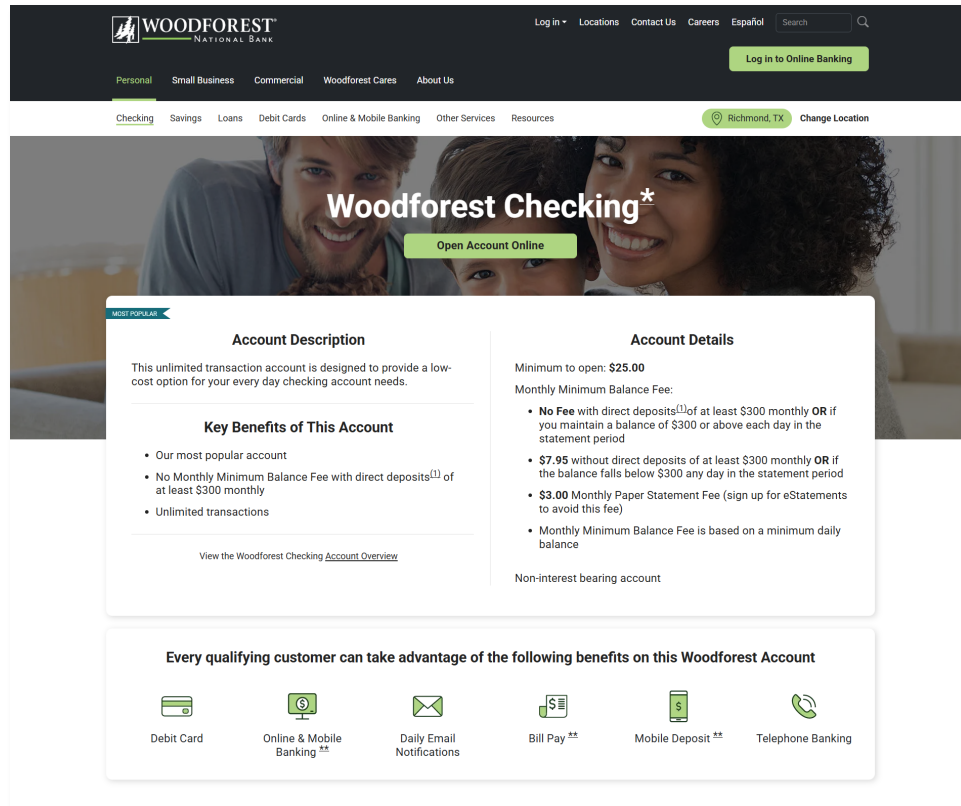


UX Research Study Results

Checking Product Pages

User Test Overview

The live All Checking and Woodforest Checking webpages were used to facilitate user testing and gather feedback on its usability, clarity, and overall user experience.



