

YNCU : 2019 RADIO SPOTS (:30)

WELCOME TO THE NEIGHBOURHOOD: HONEST MONEY – V3

ANCR: At YNCU, we're bringing *honesty* back to banking. So here it goes...

ANCR (deep breath, read fast and emotionless like a disclaimer): Very exciting “introductory rates” become less exciting very quickly. “Financial planning” is often just code for putting you in a random assortment of mutual funds. Waiting on hold means there's less people *solving* problems than there are people *with* problems. Profits are made with *your money* and divided between *their* shareholders – a privilege they charge *you* money for. Nobody knows you by name, and everyone will mispronounce it when they try...even if it's “Smith”.

ANCR (deep exhale): And that's just for starters. Want to make honest money? Join YNCU, and become an *owner*. Enjoy great rates, share in our profits, and get a financial plan that's actually *a plan*. Welcome to the Neighbourhood. Visit YNCU.com.

MILLENNIAL: BREAK THE CYCLE

ANCR: To go to school, you got a student loan. To make loan payments, you got a job and several roommates. And when one of them tried to flush a whole loaf of bread down the toilet, you got another job. So now you've got two jobs, too many roommates, and to make matters worse, you're with a *bank* – where the only bread they care about is the dough they're making off *you*. Break the cycle. Join YNCU, and get the honest advice you need to pay down debt, kick out your roommates, quit the least fulfilling of your two jobs and best of all, *share in the profits*. Welcome to the Neighbourhood. Visit YNCU.com.

GEN X: DON'T WORK WHEN YOU'RE OLD

ANCR: When you're young, you work odd summer jobs. Jobs like “corn detasseler”, “auto parts mascot” and “*assistant* personal assistant”. And when you don't have enough saved for retirement, you *also* work odd summer jobs – even when it's not the summer. Jobs like “human scarecrow”, “subpar mall Santa”, and “the person who yells at cars while holding a sign”. Don't work when you're old. Join YNCU, and get the financial solutions *you need* to build the life *you want*. Welcome to the Neighbourhood. Visit YNCU.com.

LOCAL BUSINESS: KEEP IT THE NEIGHBOURHOOD

ANCR: At YNCU, we work *hard* for local businesses and grow their money locally. To highlight why it's so important to keep it in the neighbourhood, we gave half of this ad to a company in Ontario. *California*.

CALIFORNIAN: Whether you own a surf shop, a major motion picture studio, or just wanna keep it local, YNCU is all like “we've got your back, Ontario.” Wait...THERE'S TWO?!!

ANCR: Where's *your* money growing? Join YNCU, and put it to work in Ontario. *Canada*. Welcome to the Neighbourhood. Visit YNCU.com.

WEALTH: WEALTH (FOR YOU)

ANCR: At YNCU, we understand that *everyone* defines wealth differently. For *you*, it could mean finally becoming debt free...

TEXT TO SPEECH: So long, record club.

ANCR: ...or taking care of loved ones.

TEXT TO SPEECH: Less people. More puppies.

ANCR: Or maybe it's just having a plan to retire comfortably...

TEXT TO SPEECH: If you like pina coladas.

ANCR: ...but not before telling your boss what you *really* think of her.

TEXT TO SPEECH: You're *the best*, Susan.

ANCR: How *you* define wealth is entirely up to you. At YNCU, it's simply our job to get you there. Welcome to the Neighbourhood. To learn more, visit WealthYourWay.ca.