

PeerReview

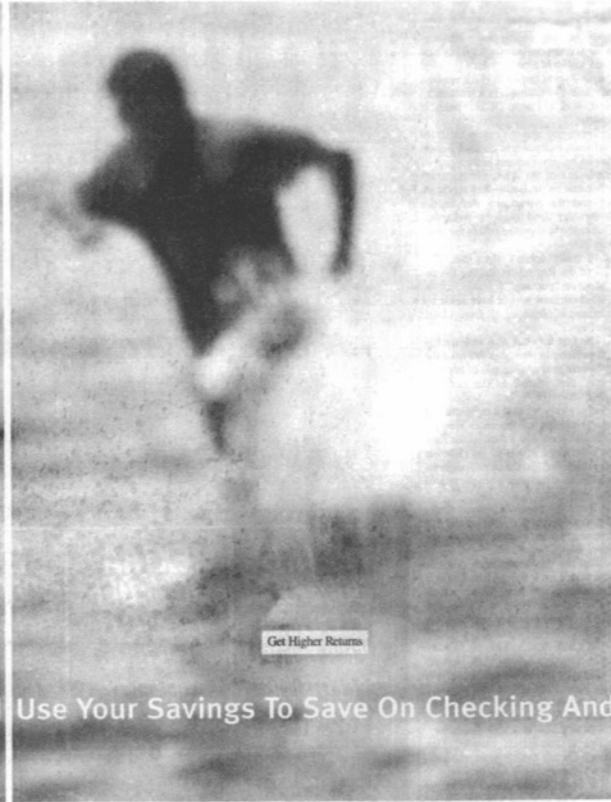
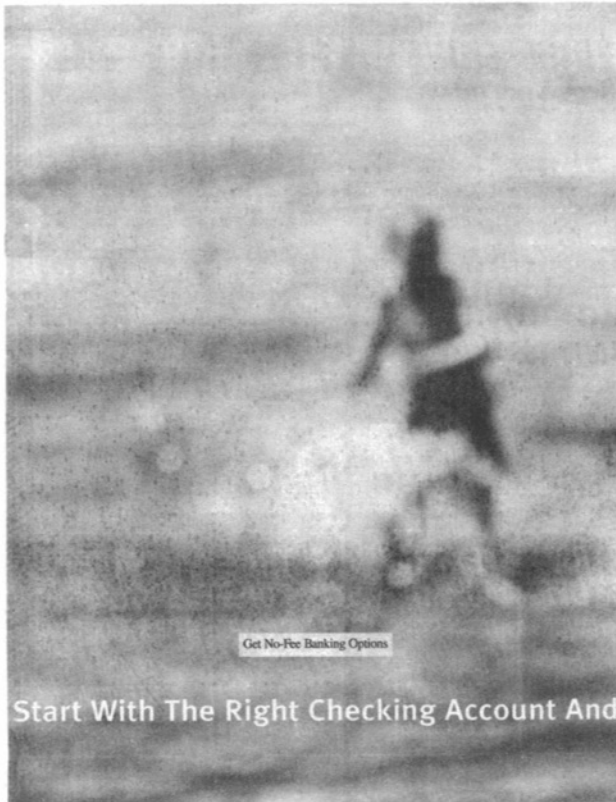
Peter Van Bloem
Copywriter
McCann-Erickson New York

I give my money to complete strangers. That's the reality called banking. Like most people, I want these strangers holding my money to be honest and easy to understand. Which is pretty much the polar opposite of these ads. They're tricky and complicated. So, do I trust Bank of America? No. Granted, this singular visual, long headline and, ultimately four body copies are unusual. A neat gimmick. But you know what? There's nothing here compelling, motivating or persuading.

As an ad guy, I'm disappointed. This is a missed opportunity. But then again, who am I? I give my money to complete strangers.