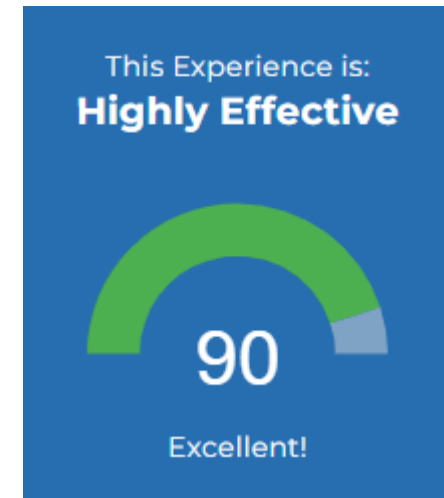
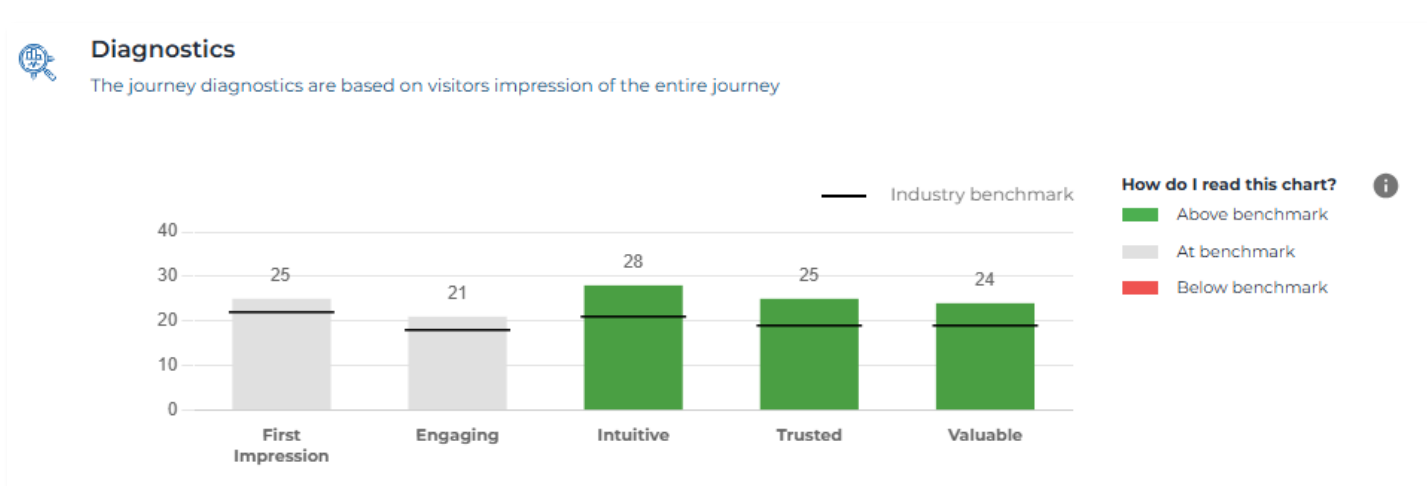
[Link to
webpage](#)

User Test Overview

Research Goal: Determine if the user flows of our product pages drive potential customers to open accounts.

- How can we improve the page and how it compares to competitors.

Participants: 138 testers reviewed our live site and provided feedback.



[View WEVO Test Dashboard](#)

Test Participant Audience

Anyone under the age of 65 who has visited their bank's website in the past three months and have been interested in opening a new savings account in the next six months.

Task to Complete

- Zip code to enter if needed: 77380
- 1.) Starting on our **All Checking Page**, locate the *Checking Account card*, identify the summary, *Key Benefit* and select the 'Learn More' button.
- 2.) Explore the **Woodforest Checking Account** page offering, evaluating the content and structure of the page. Please locate the following:
 - *Account Description*
 - *Key Benefits*
 - *Account Details*
 - *General Woodforest Account Features*
 - *Mobile Banking Details*
 - *Account Comparison Chart*

Key Insight Categories

We've grouped the feedback into three key categories to help frame the discussion. These are high-level themes based on patterns we observed across user input.

1. A Clear, Well-Organized Experience

2. Account Details on Page

3. Account Opening Process

We'll walk through each category in more detail over the next few slides.



A Clear, Well- Organized Experience

Key Insights

Intuitive Experience

Most participants described the pages as clear and organized, with transparent terms that made it easy to understand what Woodforest offered and to compare checking account options.



"I thought it was the perfect balance of information on the Woodforest Personal Checking Account pages, giving me the information and details I need to help me select the best personal checking account for me, and my current banking needs. The information was very helpful without being too much information."

Female, 55 - 64, Associate's Degree, \$100k - \$150k, 55-65, Somewhat interested, Yes



"I was easy to understand because the website was well laid out, and the information for the different personal checking accounts offered was well detailed and explained, online, through the Woodforest website."

Female, 55 - 64, Associate's Degree, \$100k - \$150k, 55-65, Somewhat interested, Yes

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CheckingSavingsLoansDebit CardsOnline & Mobile BankingOther ServicesResources

Log in to Online Banking

Richmond, TXChange Location

Personal Checking

Open a checking account
online today!*

Woodforest Checking, Choice Checking, and Platinum Plus Checking products are available to open online.

Open Account OnlineContinue a Saved Application

We offer a variety of checking accounts to meet your banking needs.

All of our accounts are available to open at a convenient branch near you. Woodforest Checking, Platinum Plus Checking, and Choice Checking are also available to open online.*

Woodforest Checking*

This unlimited transaction account is designed to provide a low cost option for your everyday checking account needs.

