

TITLE OF CASE STUDY: Moving Forward through Research-driven Multicultural Marketing

The U.S. population is rapidly changing. According to the U.S. Census (2007, 2008 projections), three segments makeup 1/3 of the US:

- Hispanics = 45million
- African-Americans = 36million
- Asians = 15million

The financial services landscape of mergers, acquisitions, and financial institution collapses between 2006- 2008 have called for fierce competition among leading competitors. Bank of America (BAC) recognized it needed to retain its leadership advantage and differentiation was critical to maintaining its stronghold in the industry landscape. Between 2006- 2007, BAC's core communications accomplishments were:

- Galvanized and united all of the Bank's communications
- Elevated the Bank's reputation for performance and integrity
- Connected brand attributes with a statement of operational excellence: Higher Standards

Although successful, unified and expanded, Bank of America understood the need to evolve the focus from "always rationally explaining who they were communicating to"; to one that was more customer-centric and emphasized "what's in it for customers and prospects."

In response, BAC committed to making comprehensive efforts in order to maintain its strong leadership position and expand its portfolio by becoming a multicultural marketing leader. In 2007, BAC established fundamental principles in serving a multicultural constituency of consumers. The key tenets:

- Maintaining Bank of America's heritage and legacy of contributing to the development of the culture and economy of the U.S.
- Demonstrating commitment and leadership in serving the needs of a fast changing, diverse population
- Ongoing drive to open doors of opportunities for the communities in which business is conducted, helping them grow and prosper

Between 2006 –2008, BAC conducted multi-level, multicultural research that ultimately resulted in the successful marketing campaign: Hacia Adelante (Moving Forward). This case study will examine the intricacies of the research-driven campaign which focused on hitting multiple consumers and targeted touch points within the financial services industry.

BUSINESS SITUATION AND CAMPAIGN OBJECTIVES

Moving Forward (Hacia Adelante) campaign is the pinnacle of work that started back in 2006 (with the Higher Standards Bank of America brand re-positioning). Though the initial campaign was successful in the general market, BAC felt compelled to evolve the brand platform from its "Higher Standards" positioning to a brand that could become "more personable and desirable". Thus, BAC charged its agency of record (BBDO) to take the brand into a new direction. During 2007, Bank of America (BAC) successfully launched the "Bank of Opportunity" national advertising campaign emphasizing two key messages: "Better Financial Future" and "Helping Hand". The campaign was poised at positioning BAC as an enabler - igniting opportunity by providing a "helping hand" to guide consumers and whereby BAC would serve up "checking", as in checking account, as an "important step toward a better financial future."

The first results of The Helping Hand campaign were extremely promising. For Hispanics, unaided brand awareness increased over 20% and so did brand linkage (7%). As it is always the case with good advertising, further qualitative testing signaled opportunity for enhancement. At that point Lopez Negrete Communications, BAC's Hispanic agency, was commissioned to work on what would give birth to the Hacia Adelante campaign.

Business Objectives:

BAC set aggressive business objectives for its new Hispanic campaign: to generate an increase of 15% in new Deposit accounts by December 2008.

Campaign Objectives:

The “Hacia Adelante” campaign was created to excite, empower and ignite un/underbanked Hispanics to take action by visiting the BAC banking center in their community and by opening a checking account. In order to achieve these goals, Lopez Negrete Communications (LNC) developed new communication strategies that would align with BAC’s new multicultural initiatives. The following research-driven marketing communications strategies were proposed:

- Leverage Bank of Opportunity brand platform to deepen the emotional connection with consumers and awaken the need for a financial relationship.
- Define Hispanic priority markets and focus resources based on: projected penetration and opportunity of un/underbanked Hispanics, sales contribution and competitive intelligence.
- Enhance BAC’s presence in relevant community and non-traditional “banking” venues.
- Maximize BAC’s retail footprint and bank-owned channels to convert transactional foot traffic.
- Synchronize multi-channel platforms to maximize impact, budget and extend local market presence.

RESEARCH

Since the 2007 (Helping Hand) and 2008 (Hacia Adelante—evolution of Helping Hand) campaigns represent the expansion of the Bank of Opportunity platform to the Hispanic market, this section reviews both the general market and Hispanic research.

