

Case Study—Celebrity Spokesperson *Experian Boost & Hill Harper, Celebrity*

experian. | Boost.

A promotional graphic with a purple and blue background. It features a portrait of Hill Harper on the right. A central blue circle contains a testimonial. The background is decorated with various icons: a pink house, a blue rocket, and several purple and blue arrows pointing upwards.

"Experian Boost helps Americans take control of their financial lives by giving you credit for the bills you're already paying on time—ones that, until now, haven't affected your credit score."

— Hill Harper,
Experian Boost Ambassador
and Award-Winning Actor

About Experian Boost

- Campaign launched in March 2019.
- Experian is the first and only credit bureau to offer this credit resource tool.
- Consumers who use the free Experian Boost tool, can add positive payment history from their utility and telecommunications bills to their Experian Credit Report.
- Boost will enable the majority of credit-active consumers to instantly improve their credit, which can lead to getting better rates and offers for credit cards and personal loans.
- Consumers may see an increase to their credit score instantly.
- While Experian expects the majority of consumers to benefit from Experian Boost, consumers with thin credit files (less than 5 trade lines) and subprime FICO Scores (less than 680) will benefit the most from using the platform.
- Consumers can register easily for Experian Boost online www.Experian.com/Boost

Making an Authentic Celebrity Match: Why Hill Harper Was the Perfect Experian Spokesperson!

- Current ABC #1 hit drama - “The Good Doctor.” Also known for his starring role in “CSI: NY,” “Covert Affairs,” “Limitless, and Showtime’s award-winning drama Homeland.”
- Author of four *New York Times* bestsellers: *Letters to a Young Brother*, *Letters to a Young Sister*, *The Conversation*, and *The Wealth Cure*.
- Founder of the Manifest Your Destiny Foundation, a non-profit dedicated to empowering underserved youth through mentorship, scholarship and grant programs.
- Has a personal passion for teaching financial literacy, and travels the country doing so.
- Law degree from Harvard and a Masters in Public Administration.

View Educational Video

https://www.youtube.com/watch?v=k1-IZcO7Y_k



Celebrity Spokesperson Campaign Goal

Campaign Goal:

To get Consumers to sign up for Experian's new "Boost" program

"There are more than 100 million consumers who either have thin credit files or no credit history. Our goal is to help consumers across the country build credit and get better access to credit. Experian Boost is one way we are doing this and we're very excited to get this new tool into the hands of consumers."

– Craig Boundy, Experian North America CEO

Experian Boost - Campaign Objectives

- Raise Awareness for the Boost Program
- Engage Consumers in Discussion about Credit Ratings and Scores
- Use Financial Literacy Month as the backdrop for the launch of the campaign to educate the public about the importance of financial literacy

Experian - Key Campaign Messaging

- Experian Boost is a game changing product that will reshape the way consumers get access to credit.
- Experian Boost is a “first” - and Experian is the only credit bureau to offer this.
- Experian Boost puts the consumer in control. This is risk free with no negative impact on consumers.
- Only Experian Boost allows consumers to add telecom and utility payment histories to their Experian credit profile – this has never happened before.
- Experian Boost – with direct, active consumer consent – scans a bank account for payment data (e.g., utility and telecom payments); they can seamlessly switch Boost on and off – the point is, they are in control.
- By keeping the Boost account activated, consumers can build a stronger payment history.

Experian Boost – Campaign Launch Strategies

- News/TV Talk Show Appearances & Satellite Media Tour
- Twitter Chat (#creditchat)
- Phone interviews with print publications
- Posts once a month on Hill’s social media channels (Twitter, Facebook, Instagram)
- NYC community appearance
- Contribution of a blog post to Experian’s educational blog (link to the blog post <https://bit.ly/310NNPi>)
- Boost America Day with Hill Harper in Detroit – Event Appearances & Interviews

Harper Hill Twitter #CreditChat

#CreditChat with Experian Boost Ambassador & Award-Winning Actor:

Hill Harper

Wednesday, May 8, 2019 | 3 p.m. ET

Enter to win the following:

\$100 Amazon gift card
A copy of "The Wealth Cure: Putting
Money in its Place" by Hill Harper