Don Turner
President and Creative Director
Don Turner Advertising, New York City

When I first saw these ads – the two on the left – out of focus and actually out of context, I said to myself, "Another obscure banking campaign. Imagine how long it takes the average reader to figure this one out. Too long, since the blurry photos don't have enough interest to stop the 'page flipper' and the partial headlines look like a production error." However, when I saw all four together, and was informed that they ran as a spread across the bottom of two facing newspaper pages, I saw how clever the concept really was. The photo does get your interest and you do read the headline, right across the grouping. It also makes you curious enough to read each one as an individual ad. The name of the bank and logo, reinforced four times, adds a subliminal touch that is not lost on the reader. All in all? A good piece of communication. But I still can't see the two on the left standing alone.



you can do your banking by phone, online or at thousands of Bank of America ATMs coast to coast at no additional charge. In fact, just about anywhere you go, Express checking from Bank of America goes right along with you. And you don't have to pay extra for the privilege. Good things happen when you start with the right checking account. Stop by, visit us on the Web or call 1.800.900.9000.

www.bankofamerica.com

Bank of America 

earn higher interest rates. Save money, too. Because when you combine Money Market Savings with Express or Advantage checking, you avoid a monthly fee. And as your savings balance goes up, so does the interest rate you earn. With Money Market Savings, it's easy to get to your money, too. See what can happen when you start with the right checking account? Stop by, visit us on the Web or call 1.800.900.9000.

www.bankofamerica.com

Bank of America 

Peer Review

Rick Ender
Executive Creative Director/Managing Partner
The Star Group
Cherry Hill, N.J.

I have to give them credit. At least the ads are clean and simple. They have a visual concept and they don't try to sell everything in the ad. In a category that is dominated by big honking rates and headlines that talk to bank presidents and not consumers, these ads do a fine job of communicating a simple benefit to real people. I don't think these ads are great ads, but they are good for the category. I recently looked

through back issues of The One Show and Communication Arts Advertising Annual to see what kind of bank advertising was winning awards. I was hard pressed to find a bank ad in any issue going back five years. The last time I saw any work that won in these shows, was Continental Bank back in the late 80's. Let's face it, bank advertising is not the hotbed of creativity. So when I look at an ad that is at least clean and simple, I have to applaud the work. If these are the ads that made it to the publication, I'm sure the folks at the agency had even better work that was rejected. And for that work, I'm sure they deserve even greater applause.

OLD KENT

Have we made banking too easy?

Your finances can get complicated. Especially with the overwhelming amount of financial information out there. That's why we work hard to make things simple and straightforward. To bank with ease, call 1.800.OLD.KENT today or stop by one of our branches. Find out more at www.oldkent.com.

OLD KENT

Paul F. Mahoney
VP/Associate Creative Director
Veduccio & Partners
Boston, Mass.

Hank Seiden, author of the indispensable "Advertising Pure and Simple," argues that "believability ... is simply the single most important word in advertising." Which is the single biggest problem with these ads - they lack credibility. They take a serious subject, i.e., finances, and trivialize it. Has Old Kent really made banking so easy that even a child can do it? I don't think so, and I doubt Old Kent's customers will either. I mean, when was the last time your toddler got on the cellular to open a Roth IRA?

The copy begins with the premise that your finances can get complicated, but Old Kent will work hard to make things simple and straightforward. Unfortunately, they never tell us how. We only have the copywriter's word that banking with Old Kent is easier than banking with the competition. Which can mean one of two things: 1. The art director didn't want to mess up the layout with long sell copy, or, 2. Old Kent is just another parity bank with media money to spend and nothing to say.

**Gary Zenker, Vice President of Marketing
Atlantic Employees Federal Credit Union, Newton Square, Pa.**

Old Kent uses a tongue-in-cheek approach to illustrate how easy it is to bank rather than emphasizing the banking services themselves. The ads focus attention on common scenes with a twist, but a few items may diminish the effectiveness of the clever ideas. The headline type is too small, being more of a caption than a headline. As it conveys the main and only point of the ads, the entire ad would benefit from the headline being given more emphasis. This is especially true as there's the chance that the illustration twists may be subtle enough (i.e., a thin antenna) that readers would miss the "twist."