2006

As illustrated in the business situation, in 2006, Bank of America charged BBDO to take the brand into a new direction. Bank of America wanted the brand to move from its “Higher Standards” positioning to a brand that could become “insightful,” “personal,” “engaging,” “magnetic,” and “aspirational” – a brand that consumers would want to do business with.

BAC and BBDO commissioned TNS, a global market research firm, to conduct qualitative research in September 2006 that explored the banking brand space with the following objectives:

- Identify the kinds of brands that were “aspirational” “magnetic” (etc.) brands across mass consumer categories
- Learn why these brands have these kinds of characteristics
- Discover the attributes associated with financial services companies

- Identify which attributes, if any, distinguish BAC from other financial services companies
- Discover whether the “magnetic” types of attributes could become descriptive of financial institutions in general and BAC in particular

The qualitative research employed NeedScope[®], TNS’s proprietary technique that TNS uses to identify key consumer needs and wants. The research revealed that consumers only marginally associate a few of the “magnetic” attributes with banks and financial institutions, suggesting that potential exists to claim that space, but that the communications needed to be believable and evidenced in ways in which the bank could really be perceived as different from its competitors.

BBDO used the research to develop alternative creative positionings, and TNS conducted a second round of qualitative research in October. This research fleshed out the meaning of opportunity, different potential taglines, and exposed consumers to sets of animatics that aimed to refine the Bank of Opportunity position.

Consumers’ response to the Opportunity creative was strong and positive. The animatics generated emotional responses as the audience watched people “seeing” their dream come true in the Bank of America Flagscape logo.

BBDO used the research findings to further refine the concept. BAC and TNS conducted quantitative research to identify the key attributes that defined the new positioning in December 2006. The research found that the Bank of Opportunity platform expanded consumer perceptions of BAC from being identified as “big,” “convenient,” and “stable” to include such new associations as

- Forward thinking
- Dependable
- People-oriented
- Community minded
- Ambitious
- Helps me achieve my goals
- Values my business
- Intelligent
- Delivers the right products and services

2007

BAC immediately began work to expand the Bank of Opportunity platform to the Hispanic market, conducting qualitative research in February 2007 to learn whether the positioning resonated with its traditional Hispanic target – unacculturated Hispanic consumers who were un/underbanked. The existing BAC strategy – the Helping Hand – had been designed to “demystify” banking and help the unacculturated segment to overcome what they perceived as roadblocks to opening deposit (saving, checking, and debit card, among others) accounts.

BAC commissioned Phoenix Multicultural to conduct focus groups in four major Hispanic markets among banked and un/underbanked Hispanic customers and prospects to accomplish the following:

1. Identify what opportunity means to Hispanic consumers
2. Whether a bank could be a bank of opportunity and what that would be
3. What bank or banks come closest to being a bank of opportunity
4. Obtain reactions to a translated version of a rough cut of the initial Bank of Opportunity commercial

The qualitative research demonstrated that “unacculturated Hispanic consumers identified opportunity as what drove them to the United States.” They are building the dream and they hope that their children or grandchildren will live the dream. These consumers are looking for institutions that can assist them in achieving the dream. For them, a Bank of Opportunity would be something they desired. It would not only help them with the basics, but empower them to move forward – Hacia Adelante.

Tracking Research

TNS's Hispanic Tracking study found that unaided brand awareness increased over 20% following the Q3 '07 campaign, from 39% to 47%, the highest unaided awareness among financial services firms. In addition, the Window's ad had extraordinarily high brand linkage – two-thirds of respondents linked BAC to the ad, rising from 59% to 66% after the campaign. However, the open-ended answers revealed that the campaign might be too rational and that further testing was needed to understand the emotional drives of unacculturated consumers as they maneuver the U.S. financial system.

2008

Campaign Research

The 2008 strategy built upon the successful '07 work.

To further explore on the preliminary tracking results, BAC contracted TNS for qualitative research to understand where these consumers were coming from, where they were going, where they needed to go next, and what products indicated they were moving in the right direction.

