher balances. Increase your savings by making transfers from your money market account.

Minimum Balance	Our APY*	Nat. Avg. APY
\$5,000+	3.10%	1.09%
\$1,500-\$4,999.99	1.00%	1.09%

Have a question about the accounts we offer? Let us call you

We can help we'll even call you and help walk you through it. Please give us your phone number and we'll call when it's convenient for you.

Phone Number:

Best Time To Call: 8 AM Eastern Time

[Click to Submit](#)

Thank you for your interest in MetLife Bank. We look forward to speaking with you soon.

A MetLife Bank's representative will call you back within the next 24 hours. When selecting a time to be called, please note that hours of operations for our call center are Monday through Friday: 8 AM ET to 11 PM ET and Saturday: 8 AM ET to 5 PM ET.

[Privacy Policy](#)
LD5035U08(exp0306)MLB-LD
[Close](#)

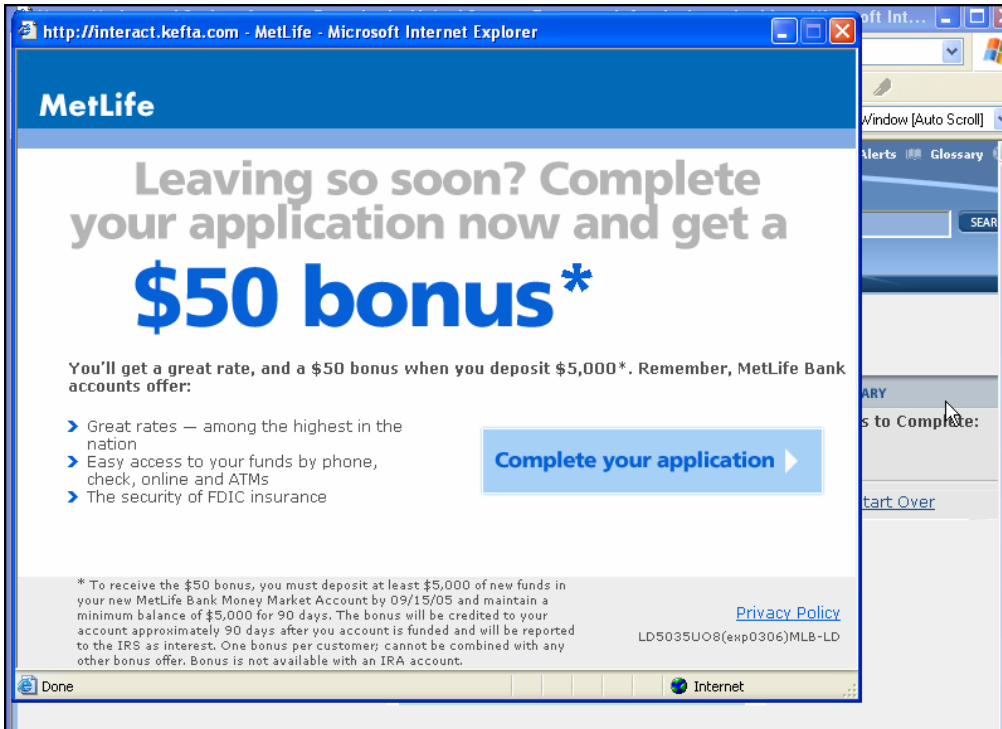
Why invest
Simple, Invest in an additional account.

MetLife Bank	National Average	Additional interest earned with MetLife Bank
	\$101,460.00	\$1,640.00
	\$102,941.32	\$3,354.78
	\$107,516.29	\$8,974.96

