promotion. However, the email submission mechanism feels inappropriate for a social media contest built around such a voque meme. Selfie submissions should be allowed via social channels like Facebook, Twitter and Instagram.

4. Western Federal Credit Union – "Sensational Selfie Giveaway"

Western FCU asked Facebook users to take their selfie in front of one of the credit union's branches or ATMs, then send the photo in for a chance to win a \$100 gift card.

Entry Process: Like Western FCU's Facebook page, complete the online entry form, then submit a "selfie" with a Western branch or Western ATM in the background. Entries limited to one per Facebook user, but participants could get two additional entries for every Facebook friend they recruited to enter giveaway.

Insights & Analysis: Many selfie promotions are gratuitous, with little/no connection back to banking. But Western's selfie contest is tied to their brick-and-mortar delivery channel. It's unusual for a credit union to have 38 branches spread across 12 states, so it makes sense for Western to call attention to this fact. Western's



selfie concept seems to encourage branch and ATM visits, so why limit the contest to only one entry per person? Why not allow participants to visit as many branches and ATMs as possible — almost like a scavenger hunt — and enter multiple times?

5. Sainsbury's Bank - Tech Savvy Selfie

Sainsbury's Bank in the UK asked its Facebook fans to share a selfie taken with the smartest tech purchase they've ever made. The winner, selected by Sainsbury's Facebook admin, won £50 Sainsbury's Gift Card.

Entry Process: Participants were instructed to post selfies of themselves with with their tech savvy purchase in the comments of a single Facebook post.

Insights & Analysis: It's unclear why Sainsbury's Bank themed this promotion around tech savvy purchases. Were they trying to position themselves as a tech savvy institution? Were they trying to draw attention to the ease and convenience of the mobile/tablet banking solutions they offer? If you're going to have a selfie contest, it helps to have a reason that's relevant to your institution's current strategic priorities. In simple terms, selfie promotions should make a connection back to banking. Sainsbury's entry mechanism — posting photos as comments on a Facebook post — doesn't work. It's much better to create and sustain energy and interest in a promotion with frequent posts that fans will see on an on-going basis. No one is going to dig through an old Facebook update to check in and

see what's going on.

All content © 2014 by The Financial Brand and may not be reproduced by any means without permission.