Results revealed that consumers felt uninformed, unwelcomed and unprepared to confront the financial system in the U.S. Hence what was needed to effectively communicate with the target was to incite curiosity, empower to take action (open a deposit account) and feel excited about the future.

Creative executions were created and evaluated among the un/underbanked, and recently banked Hispanics.

The creative messages provided examples of how working with Bank of America created opportunity to achieve your dreams for Hispanics – owning a business (mechanic), a home (gardener), moving to your first home (growth chart), and saving for your children's future (date of birth).

Based on the research findings, three approaches for creative development were recommended by our planning department (before, during and after “achieving the dream”). The third approach (focusing on the enjoyment of the achievement and accomplishment -thanks to the bank), was interpreted by participants as more of a small business ad, and thus eliminated as an avenue to pursue. Since the third approach was confusing, we based the communications architecture on a rotation of messages that focused on two stages: "before" and "during" achieving the dream.

While exposed to the "during" avenue (growth chart) a degree of distress was observed with relation to leaving the house where so many memories occurred (as reflected in the actual growth chart). The anguish was solved creatively with a snapshot of the growth chart and closing with the family arriving to their new home -Chequera con ahorro). As we explored how the executions played with the Moving Forward theme we found that checking accounts were not viewed as taking a step closer to financial advancement, on the contrary, due to its transactional nature it was viewed by Hispanics (especially un and underbanked) as a form of spending, while financial advancement would have more to do with saving money. So instead of inviting to open a checking account as a first step towards a better financial future we would invite them to open a "checking-with-savings" account. The product that the bank offers supports this claim (Keep the

Change), and the message is differentiating and relevant.

CAMPAIGN DESCRIPTION

BAC's 2008 Hacia Adelante Campaign focused on the pioneering, opportunistic spirit of the Hispanic community. It acknowledged the achievements of these pioneering "opportunity seekers" and illustrated how milestones in life are steps toward new and exciting opportunities. Moreover, it highlighted their significance as recognized and celebrated by un/underbanked Hispanics and encouraged them to continue "moving forward" and taking steps toward their goals. To this effect, the messaging objective was to make consumers feel excited, curious and empowered to take action as a stepping stone towards a better financial future.

Target Audience

Un/underbanked Hispanic adults with minimum HHI of \$25K who:

- Aspire to achieve a better life for family; is especially driven by children
- Seek and rely upon recommendations from friends and family
- Is cash driven, and has a good working knowledge of the fringe banking system
- Has limited understanding of banks and U.S. financial system
- Fears overspending, loss of control and hidden fees
- Fears exposure of identity

Media Plan

BAC and LNC employed a fully integrated, holistic approach which considered channel strengths and communication strategies in efforts to change behavior and, ultimately, incite Hispanics to take action. Prospects were driven through the retail purchase funnel through a multi-media, multi-touch approach. The media plan provided strong reach of the target audience with significant frequency of message as follows:

- Utilize TV as primary vehicle to build awareness and drive consideration
- Layer in Radio to maximize impact at local market level
 - Frequency medium that will build on reach provided by TV schedule
 - Provides opportunity to capture consumers while on the go, throughout their day
 - Offers strong added-value opportunities.
- Add in Newspaper as a reminder vehicle
 - Allows for deeper communication of message and additional frequency
- Employ OOH strategically during key periods.

- Creates local market excitement.
- Communicate product benefits for both Direct Deposit Accounts (DDA) Utilize Network TV as main driver for DDA messaging
- Align flighting with anticipated checking sales while providing as much continuity as possible within the budget.
 - Checking – March, May, and August
 - Seasonal relevance – September/Fiestas Patrias

Creative Execution Schedule & Budget

Four Spanish-language advertising executions of the Hacia Adelante concepts were created. But after testing, only the first two were selected and executed.

1. Growth Chart
2. Date of Birth
3. Fruits of Labor
4. Mechanical Aptitude

Budgeting Parameters for the campaign included:

- Mass Media 78%
- Production 9%
- Events 5%
- Public Relations 2%
- POS 6%
- Total = multimillion dollar budget.