No purchase necessary. Void where prohibited. Limit one entry per person. Enter by 5/8/2019 at 4:00 p.m. ET. ARV of each prize: \$115.00US. Total ARV of 2 prizes: \$230.00US. See Official Rules for details, including Alternate Method of Entry



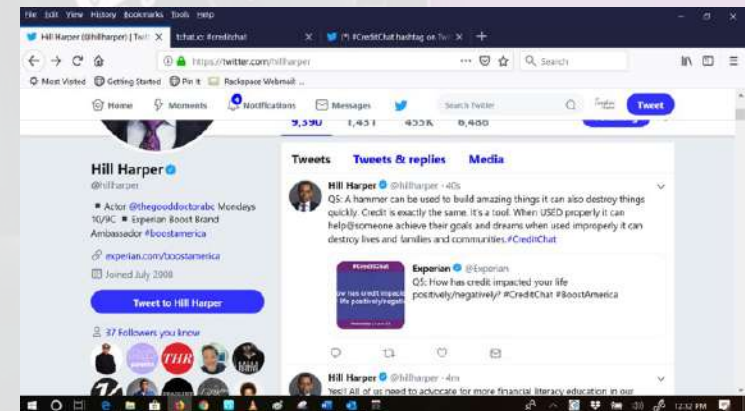
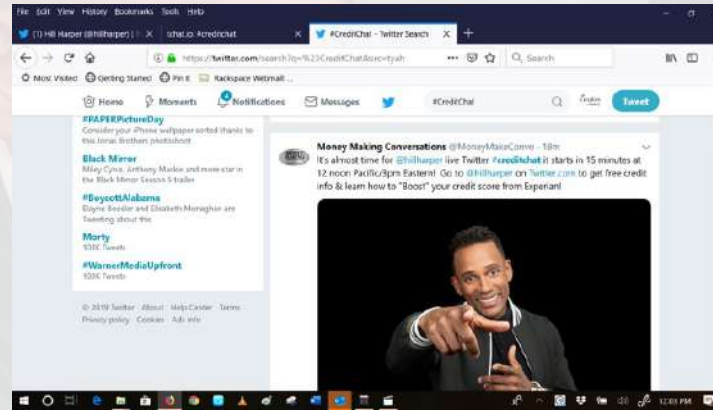
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Harper Hill Twitter #CreditChat Highlights

- Trended for 1 hour
- 1,491 tweets
- 196 participants
- 828 engagements
- 1M+ reach
- 30M+ impressions



The Strategy: Boost America Day With Hill Harper in Detroit

- Detroit is among the cities with the lowest average credit score ratings in the US.
- Hill Harper has strong ties in Detroit, including it being the headquarters of his Manifest Your Destiny Foundation and owning a coffee establishment there - so they created a “Boost America Day” with Hill doing live event appearances and interviews.
- Satellite Media Tour with backdrop of consumers “boosting” (TV screen monitor “ticker” showing boosts in real-time).
- “Man on the Street” filming by Experian engaging consumers about credit and Boost (inside & outside coffee shop).
- Facebook Live and other social media post throughout the day #BoostAmerica.
- Meeting with the National Organization of Black City Officials Conference (included CEOs of banks, Mayors, Members of Congress, City Officials, Business Executives & Influencers).
- Additional promotional activities included a visit to a barber shop and two churches.
- Free coffee for consumers that boost all day (Experian sponsored).
- Boost Swag giveaways, Boost-branded coffee cup sleeves, etc. (Experian sponsored)

Satellite Media Tour & News/Talk Show Results

- Broadcast TV (Reporting 123 of 125 Possible Airings)

Audience Impressions: 1,213,738

With Audience Multiplier (x3.5) 4,248,112

- Radio (Reporting 3 Airings):

Audience Impressions: 1,326,900

- Online:

Unique Visitors per Month: 8,610,984

- Audio News Release (aired 5/8 & 5/9)