KEY BENEFIT

No Monthly Minimum Balance Fee with direct deposits⁽¹⁾ of at least \$300 monthly

Open Account OnlineLearn More

Platinum Plus Checking*

Woodforest Platinum Plus Checking helps your money work even harder for you. Earn our most competitive interest rate with unlimited check writing opportunities.

KEY BENEFIT

Earn our most competitive interest rate and includes added features at no charge

Open Account OnlineLearn More

Choice Checking*

Our Choice Checking offers unlimited check writing and earns interest each day the account balance is \$1,000 or more. No Monthly Minimum Balance Fee if you maintain a balance of \$750 or above each day in the statement period.

KEY BENEFIT

Unlimited transaction account that earns interest

Open Account OnlineLearn More

Sterling Advantage*

For customers who are 55 years and better⁽²⁾, we offer the Sterling Advantage Account. This account earns interest each day the account balance is \$1,000 or more while providing many additional services.

KEY BENEFIT

Account for those 55 and older⁽²⁾ that offers benefits, including the monthly service fee, at no charge

Learn More

Second Chance Checking^{(3)*}

If you have experienced previous bank account challenges, this account is designed to provide a "Second Chance".

KEY BENEFIT

Unlimited transaction account that provides the opportunity to build banking history

Learn More

WBank Account

WBank Account checkless checking offers an affordable monthly maintenance fee along with account features that can help you manage your finances.

KEY BENEFIT

Checkless account with low monthly service charge and no overdraft fees⁽⁴⁾

Learn More

Compare all of Woodforest's Checking accounts to find your perfect fit!

Compare Accounts



"I was easy to understand because the website was well laid out, and the information for the different personal checking accounts offered was well detailed and explained, online, through the Woodforest website."

Female, 55 - 64, Associate's Degree, \$100k - \$150k, 55-65, Somewhat interested, Yes

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Log in to Online Banking

Richmond, TXChange Location

Woodforest Checking*

Open Account Online

Most Popular

Account Description

This unlimited transaction account is designed to provide a low-cost option for your every day checking account needs.

Key Benefits of This Account

- Our most popular account
- No Monthly Minimum Balance Fee with direct deposits⁽¹⁾ of at least \$300 monthly
- Unlimited transactions

View the Woodforest Checking [Account Overview](#)

Account Details

Minimum to open: \$25.00

Monthly Minimum Balance Fee:

- No Fee with direct deposits⁽¹⁾ of at least \$300 monthly **OR** if you maintain a balance of \$300 or above each day in the statement period
- \$7.95 without direct deposits of at least \$300 monthly **OR** if the balance falls below \$300 any day in the statement period
- \$3.00 Monthly Paper Statement Fee (sign up for eStatements to avoid this fee)
- Monthly Minimum Balance Fee is based on a minimum daily balance

Non-interest bearing account

Every qualifying customer can take advantage of the following benefits on this Woodforest Account

Debit Card

Online & Mobile Banking ^{**}

Daily Email Notifications

Bill Pay ^{**}

Mobile Deposit ^{**}

Telephone Banking



"I think the balance was well oriented, I was unsure of what each account offers to the user but the site does well to outline the differences between each"

Female, 18 - 24, Associate's Degree, \$0 - \$50k, 18-24, Very interested, Yes

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Intuitive Experience

68.1% of test participants found none of our features to be difficult to locate.