While the Baby Buggy ad gives you an idea of how the bank made it easy for the customer (telephone banking), the Big Wheel ad doesn't — making the latter a weaker implementation. The idea of a child banking could be effective, but the question remains whether the adults get the point. The Baby Buggy works much better than the Big Wheel ad, but overall, neither delivers the promise to make things simple if the headline is buried and we have to search the tiny text for the phone number or Web site address to contact the bank.

**Scott Crawford
Senior VP/Creative Director
Howard, Merrell & Partners
Raleigh, N.C.**

In the words of my 7-year-old daughter, "Since when did banking become so hard?" It's true that there is, as the ad copy says, a lot of financial information out there. But if you listen to bank customers, what you hear is their complaints about the scarcity of tellers at lunchtime, their outrage over the increase of nickel-and-dime fees, their sadness over the decline of basic human respect in day-to-day relationships. This is the stuff of real frustration. And not the kind of sentiments that are going to be assuaged by the suggestion that "a baby could do it." On the positive side, the Big Wheel in the parking lot did conjure up a humorous image: I could just picture a passel of little tykes clutching teddy bears as they wind their way along the velvet-roped line, with Barney waiting behind the counter. Boy, did I get up on the wrong side of the bed, or what?



Peer Review

Steve Culton
Creative Director
KGA Advertising
Middletown, Conn.

Good advertising always gets you to notice it; its next, and perhaps more difficult task, is to invite you in. These ads do that in a variety of ways: Generous use of white space. Strong, smart headlines. A border that breaks a few rules, frames the ad, and takes you full circle to the logo.

Great creative? Not quite. The typeface and use of all caps makes for a stark feeling that doesn't quite match the humorous tone of the headlines. Neither visual scores highly, particularly the tin-can telephone. Shorter copy would have been nicer, and three consecutive sentences starting with "and" is two too many.

This is good, solid work, but it doesn't make me say, "I wish I'd done that."

Charlie Hopper
Creative Director
Young & Laramore
Indianapolis, Ind.

My overall reaction to the Human Voice ad: Well, strategically I'm not convinced. I feel like I can pretty much call any business the size of Diners Club and get somebody by pressing "0". Doesn't seem that hard for me to talk to someone about my card. Wouldn't read the copy. Nothing suggests my time would be "rewarded" by either gripping facts or humor.

The Airline ad, overall: Works better. I'm not a frequent mile deal searcher-outer, but some are. Having all 23 airlines is good. People might skim for details.


My reaction to the creative/branding: It's tough to completely re-brand a lapsed and nearly imageless credit card name like Diners Club when your assignment is to create an ad about airline miles and an ad about service. But these seem so very, very plain. And not just simple and clean, but somehow, I don't know, drained.

That big hunk of text – I've been forced to tick off copy points in a big copy block in my life before, so I'm professionally sympathetic, but the world is cruel and moves too fast. I don't suspect anyone but the client and whoever proofs it will read that text.


Not to be brutal, but these don't make me connect with Diner's Club, or like them more, or change my mind that they're not just another (Citibank-owned) credit card doing an ad campaign. On the upside, nice use of white space and the airline mile deal is clearly presented.

**OUR REWARDS PROGRAM OFFERS
23 MAJOR ADVANTAGES OVER THE
COMPETITION.**

THEY'RE CALLED AIRLINES.



Some card rewards programs allow you to earn miles on one airline or just a few. But only our award-winning rewards program gives you the freedom to use your miles on every major U.S. airline, with no mileage cap and no expiration date. So now you can earn free travel in more frequent flyer programs faster. And the difference doesn't end there. There's always a real person to answer your calls and help you, 24 hours a day. Should your business trip run longer than expected, don't worry, we give you the convenience of an extra billing period to pay when you need it, interest-free. And, of course, the Diners Club Card is welcomed by airlines, hotels, car rental companies and millions of other places you go. Give us a call at 1 800 2 DINERS. You'll find the conversation, like the Card, very rewarding.



