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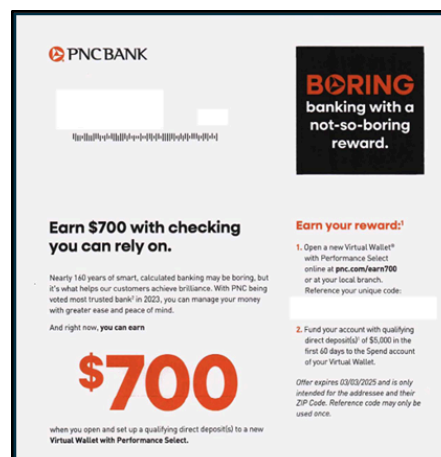
Brand Marketing Insights: PNC Banks on Boring

By Jessica Duncan, AVP of Insights

This edition of Commentary is our continuation of highlighting brand marketing initiatives within the financial services sector. Previously, we featured Huntington, a growing regional bank in the Midwest, and its mission of being a "People First, Digitally Powered Bank." Now, we turn our attention to PNC Bank and its "Brilliantly Boring" brand campaign.

In March 2024, PNC Bank unveiled its "Brilliantly Boring Since 1865" brand campaign. During the press release, William S. Demchak, chairman and CEO stated, "In a frenetic industry that sometimes chases shiny objects, we've grown our business by focusing on the essential financial needs of customers..." Collaborating with its new agency of record, Arnold, the advertising campaigns and marketing strategies have successfully captured our attention through the clever use of humility, humor, and bolder designs.

Recent checking acquisition mailers used darker colors, combining black and dark gray with its signature orange. The messaging fully embraced the new motto by using phrases like **"Boring banking with a not-so-boring reward," "Banking that's reliable and rewarding? Brilliant."** and **"400 reasons to try boring banking for the road ahead."**



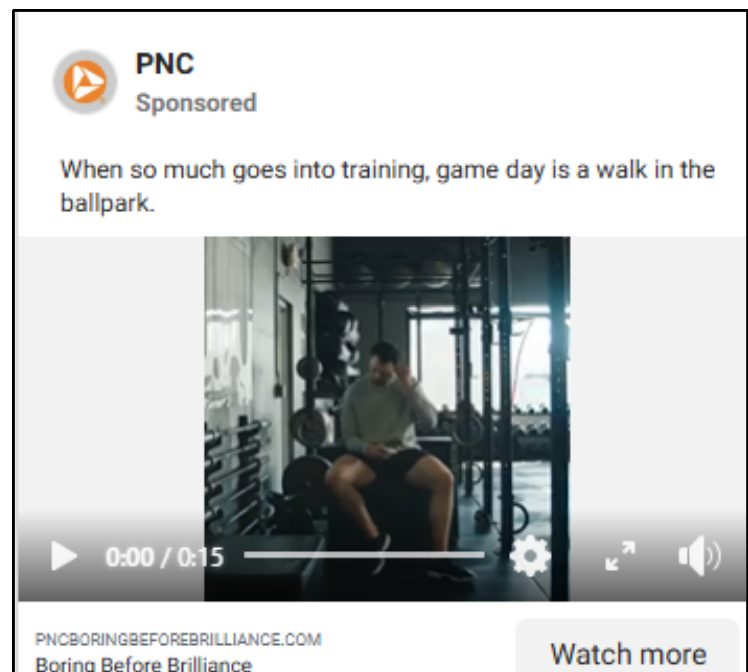
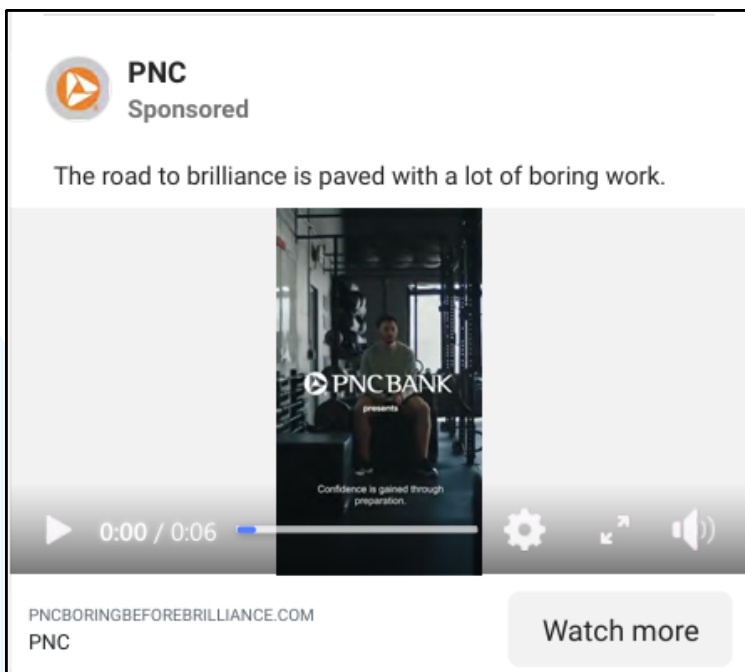
Boring Before Brilliance