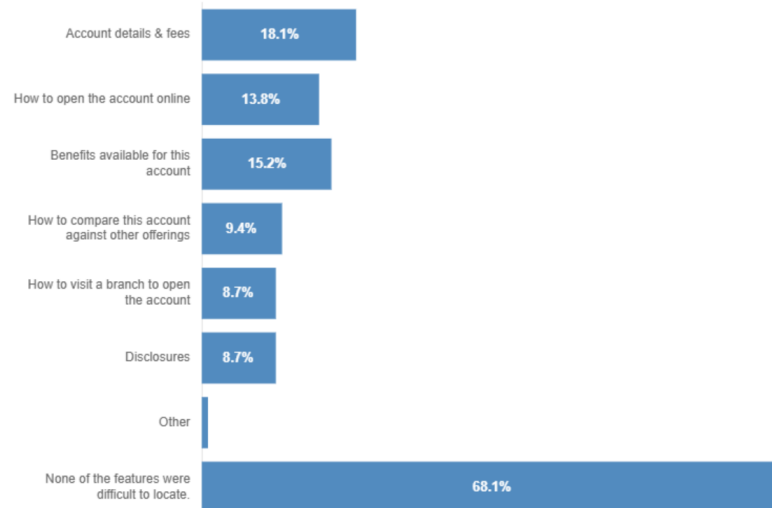


Content Location

Customized questions made to visitors about the experience

Were any of the following Woodforest Checking Account Product Page (<https://woodforest.com/personal/checking/woodforest-checking>) features hard to locate, if any? (Choose all that apply)

JOURNEY LEVEL

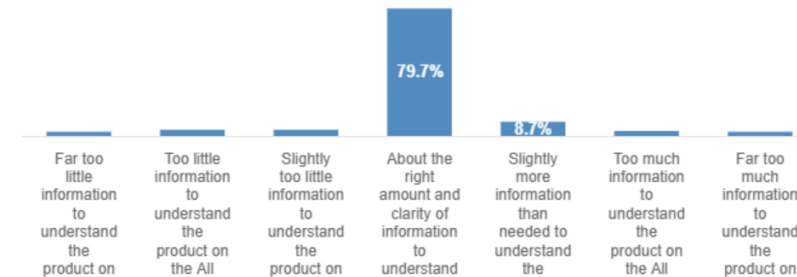


Content Balance

Customized questions made to visitors about the experience

How do you feel about the balance of information presented on the All Personal Checking Accounts Page (<https://woodforest.com/personal/checking>) vs. the Woodforest Checking Account Product Page (<https://woodforest.com/personal/checking/woodforest-checking>)?

JOURNEY LEVEL





Account Details on Page

Key Insights

Account Details on Page

Many participants found the overall account details, fees and benefits to be clear. Participants also had no difficulty in locating the checking account features.



"I like that they immediately let you know the key benefits of each account type"



Female, 18 - 24, Bachelor's Degree or Higher, \$50k - \$100k, 18-24, Somewhat interested, Yes



"What you need to know about the accounts is apparent, visible to see."



Male, 35 - 44, Bachelor's Degree or Higher, \$50k - \$100k, 35-44, Very interested, Yes

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Checking Savings Loans Debit Cards Online & Mobile Banking Other Services Resources

Richmond, TX Change Location

Woodforest Checking*

Open Account Online

Account Description

This unlimited transaction account is designed to provide a low-cost option for your every day checking account needs.

Key Benefits of This Account

- Our most popular account
- No Monthly Minimum Balance Fee with direct deposits⁽¹⁾ of at least \$300 monthly
- Unlimited transactions

View the Woodforest Checking Account Overview

Account Details

Minimum to open: \$25.00

Monthly Minimum Balance Fee:

- No Fee with direct deposits⁽¹⁾ of at least \$300 monthly OR if you maintain a balance of \$300 or above each day in the statement period
- \$7.95 without direct deposits of at least \$300 monthly OR if the balance falls below \$300 any day in the statement period
- \$3.00 Monthly Paper Statement Fee (sign up for eStatements to avoid this fee)
- Monthly Minimum Balance Fee is based on a minimum daily balance

Non-interest bearing account

Every qualifying customer can take advantage of the following benefits on this Woodforest Account

Debit Card

Online & Mobile Banking^{**}

Daily Email Notifications

Bill Pay^{**}

Mobile Deposit^{**}

Telephone Banking

Banking On The Go

Bank anytime, anywhere with our Mobile Banking App.**

Manage Your Accounts

View balances, transactions, eStatements, set up account alerts, and more!

Pay Your Bills

Pay your bills, view payment history, and more.

Mobile Deposit

Deposit checks at your convenience using your mobile phone! It's as easy as taking a photo!

Debit Card Management

Control when, where, and how your Woodforest Debit Card is being used.

Online and Mobile Banking with Woodforest offers so much more!

Learn More

Ready to start banking on the go? Download the Woodforest Mobile Banking App** today!

App Store

Google Play

You must be enrolled in Woodforest Online Banking to access your account on our Mobile Banking App **

Data rates may apply. See carrier for details.