BUSINESS RESULTS

Research affirms "Bank of Opportunity" brand platform is deemed by the Hispanic segment as:

- Motivational, aspirational, inspirational, positive, inclusive and credible
- Synonymous with "land of opportunity"; partner to realizing financial aspirations
- Understanding and knowledgeable
- Honest and friendly; accessible and respectful

Additionally, Hispanic quantitative research revealed BAC as having:

- Achieved highest brand awareness among competitors:
- Top-of-mind awareness grew from 27% to 31%
- Unaided brand awareness grew from 39% to 47%
- Achieved strong, above average brand linkage; more than 6 in 10 Hispanics correctly linked the brand to the ads
- Brand linkage for "Window of Opportunity" campaign experienced significant gains from 59% to 66%
- Hispanic checking sales grew 22% versus prior year

Recognition Ranked #10 within Hispanic Business Magazine's 2008 Diversity Elite 60; annual directory of the nation's "Best Companies that Model Diversity"

- Bank of America was rated the most popular bank by Asians, Hispanics and African Americans in the 2008 Multicultural Trendline Study; annual survey with over 1400 respondents conducted by Rincon & Associates in Dallas/Ft. Worth

2008 Campaign Research Metrics

Tracking research for 2008, conducted by Harris Interactive, revealed that BAC maintained its leadership position in unaided awareness, increasing from 31% top of mind in '07 to 40% in '08.

Consideration increased, as well, to 57% in 2008, up from 45% the previous year.

In addition, the business objectives set-up to be achieved was secured with an impressive 36.6% over 2006 when BAC started its brand turn-around.

Year	Account Growth (2006 = 100)	% increase
2006	100.0	
2007	121.1	21.10%
2008	136.6	12.70%

CONCLUSION

The Hacia Adelante campaign constitutes a successful example of how to employ an integrated approach to expand a company's new general market positioning to the Hispanic market. The campaign more than accomplished its acquisition-based business objectives. The campaign placed Bank of America in a leadership position regarding brand awareness and other key metrics, and it has laid the foundation for the bank to expand its messaging to the rapidly growing banked segment of the Hispanic population.

APPENDIX:

Appendix A: 2007 Executive Summary

Appendix B: 2008 Added Value Strategy

Appendix C: Direct Marketing Incremental Tactics

Appendix D: GoMoney® LA Pilot – Program Details

Appendix A 2007 Executive Summary

2007 Business Objective

- DDA Account Goal – Generate 1.77M new Hispanic checking accounts
- SafeSend Goal – To be confirmed

2007 Strategy Overview

Utilized projected checking priorities to define Hispanic markets (un/under-banked)

- Marketing supported Tiers 1 and 2 (top 10 markets) through a media mix of Network and Spot TV, Spot Radio, OOH, Newspaper, Promotions, Bank Owned Channels and PR, as affordable
- Allowed for targeted efforts yielding excellent results; Hispanic DDA Annual Gross of +23% SPPY

Launched Bank of Opportunity vis-à-vis culturally relevant messaging

- Helping Hand demonstrated the value of Checking via broadcast channels
- Messaging clearly resonated with target and elevated positive brand perceptions 1

Recalibrated marketing against sales to maximize demand generation

- Leveraged existing DDA creative in Q1 to capture short window of peak checking activity
- Deployed SafeSend for Holiday promotion through ATM channel
- Leveraged KTC in direct-to-consumer channels (POS, ATM and *Vias* publication) 2

Enhanced Bank of America's presence in proven community events

- Synchronized mass and bank owned messaging during key remittance periods
- Activated 11 events in 9 markets with an estimated attendance of 1,045,000
- Improved acquisition +441%; increased from 856 accounts in 2006 to 3,777 in 2007 3

(1) Source: 2007 TNS Tracker Study

(2) Source: 2007 Creative Test -- Results indicate consumers need extensive explanation of product functionalities but find compelling once clarified.