BREAKING THE PLASTIC MOLD.™

CITIBANK

Peer Review

Gary Zenker
 Vice President of Marketing
 Atlantic Employees Federal
 Credit Union
 Newton Square, Pa.

It's probably hard being Diners Club International in a world with Visa and MasterCard. My preconception is that it's probably accepted in less places than the three Visa cards that are currently in my wallet. That's a tough thought to battle.

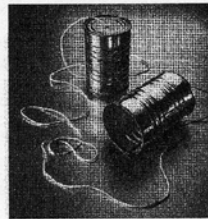
The ads themselves aren't very sexy looking. But there's a ton of white space giving them a clean look. Clear benefits presented in (gulp!) four line headlines. The points come through easily though; I'm interested enough to read on.

I'm not sure why I would call Diners Club on the phone if the card worked the way I expect. (And honestly I want the companies to stop calling me. Who named an outgoing telemarketing call to sell me something a "courtesy call," anyway?) But it is a difference that gives me a kind of a warm feeling. A person. What a novel idea. I even tested it out of curiosity, and a real person does answer! Advertising promise fulfilled.

The ads work together and support each other, backing up the benefit points. Headlines parallel. It's a campaign that makes each ad stronger for being part of it. The weakest part is the illustration for the human voice. The cans should have been canned: they work counter to the statement. A person's picture would have been obvious but better.

What I like best about the ads is that the logo is the card. It's smart moves like that which show the difference between advertising and marketing. This campaign may not win design awards, but these are what good marketing is all about.

**CALL US AND YOU'LL HEAR
 A STRANGE SOUND ON
 THE OTHER END.
 IT'S CALLED A HUMAN VOICE.**



We do things differently than the average card company. Like making sure a real person answers the phone, ready to help you when you call, 24 hours a day. And providing an award-winning rewards program with miles you can use on all major U.S. airlines, not just one or a few. And if your business trip runs longer than expected, unlike other cards, we always give you up to 62 days to pay your bill, interest-free. And of course, the Diners Club Card is welcomed by airlines, hotels, car rental companies and millions of other places you go. You won't find another card company that does all this. Call us at 1 800 2 DINERS. A real live person will give you all the details.



BREAKING THE PLASTIC MOLD.

CITIBANK

PeerReview

Jonathan Schoenberg
Creative Director
TDA Advertising & Design
Boulder, Colo.

Why do the men and woman in these ads look like they are going to fight me? I don't want to fight. I'm a Smith Barney customer and nobody there ever picks a fight with me. I know bankers should be serious but these people look like they are trying to intimidate me. Using employees is a popular way to humanize a company, but it will not work if the employees look like they want to kick my butt.

Rick Ender
Executive Creative Director/Managing Partner
The Star Group
Cherry Hill, N.J.

The clients' fingerprints are all over these ads. I can hear it now: "I want a testimonial. I want to show our people in the ads. I want to show how big, strong and solid we are. I want us to look important!" The perfect formula for boring. The agency that created this work is a great shop. I know, I used to work at its office in Boston. They're capable of much better work than this. And I'm sure they offered that kind of work in round one. But in round 10, they probably just got tired of fighting.

Gary Zenker
Vice President of Marketing
Atlantic Employees Federal Credit Union
Newton Square, Pa.

Serious people with serious facial expressions. That's how Smith Barney is selling these mutual funds. And, at least, to an extent, it seems to work.

The white type on halftone photo makes it more difficult to read. The single large paragraph-column on the right creates reading problems, too. Has anyone at the agency read "Ogilvy on Advertising"? Still, the layouts are visually attractive and interesting. For that reason, I struggle through the reading of the copy. The subheads indicating the fund being advertised, instead of burying it in the body copy, is a good detail.