Compare all of Woodforest's Checking accounts to find your perfect fit!

Compare Accounts

"What you need to know about the accounts is apparent, visible to see."

Male, 35 - 44, Bachelor's Degree or Higher, \$50k - \$100k, 35-44, Very interested, Yes

"Great detailed information on checking accounts"

Male, 55 - 64, High School Diploma/GED, \$100k - \$150k, 55-65, Very interested, Yes

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12

Account Details on Page

94.1% of test participants found our fees, account details, and benefits to be moderately, very, or extremely clear and transparent on the Woodforest Checking page.

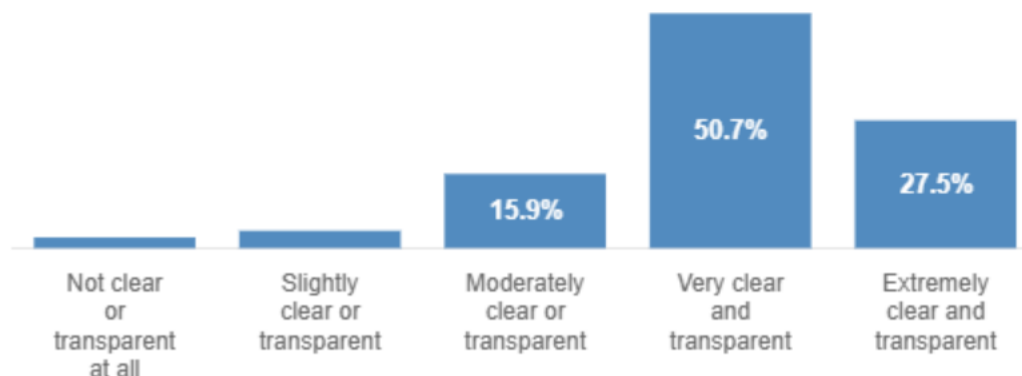


Clarity

Customized questions made to visitors about the experience

How clear and transparent were the fees, account details, and benefits?

JOURNEY LEVEL





Account Opening Process

Key Insights

Account Opening Process

Participants found it easy to identify the calls to action to open an account. The majority of participants would click the “Open Account Online” button at the top of the Woodforest Checking Account Page if they had an interest in pursuing an account



"It very clearly states that this is where to click in order to open an online account"



Male, 35 - 44, Some College, \$50k - \$100k, 35-44, Very interested, Yes



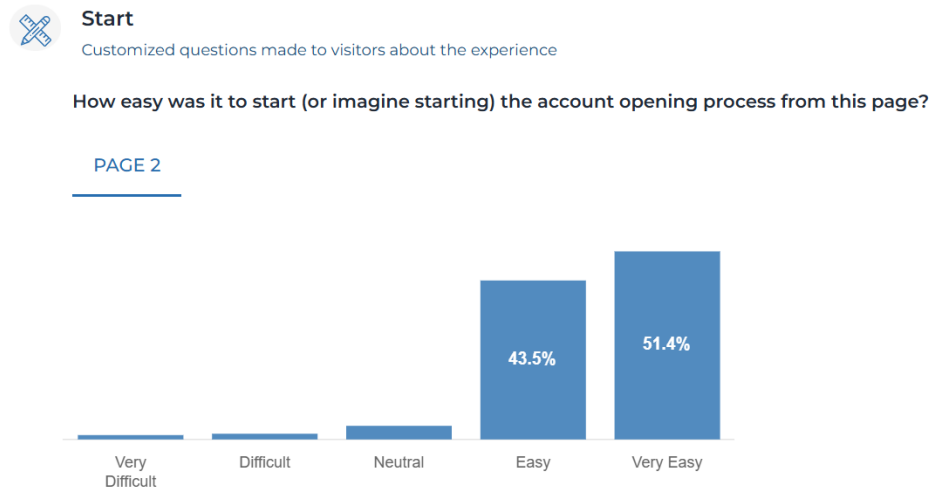
"It says "open account online" so it is obviously there to navigate me to the account opening page"