(3) Source: LNC After Action Report

Leveraged Visa Partnership to broaden exposure and promote financial education

- Tagged Visa radio creative to promote Keep the Change and Visa Check Cards
- Leveraged *Vias* custom publication for education, BAC product features, and print ads

Employed Bank Owned channels to promote DDA checking products

- Point of Sale / Banking Center Environment targeting in-store traffic
 - Promoted Checking campaign to synchronize with mass advertising initiatives
 - Highlighted Keep the Change in Q4, which has continued into Q1 2008
- Deployed ATM network test with SafeSend to non-BAC customers with .3% response rate¹

Promoted BAC image and financial education through PR tactics

Alcanza tus metas PR campaign

- Developed press release leveraging survey findings to offer Hispanics “financial future” tips
- Enlisted SME, Louis Barajas, to provide consumer tips through media opportunities
- Coordinated ANR to distribute in top and priority Hispanic markets
- Generated over 5.6MM impressions for national and local Spanish-language media coverage

Hispanic Holiday PR Campaign Tactics

- Enlisted celebrity Hispanic “mom” SME, Giselle Blondet, for media interviews
- Coordinated an in-market media tour, long-lead desk-sides, and a national holiday feature
- Generated 9.5MM impressions for national and local Spanish-language media coverage

(1) BAC ATM Results

Appendix B 2008 Added-Value Strategy

How can “Added-Value Media” strengthen the promotion?

The 2008 BAC promotional plan has identified the need for developing cooperative partnerships with local establishments. BAC should maximize paid media added value to support in order to enhance our grassroots strategy and strengthen our relationships (bringing valuable elements to our partners).

Added-Value Media Requests

- Radio and TV Remote Combos/Van Hits/Spots
 - Combo remotes will bring the appealing visual element that radio remotes alone do not have. Van hit support with call-to-action spots to inform and distribute collateral at locations, i.e. grocery stores
- Local Event Inclusions
 - Event sponsorship participation at no extra cost
- Local Event Packages/Family Gifts
 - Companies are constantly rewarding their employees/customers; we can provide packages that include concert/soccer game tickets, mobile phones, memberships, etc.
- DJ Appearances/Endorsements and On-Air Guest Appearance
 - Special DJ appearances at BAC booth during festivals to elevate the level of excitement
 - Opportunity for DJ endorsing BAC and informing listeners where and when street teams are out in market
 - Leverage MLB guest appearances opportunities at local stations (TV or radio) for interviews

Appendix C

Direct Marketing Incremental Tactics

Direct Marketing Objectives

Objectives

- Leverage the targetability of direct mail to segment within Tier 1 or Tier 2 markets
 - Market prioritization will be strategically aligned with other channels in order to have the greatest impact
- Drive the target prospect to their nearest banking center to speak with an Associate
- Capture valuable response data to help refine target profiles for future efforts
 - This can be achieved through the development of a response model
 - Leverage existing Bank of America customers by developing customer referral campaigns that promote new DDA acquisitions
- Synchronize/integrate channels during key promotional seasons to maximize sales opportunity

2008 Direct Mail – Concept #1

Concept Description

- Deploy a DDA acquisition-focused campaign in one or several of the Tier 1, key markets.
- Grow purchase intent through the use of promotional offer to the prospect (i.e., GoMoney®) at his/her home, with the intent to educate and empower the target on establishing a banking relationship through a checking or savings account.

Bank Perspective

- Associates will decode/reveal the premium and engage prospect to establish a checking account.
- Effectiveness of this concept requires BAC to refine their target profile via a response model analysis and customer expression exercise.

Consumer Perspective

- Bank of America seen as an enabler of opportunity
- Alleviates anxieties through education and a warm invitation to the banking center

2008 Direct Mail – Concept #2

Concept Description

- Leverage the influence of “word of mouth” within our segment during a key seasonality (i.e., remittance time frame) in order to deploy an acquisition-focused, referral/incentive campaign in Tier 1.

Components

- Direct mail piece driving current customers to refer a family member or friend.
- Once in the banking center, checking conversation will be followed by a SafeSend demonstration.
- Both customers would qualify for a chance to win a 100% match (up to \$1000) toward a remittance.

Bank Perspective

- Associates will leverage SafeSend as a promotional tool to sell a checking account.
- Effectiveness of this concept requires BAC to pre-select current SafeSend/Checking customers to receive this customer referral offer.