Audience Impressions: 11,010,000

TOTAL PLACEMENTS TO DATE: 181

TOTAL IMPRESSIONS TO DATE: 22,161,622

Campaign - Launch Results Overview

- **181 + placements** from Detroit activation
- **20+ placements** from New York activation
- **26 articles** were identified as being in “**influential**” media; this made up 13% of the comprehensive coverage
- Tone was **100 percent positive**
- Hill Harper was quoted more than **20 times** using the term “**Consumer Control**”
- He also consistently reinforced the key messaging:
 - Experian Boost is a “**Game Changer**”
 - Experian is the **only one** of the “Big Three” bureaus doing this
 - Experian Boost is all about **Financial Inclusion** and helping people get better credit product and terms

Overall Spokesperson Campaign Results

(during first 6 months of the campaign)

- Total number of FICO Score points instantly increased: **11+ million**
- FICO Scores increased for 2 out of 3 users of Experian Boost
- Average instant FICO Score increase: **more than 10 points**
- Overall, an average of **13%** moved up a credit tier
- Of those in "poor" credit tier, **24%** moved to a "fair" tier
- Approximately **90%** of "thin" file consumers see an instant FICO Score increase, averaging **19 points**
- **California, Texas and Florida rank 1-2-3** in number of consumers who have boosted their scores and total points boosted

New York Highlights – Media Coverage (partial list)



Detroit Highlights – Media Coverage (partial list)

Forbes
May 9, 2019 10:39am
Why Hill Harper Is On A Mission to Fight Financial Fragility
By Megan Garman, Contributor
Forbes is about making a world and how it interacts with our lives.
TWIST TIP:
• NCFE estimates that 20% of all working adults in the United States are financially fragile.
• Forty-two percent of women were considered financially fragile versus 28% of men.

3 WKYC CLEVELAND
LIVE 55°
DETROIT, MI
Hill Harper – Boost America Campaign - Improve Credit Scores One City At A Time
Looking to improve your credit scores? Well, Hill Harper is the right guy for you!

USA TODAY
'The Good Doctor' star Hill Harper in Detroit to help boost your credit score
Katie Tracy, Detroit Free Press
Actix and actor Hill Harper, as strange as offering advice on building financial security, is about to introduce a new website with tips on how to help consumers get into some technology to instantly improve their credit scores.
The new idea, simple yet: Give us access to your banking information to prove that you're paying the electricity bill, the gas bill, the internet bill and phone bills so that our data can update credit scores. Since a storage deal at getting lower rates on bills.
"Access to credit is a big piece of being financially healthy," said Harper in a press interview. "Harper also currently plays Dr. Marcus Andrews on ABC's 'The Good Doctor,' which has a prime time audience of 10 million viewers."
Experian, one of the national credit bureaus, lacks of a new marketing campaign in Detroit on Wednesday called **Boost America**. The strategy is to reach out to more than 100 million consumers nationwide who don't have their credit cards or loans, and as a result, they're likely to attach research to improve their lives.

BUSINESS FIRST AM
HILL HARPER
ACTOR & FINANCIAL ACTIVIST

REUTERS
A doctor on TV, Hill Harper is a money guru in real life
By Beth Peiser
NEW YORK (Reuters) - Many Hollywood stars use income for their lavish spending, but Hill Harper is far on the other side of the spectrum. He gives out several hundred thousand dollars in character on TV, but in real life, with his knowledge gained as a turned-around lawyer and social entrepreneur.

FOX 2 Local Live Weather Morning Sports
Experian Boost can boost credit score especially in vulnerable communities
By ICK Staff
Posted 11:00 AM EDT on May 10, 2019
Updated May 10, 2019 12:52 PM EDT
DETROIT (FOX 2) - This week in Detroit, Experian announced a new tool to help millions of Americans boost their credit score.

Celebrity Endorsement – Additional Benefits

- Signing a big-name endorser can increase a company's sales by \$10M annually -- *Harvard Business School*
- Researchers have found that 85% of people surveyed say that celebrity endorsements enhance their confidence in and preference for a product.
- A brand that inks an endorsement contract with a celebrity can see their stock rise as soon as the news is made public – *Ad Age*
- One endorsement can increase sales by 4%, almost immediately. “Businesses, even small businesses, would be foolish to resist the mere exploration of celebrity influencers to promote their brand.” – *Marketwatch*
- Studies show that consumers show greater recall of products that have been endorsed by celebrities – regardless of whether they are actual fans or not.



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