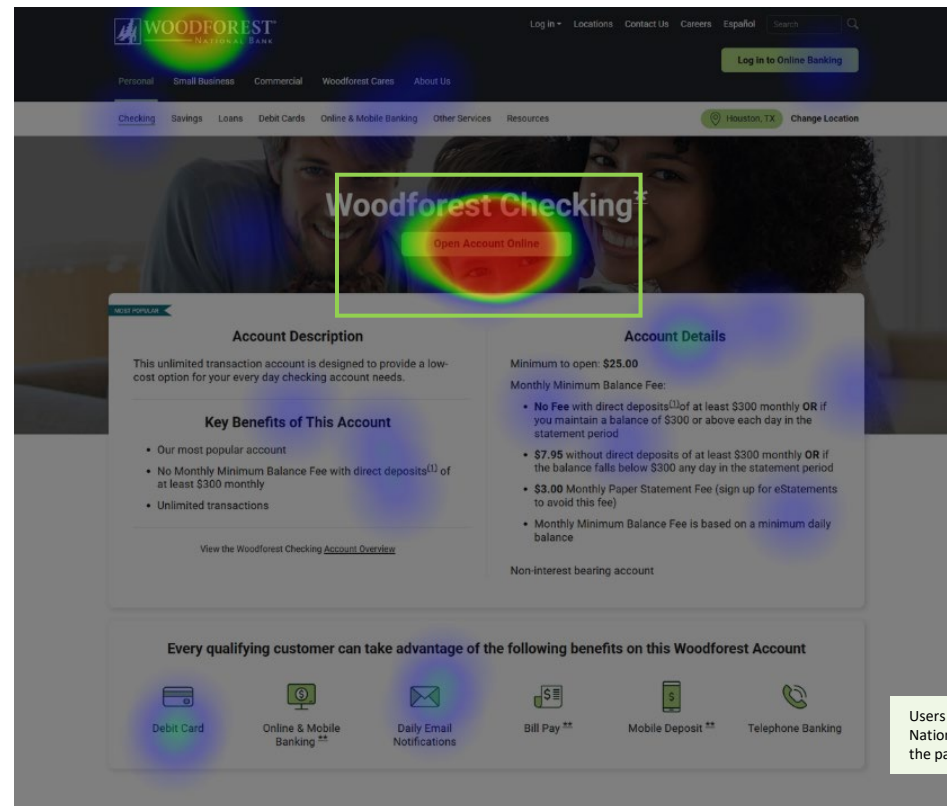
Female, 18 - 24, Bachelor's Degree or Higher, \$50k - \$100k, 18-24, Somewhat interested, Yes

Account Opening Process

94.9% of test participants found to easy or very easy to start (or imagine starting) the account opening process from the Woodforest Checking page.



58% of test participants clicked on the 'Open Account Online' button when asked 'Where would you click next, if you were interested in pursuing an account?'



Improvement Opportunity: Adjust Account Info (Interest Rate)

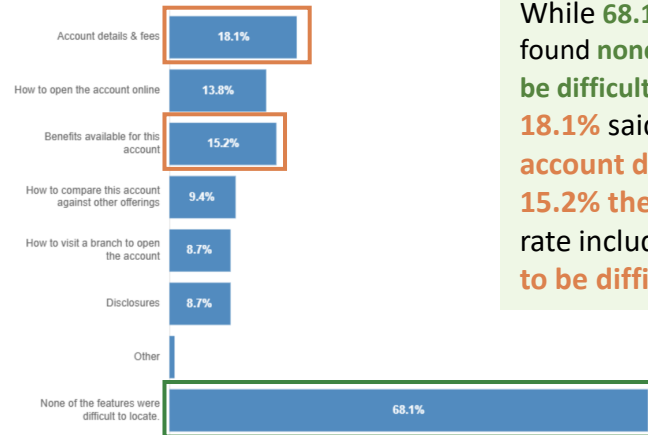
18% found the account details and fees difficult to locate, and another **15%** found the account benefits difficult to locate.