Consumer Perspective

- Bank of America seen as an enabler of opportunity
- Demonstrates how BAC can help you save money, and “move forward” faster
- Helps counter the fear of approaching financial institutions with a potential monetary reward

2008 Direct Mail – Concept #3, Free Standing Insert

Concept Description

- Deploy a Free Standing Insert campaign (FSI) in key markets, as are available, through a pre-existing co-op opportunity with Vis-a-Vis Magazine. Help our prospects “move forward” with financial literacy messaging sponsored by Bank of America. Promotional appeal would involve a premium.

Bank Perspective


- Associates will decode/reveal the premium and engage prospect to establish a checking account.
- Effectiveness of this concept requires BAC to refine their target profile via a response model analysis and customer suppression exercise against the Vias Magazine distribution file.

Consumer Perspective

- Bank of America seen as an educator, and therefore enabler of opportunity
- Helps counter the fear of approaching financial institutions with a potential monetary reward

Appendix D GoMoney® LA Pilot – Program Details

Moving Forward Money Tours (LA Test) Promotions Timing

2008														
Tactics	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Budget	
Los Angeles													\$150K	30%

May - Detailed Activity Calendar

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
			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	31	1(Jun)

- Activation/Pay Period
- Activation

2008 Moving Forward Money Tours Distribution Facts

- **Brand Ambassadors**
 - 6 Person Team/Day
 - 8 Hours/Day
 - 10 Total Activation Days (*including 2 pay-period days*)
- **Locations**
 - 8 Locations Visited/Day
 - 80 Locations Visited in 10 Days
- **GoMoney® Customer Incentive**
 - 500 GoMoney Pieces Distributed/Person/Day
- **Average of 63 GoMoney Pieces Distributed/Person/Hour**
 - 3,000 GoMoney pieces Distributed/Team/Day
 - 30,000k Total GoMoney pieces Distributed in 10 Days
- **Premium Comparison**
 - Production cost of GoMoney pieces is approx: \$3.00 vs. \$9.00, average cost of premiums distributed at past events

2008 Moving Forward Money Tours (LA Test) Conversion Estimates

CPA Estimate			
Cost per Market	Estimated Acquisitions	Estimated Conversion Rate*	CPA
\$150,000.00	900	3%	\$166.67

*Based on 2%-10% average redemption rate for game pieces. Criteria for 3% conversion based on 3rd party independent source: DJA

3% conversion rate based on 30,000 game pieces distributed

Moving Forward Money Tours (LA Test) 10 Day Schedule

1st Monthly Pay Period					
	1	2	3	4	5
	Wednesday	Thursday	Friday/Payday	Saturday	Sunday
Time:	Location	Location	Location	Location	Location
8:00 a.m.	Meet at Hotel	Meet at Hotel	Meet at Hotel	Meet at Hotel	Meet at Hotel
8:00 a.m. - 8:30 a.m.	Drive to Loc 1	Drive to Loc 1	Drive to Loc 1	Drive to Loc 1	Drive to Loc 1
8:30 a.m. - 9:00 a.m.	GoMoney	GoMoney	GoMoney	GoMoney	GoMoney
9:00 a.m. - 9:30 a.m.	Drive to Loc 2	Drive to Loc 2	Drive to Loc 2	Drive to Loc 2	Drive to Loc 2
9:30 a.m. - 10:00 a.m.	GoMoney	GoMoney	GoMoney	GoMoney	GoMoney
10:00 a.m. - 10:30 a.m.	Drive to Loc 3	Drive to Loc 3	Drive to Loc 3	Drive to Loc 3	Drive to Loc 3
10:30 a.m. - 11:00 a.m.	GoMoney	GoMoney	GoMoney	GoMoney	GoMoney
11:00 a.m. - 11:30 a.m.	Drive to Loc 4	Drive to Loc 4	Drive to Loc 4	Drive to Loc 4	Drive to Loc 4
11:30 a.m. - 12:00 a.m.	GoMoney	GoMoney	GoMoney	GoMoney	GoMoney
12:00 a.m. - 12:30 p.m.	Drive to Loc 5	Drive to Loc 5	Drive to Loc 5	Drive to Loc 5	Drive to Loc 5
12:30 p.m. - 1:00 p.m.	GoMoney	GoMoney	GoMoney	GoMoney	GoMoney
1:00 p.m. - 2:00 p.m.	Team Lunch Break	Team Lunch Break	Team Lunch Break	Team Lunch Break	Team Lunch Break
2:00 p.m. - 2:30 p.m.	Drive to Loc 6	Drive to Loc 6	Drive to Loc 6	Drive to Loc 6	Drive to Loc 6
2:30 p.m. - 3:00 p.m.	GoMoney	GoMoney	GoMoney	GoMoney	GoMoney
3:00 p.m. - 3:30 p.m.	Drive to Loc 7	Drive to Loc 7	Drive to Loc 7	Drive to Loc 7	Drive to Loc 7
3:30 p.m. - 4:00 p.m.	GoMoney	GoMoney	GoMoney	GoMoney	GoMoney
4:00 p.m. - 4:30 p.m.	Drive to Loc 8	Drive to Loc 8	Drive to Loc 8	Drive to Loc 8	Drive to Loc 8
4:30 p.m. - 5:30 p.m.	GoMoney	GoMoney	GoMoney	GoMoney	GoMoney