This spring, PNC teamed up with rising star, Paul Skenes, a pitcher for the Pittsburgh Pirates and the home team for PNC and its corporate headquarters. In collaboration, they produced a series of social media ads and online videos. The campaign featured the pitcher training and talking about what it takes to be brilliant, while then redirecting viewers to a microsite titled **boringbeforebrilliance.com**. The website is an innovative way to merge people's curiosity with professional athletes with PNC's philosophy on banking. The site also gave spotlight to two other elite athletes, Steve Stricker, PGA Tour winner and Scott Dixon, INDYCAR driver. The headline on the page reads:

**"Every brilliant achievement is built upon years of boring work.
Just ask Paul, Steve, and Scott"**

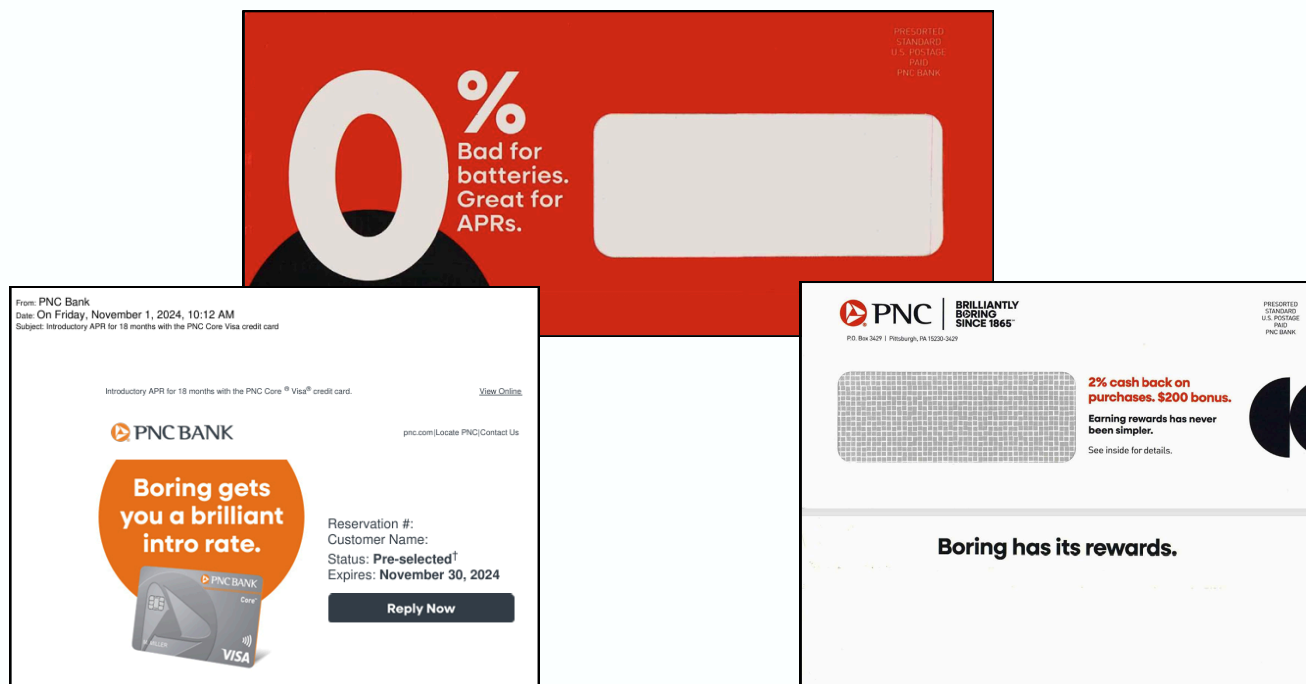
"The road to brilliance is paved with a lot of boring work."