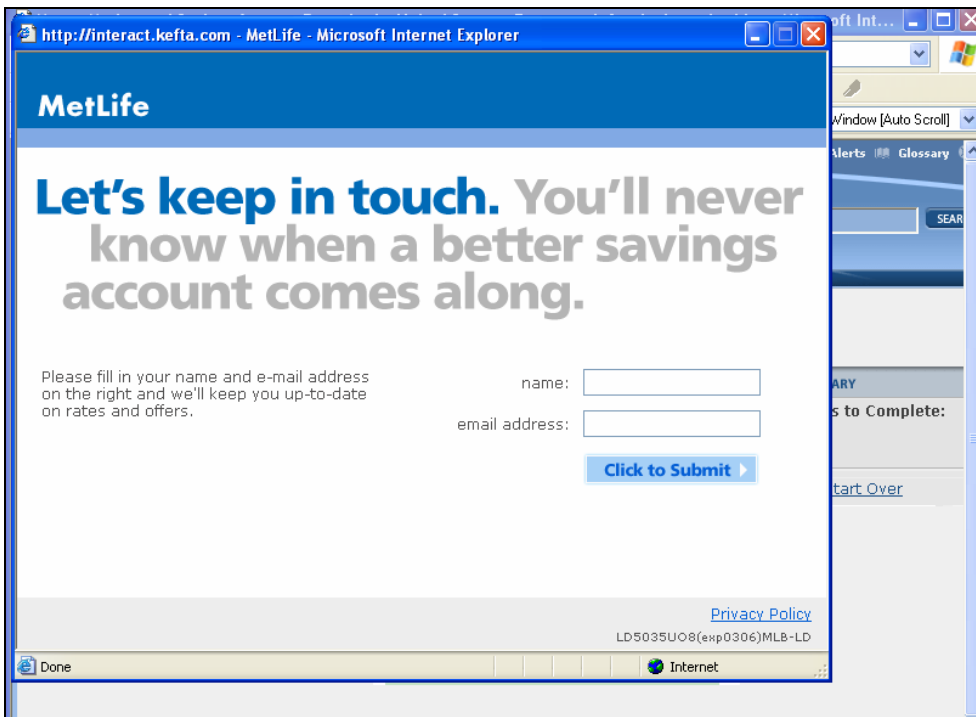
Money Market FAQs

- How can I access my Money Market account?
- What is the monthly fee for this account?
- How many withdrawals am I permitted each month?
- Are ATM withdrawals part of the 6 pre-authorized withdrawals I am allowed each month?
- Are Money Market Accounts FDIC Insured?
- Can I set up a monthly savings deduction from my checking account at another bank to increase the balance of my money market account?
- How can I find out about other MetLife products?

- The bank also launches a popup reinforcing the \$50 bonus when leaving the site



- Then if that doesn't work, the popup changes to a soft-sell "keep in touch" email list (see screenshot below)



Grade:
 C for landing page
 B+ for tenacity

Western Financial Bank

Third highest U.S. money-market yield on BankRate.com on July 15

<http://www.wfb.com/promos/mm2005.htm>

The screenshot shows the Western Financial Bank website. At the top, there is a navigation bar with links for Home, Contact Us, Locations, Investor Relations, and Careers. Below this is a search bar and a security notice. A main navigation menu includes Checking & Savings, CDs & IRAs, Loans & Credit, Planning, Online Services, Tools, and Help. The main content area features a large promotional banner for the Online Money Market Plus account, advertising a 3.40% APY* guaranteed through Dec. 31, 2005. The banner includes the text 'Online Money Market Plus' and '3.40% APY*' with a spotlight effect on the rate. Below the banner are two buttons: 'Open an Account' and 'Current Rates'. A red arrow points to a 'Security Advisory' notice below the buttons. The footer contains copyright information, a security and privacy statement, and Equal Housing Lender and Member FDIC logos.

WESTERN FINANCIAL BANK

Home | Contact Us | Locations | Investor Relations | Careers

Why this site is safe SEARCH GO

▶ Checking & Savings ▶ CDs & IRAs ▶ Loans & Credit ▶ Planning ▶ Online Services ▶ Tools ▶ Help

Terms & Conditions

Online Money Market Plus

APY* Guaranteed through Dec. 31, 2005

Online Money Market Plus 3.40% APY*

FDIC INSURED

* Annual Percentage Yield (APY) is accurate as of 06/23/05 and assumes principal and interest remain in the account for one year. APY for deposits of \$5,000 or more is guaranteed to be at least 3.40% through 12/31/05. Offer valid on consumer accounts and new money only. Account must be opened online. Fees could reduce earnings. Minimum opening deposit is \$5,000. Maximum deposit is \$100,000.

Open an Account Current Rates

Security Advisory: Be aware of fraudulent e-mails. [Click here](#) for details.

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Western Financial Bank is a community-oriented bank offering consumer, business, and commercial customers a wide range of financial services.
[Security and Privacy Statement](#)

Equal Housing Lender
Member FDIC

Comments:

- Can't miss the rate
- Nice blue color with a spotlight effect to draw the eye
- The prominent "good through Dec. 31, 2005" may not be the best selling point; reminds the prospective buyer that it may be a teaser rate; it might be better to give that caveat a less obtrusive presence
- Uses "Open an Account" button, which is better than "Apply" which gives the impression that there might be some reason we wouldn't qualify
- "Current rates" button seems redundant and potentially confusing (Isn't 3.4% the current rate?)

- This is not the time to be scaring customers with a “Security Advisory” (*bottom of screen*)
- Overall layout is a bit odd, with the left third of the page blank with just a “terms and conditions link at the top
- No ancillary benefits listed such as *No Fees* or *Fast Online Account Opening*
- It’s probably not a good idea to provide so many navigation choices on a landing page; tends to distract users and/or take them in other directions

Grade:

C