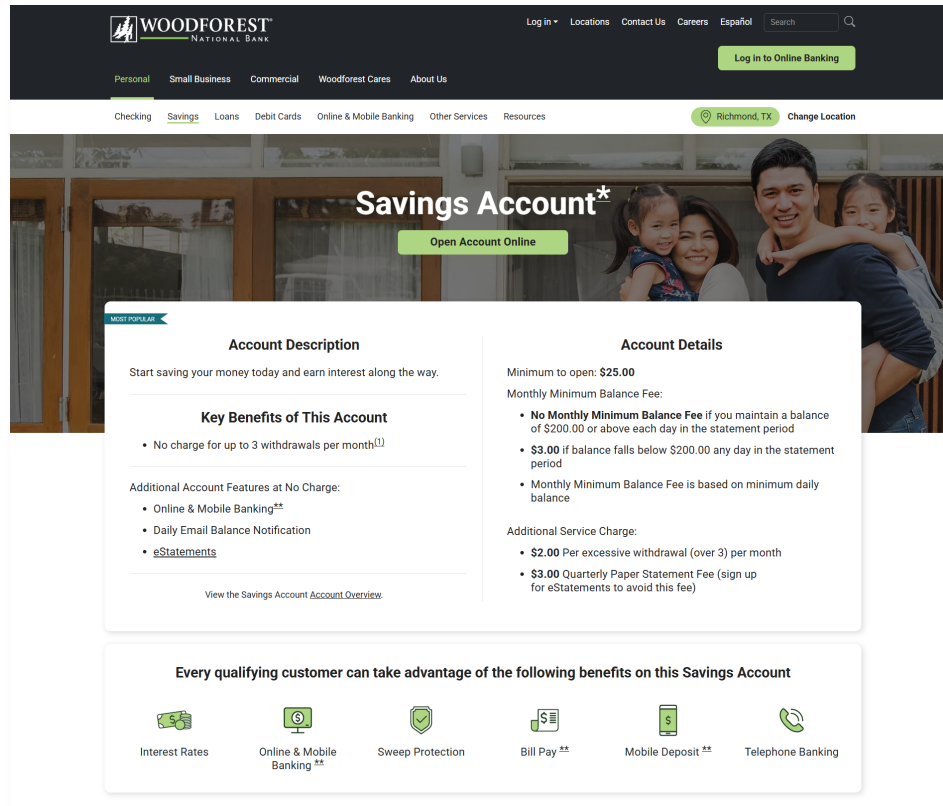


UX Research Study Results

Savings Product Pages

User Test Overview

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



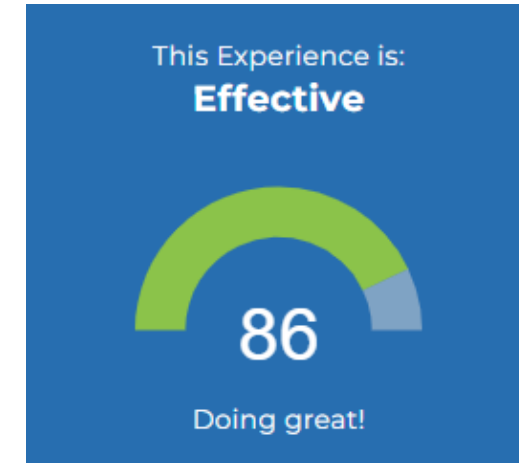
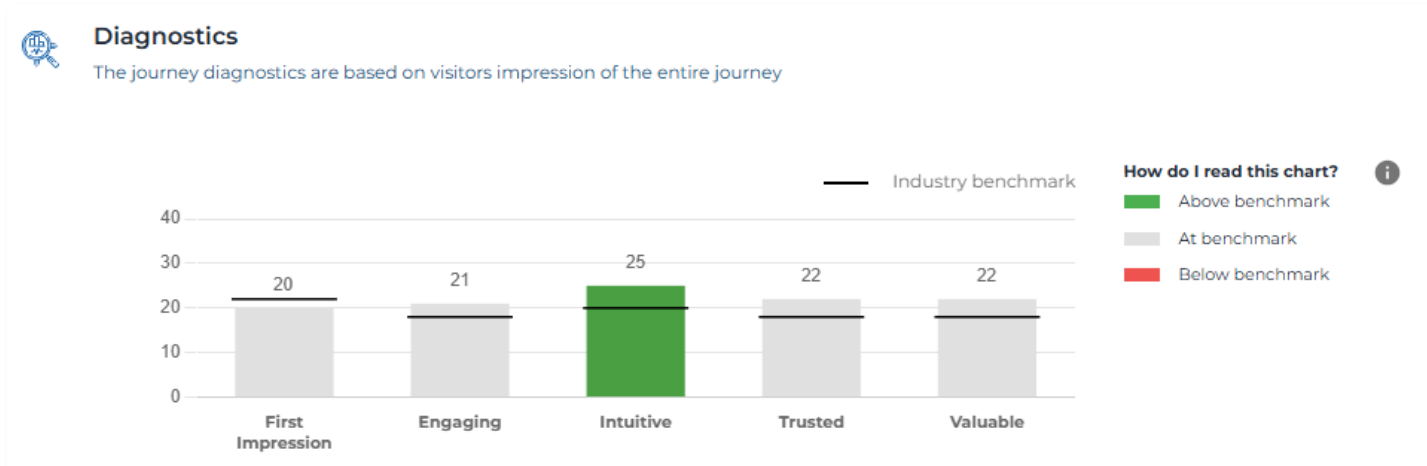
[Link to
webpage](#)