10-12 day Hiatus

2nd Monthly Pay Period					
	6	7	8	9	10
	Wednesday	Thursday/Payday	Friday	Saturday	Sunday
Time:	Location	Location	Location	Location	Location
8:00 a.m.	Meet at Hotel	Meet at Hotel	Meet at Hotel	Meet at Hotel	Meet at Hotel
8:00 a.m. - 8:30 a.m.	Drive to Loc 1	Drive to Loc 1	Drive to Loc 1	Drive to Loc 1	Drive to Loc 1
8:30 a.m. - 9:00 a.m.	GoMoney	GoMoney	GoMoney	GoMoney	GoMoney
9:00 a.m. - 9:30 a.m.	Drive to Loc 2	Drive to Loc 2	Drive to Loc 2	Drive to Loc 2	Drive to Loc 2
9:30 a.m. - 10:00 a.m.	GoMoney	GoMoney	GoMoney	GoMoney	GoMoney
10:00 a.m. - 10:30 a.m.	Drive to Loc 3	Drive to Loc 3	Drive to Loc 3	Drive to Loc 3	Drive to Loc 3
10:30 a.m. - 11:00 a.m.	GoMoney	GoMoney	GoMoney	GoMoney	GoMoney
11:00 a.m. - 11:30 a.m.	Drive to Loc 4	Drive to Loc 4	Drive to Loc 4	Drive to Loc 4	Drive to Loc 4
11:30 a.m. - 12:00 a.m.	GoMoney	GoMoney	GoMoney	GoMoney	GoMoney
12:00 a.m. - 12:30 p.m.	Drive to Loc 5	Drive to Loc 5	Drive to Loc 5	Drive to Loc 5	Drive to Loc 5
12:30 p.m. - 1:00 p.m.	GoMoney	GoMoney	GoMoney	GoMoney	GoMoney
1:00 p.m. - 2:00 p.m.	Team Lunch Break	Team Lunch Break	Team Lunch Break	Team Lunch Break	Team Lunch Break
2:00 p.m. - 2:30 p.m.	Drive to Loc 6	Drive to Loc 6	Drive to Loc 6	Drive to Loc 6	Drive to Loc 6
2:30 p.m. - 3:00 p.m.	GoMoney	GoMoney	GoMoney	GoMoney	GoMoney
3:00 p.m. - 3:30 p.m.	Drive to Loc 7	Drive to Loc 7	Drive to Loc 7	Drive to Loc 7	Drive to Loc 7
3:30 p.m. - 4:00 p.m.	GoMoney	GoMoney	GoMoney	GoMoney	GoMoney
4:00 p.m. - 4:30 p.m.	Drive to Loc 8	Drive to Loc 8	Drive to Loc 8	Drive to Loc 8	Drive to Loc 8
4:30 p.m. - 5:30 p.m.	GoMoney	GoMoney	GoMoney	GoMoney	GoMoney