

**CONSUMER ENGAGEMENT CAMPAIGN  
OUTLINE OF PROPOSAL  
“WE THE PEOPLE”**

- I. **Purpose:** Customer relationships are the greatest asset that Financial Service Center (FSC) operators own. The goal of this campaign is to efficiently leverage the industry’s customer base to engage and impact an issue of interest to them and of critical importance to the industry.
- II. **Methods:** The primary mechanism of the campaign will be an on-line petition. The campaign will utilize the White House portal known as “We the People.” The site is available at [www.petitions.whitehouse.gov](http://www.petitions.whitehouse.gov). The “We the People” site provides an existing mechanism to design and post a petition that enters the White House directly.
- III. **Strengths:** A petition is an effective, efficient, time-tested mechanism for capturing the voice of a large group of participants. It requires limited effort on the part of the group that is being activated, in this case the click of a button. The message to be conveyed to customers is simple and straightforward: the existing credit product they currently rely upon will be taken away by government action. Other messages can be developed, e.g., the addition of a government database to track consumer behavior, cooling off periods, limitations on loans. The campaign is easily available to both store front (brick and mortar/on-line) and on-line lenders. Promotional materials aimed at customers can also be broadened to engage a wider audience, e.g., family members, friends, social and other groups, etc.
- IV. **Promotion and Support:** The campaign will be activated and supported by in-store promotional materials (posters, flyers), customer service representatives (CSR) word-of-mouth promotion, emails, and company websites.
- V. **Timing:** The campaign will have a designated start date (e.g., October 22, 2015) and will last a minimum of 30 days. Promotional materials will be released in advance of the start date to generate interest.
- VI. **Goal:** The goal of the campaign will be to generate 100,000 electronic signatures within 30 days of commencement. The White House petition site states that all petitions that generate this level of participation will be reviewed and responded to by the Administration.
- VII. **Cost:** Costs will include in-store promotional materials, however, this cost can be borne by individual companies. A FiSCA member has authorized a consumer message testing program. All costs for message testing will be borne by our member and not part of the website costs outlined above.