I don't know who these people are: I've never heard of them before. But for some reason I believe they're competent. I would like to see a performance of the funds themselves, instead of general market statements, but I'm guessing these are new funds without a track record.

Make no mistake... this ad is targeted toward a *Wall Street Journal* reader... and probably to a 40s-plus audience. But for that group, in that context, they seem to work.

Kapil Kachru
Copywriter
Fiction
Boston

The usual fare. I like the type in the headlines. Wow, "Growth" has bigger ears than I do. But wait a second, these guys must be cool. They've got that scannable bar code thing.

PeerReview

VALUE
FRANCES ROOT

GROWTH
ALAN BLAKE

IF YOU'RE OF TWO MINDS ABOUT THE MARKET, WE'VE GOT THE TWO MINDS.

SMITH BARNEY PREMIER SELECTIONS LARGE CAP FUND

While some of the best minds in investing debate whether the greater opportunity lies in growth or value, these two minds remain focused on what they do best: picking stocks. And their strategic ideas end up together in our new Premier Selections Large Cap Fund. Over the last 20 years, a portfolio of 60% growth stocks and 40% value stocks would have offered significantly better performance than value stocks alone, or "conventional" mix that growth stocks alone. With 42 years of experience between them, Alan Blake and Frances Root know a great deal about investing. And one thing they believe in that it's hard to counter: their decisions. To learn more about the Premier Selections Series, call us at 1-888-SERIOUS, ext. 1776 or visit us at www.smithbarney.com/mutualfunds for a free prospectus. The prospectus contains more information, including fees and expenses. Please read it carefully before you invest or send money. Investing in a non-diversified fund, particularly a fund which may invest in the securities of only approximately 40 companies, may entail greater risks than is typically associated with more widely diversified funds.

*As represented by Russell 2000 Growth, 30% Russell Mid Cap Growth, 30% Russell 2000 Growth and the Standard & Poor's Stock Composite Index. Actual allocations may vary. Past performance is not indicative of future results. The S&P 500 is an unmanaged index used to represent 500 large-company stocks from 83 industrial groups.

1-888-SERIOUS, EXT. 1776 OR WWW.SMITHBARNEY.COM/MUTUALFUNDS

SMI, SBC, Your Serious Money, Professionally Managed, is a service mark of Salomon Smith Barney Inc.

LARGE CAP
ALAN BLAKE

MID CAP
LARRY WEISSMAN

SMALL CAP
TIM WOODS

THIS IS THE STORY OF THE THREE BULLS.

SMITH BARNEY PREMIER SELECTIONS ALL CAP GROWTH FUND

While many fund managers search for companies that are not too big or not too small, these three bulls believe a growth strategy is unlimited by market capitalization. And history bears them out. Over the past ten years, June 1990-June 2000, an all cap strategy outperformed the S&P 500 by more than 6%. In our Premier Selections All Cap Growth Fund, managers Tim Woods, Larry Weissman and Alan Blake join forces to create a selective but wide-ranging portfolio: innovative small caps, franchise-building mid caps and large caps benefiting from globalization. With 52 years of combined experience, these managers know that the bigger your universe, the more opportunity you're likely to find in it. **The Premier Selections Series** — learn more about it. Call us at 1-888-SERIOUS, ext. 1862 or visit us at www.smithbarney.com/mutualfunds for a free prospectus. The prospectus contains more information, including fees and expenses. Please read it carefully before you invest or send money. The securities of smaller, lesser-known companies may be more volatile than those of larger companies. Also, investments in foreign securities involve greater risks than U.S. investments.

*As represented by 40% Russell Top 200 Growth, 30% Russell Mid Cap Growth, 30% Russell 2000 Growth and the Standard & Poor's Stock Composite Index. Actual allocations may vary. Past performance is not indicative of future results. The S&P 500 is an unmanaged index used to represent 500 large-company stocks from 83 industrial groups.

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