Content Location

Customized questions made to visitors about the experience

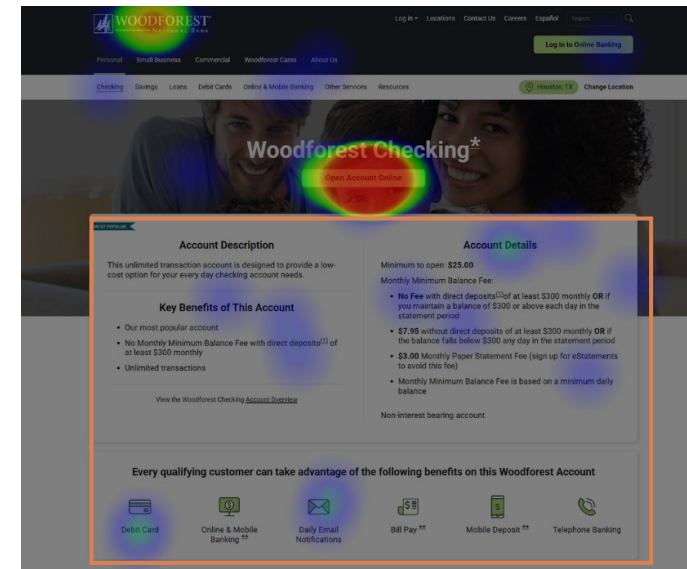
Were any of the following Woodforest Checking Account Product Page (<https://woodforest.com/personal/checking/woodforest-checking>) features hard to locate, if any? (Choose all that apply)

JOURNEY LEVEL



While **68.1%** of test participants found **none of our features to be difficult to locate**, **18.1%** said they found the **account details & fees** and **15.2%** the **benefits** (interest rate included) **for this account to be difficult to find**.

10% of clicks were to in the account information card when asked "Where would you click next, if you were interested in pursuing an account?"





Looking ahead

Design Considerations

Next Steps

- Review All Checking & Woodforest Checking Pages
 - Discuss if adjusting account info (interest rate) is needed
- Does this page fall under any other research tests?

The screenshot displays the Woodforest National Bank website. At the top is a navigation bar with links for Log In, Locations, Contact Us, Careers, Español, and a search icon. Below this is a secondary navigation bar with links for Personal, Small Business, Commercial, Woodforest Cards, and About Us. The main content area features a hero image of a smiling family with the text 'Woodforest Checking*' and a 'Log in to Online Banking' button. Below the hero image is a detailed account description and key benefits section. The 'Account Description' states: 'This unlimited transaction account is designed to provide a low-cost option for your every day checking account needs.' The 'Key Benefits of This Account' include: 'Our most popular account', 'No Monthly Minimum Balance Fee with direct deposits¹ of at least \$300 monthly', and 'Unlimited transactions'. A link to 'View the Woodforest Checking Account Overview' is provided. The 'Account Details' section lists: 'Minimum to open: \$25.00', 'Monthly Minimum Balance Fee: \$7.95 without direct deposits¹ of at least \$300 monthly OR if the balance falls below \$300 any day in the statement period', '\$3.00 Monthly Paper Statement Fee (sign up for eStatements to avoid this fee)', and 'Monthly Minimum Balance Fee is based on a minimum daily balance'. It also notes 'Non-interest bearing account'. Below this is a section titled 'Every qualifying customer can take advantage of the following benefits on this Woodforest Account' with icons for Debit Card, Online & Mobile Banking²⁴, Daily Email Notifications, Bill Pay²⁵, Mobile Deposit²⁶, and Telephone Banking. The 'Banking On The Go' section promotes the Mobile Banking App²⁸ with a list of features: 'Manage Your Accounts' (View balances, transactions, eStatements, set up account alerts, and more!), 'Pay Your Bills' (Pay your bills, view payment history, and more), 'Mobile Deposit' (Deposit checks at your convenience using your mobile phone! It's as easy as taking a photo!), and 'Debit Card Management' (Control when, where, and how your Woodforest Debit Card is being used). A 'Learn More' button is present. At the bottom, there is a section for downloading the app: 'Ready to start banking on the go? Download the Woodforest Mobile Banking App²⁸ today!' with 'Download on the App Store' and 'GET IT ON Google Play' buttons. A note states: 'You must be enrolled in Woodforest Online Banking to access your account on our Mobile Banking App²⁸. Data rates may apply. See carrier for details.' Finally, a 'Compare Accounts' button is at the very bottom.

Questions?

Thank you

Daniel Glaze

UX Design Team

Woodforest National Bank

Reach out to Daniel.Glaze@woodforest.com for questions or comments.