*"Brilliance is patience. It's boring, it's mundane, but greatness is boring."
Paul Skenes*

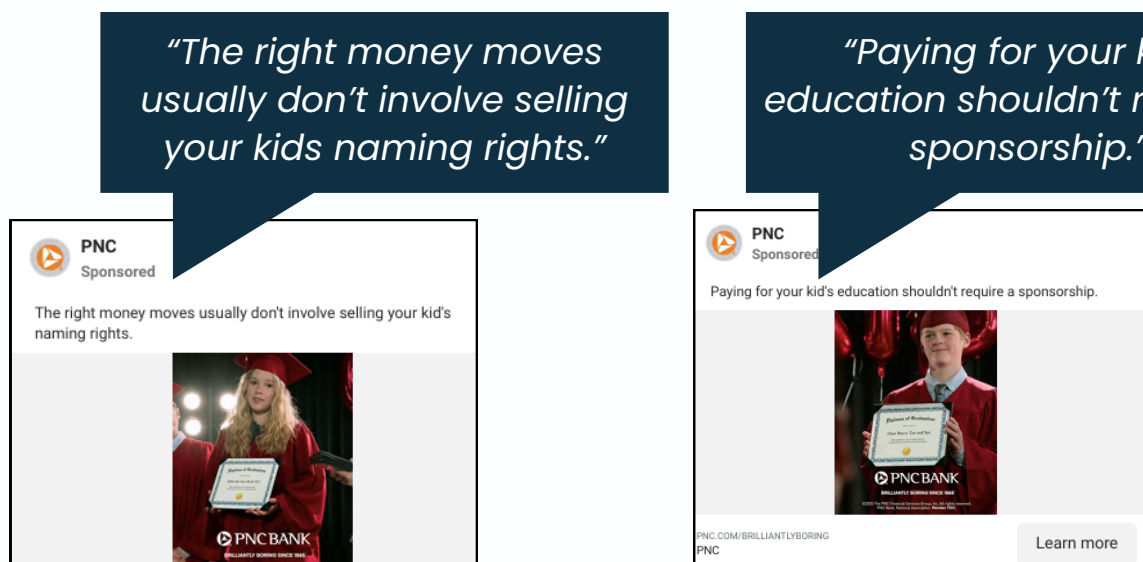


Humorous Headlines and Outer Envelopes

Some of the more humorous messaging strategies were seen with the bank's credit card marketing. A teaser message on the outer envelope of balance transfer offers reads **"0% – Bad for batteries. Great for APRs."** Meanwhile, credit card acquisition mailers displayed taglines like **"Boring has its rewards."** and another spin on the phrase used for its low-rate card was **"Boring gets you a brilliant intro rate."**



Humorous headlines were also used in a series of sponsored social media ads that showed images of students graduating. The ads were aimed at parents financing their kid's expenses. The messaging poked fun at how expensive it is to raise children by suggesting that PNC could help parents make the right money moves and not have to sell their kid's naming rights or get a sponsorship to pay for their education.



Final Thoughts

The cohesiveness of PNC's revamped branding has expanded to all areas of product marketing from banking to auto, home lending, and even investment marketing with statements like "**Boring starts conversations that pay off.**" The efforts by PNC to reinvest in its brand represent a unique approach to stand out in a highly competitive banking landscape. But what matters most is if this simple 'pay-off' slogan will do its job in converting more prospects into PNC customers.

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