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: 122 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 Savings Page**, locate the *Savings Account card*, identify the summary, *Key Benefit* and select the 'Learn More' button.
- 2.) Explore the **Savings 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. Intuitive Experience**
- 2. Account Details on Page**
- 3. Account Opening Process**

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



Intuitive Experience

Key Insights

Intuitive Experience

Most users found the experience intuitive and appreciated having multiple opportunities to learn more about each account.

They also found the content throughout the test journey was easy to located and balanced.



"I think there was just enough info to without being too overwhelming but enough to fully understand what each item was about. Near perfect balance in my opinion."

Male, 35 - 44, High School Diploma/GED, \$0 - \$50k, Somewhat interested, 35-44, Yes



"I was able to read through the experience with ease, knowing how to learn more in most situations guided me the right way"

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

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Richmond, TXChange Location

Personal Savings

Open a savings account online today!

All of our Savings Account products are available to open online.

Open Account OnlineContinue a Saved Application

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

Opening a Woodforest account is now even more convenient using our Online Account Opening platform. To get started, select an eligible Account listed below and simply click on Open Account Online.

Emerald Elite Account[®]

Earn our most competitive money market rates while enjoying flexible access to your funds and additional account features. No daily minimum balance required to earn interest.

KEY BENEFIT

- Earn our highest tiered interest rate.

Open Account Online

Learn More

Big Account[®]

Enjoy check writing flexibility while earning a competitive money market savings rate. No daily minimum balance required to earn interest.

KEY BENEFIT

- Earn our most competitive money market savings rate.

Open Account Online

Learn More

Savings Account[®]

Start saving your money today and earn interest along the way.

KEY BENEFIT

- Interest bearing savings for your everyday needs.

Open Account Online

Learn More

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

Additional Savings Products

Certificates of Deposit (CDs)

A variety of terms to choose from with a minimum investment of \$500.00.

Learn More

Individual Retirement Accounts (IRAs)

Investing in an IRA can help you meet your retirement goals.

Learn More

Minor Savings Account

It's never too early to start saving for the future.

Visit your nearest branch to learn more.

★

?

"I thought the content was straight forward and the right amount of information present to not feel pressured or overwhelmed"

Female, 45 - 54, Bachelor's Degree or Higher, \$50k - \$100k, Somewhat interested, 45-54, Yes

★

?

"I think the amount of information is just right its not too little or too much you don't want to overwhelm customers with boring and long paragraphs and information"

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

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Richmond, TXChange Location

Savings Account^{*}

Open Account Online

Account Description

Start saving your money today and earn interest along the way.

Key Benefits of This Account

- No charge for up to 3 withdrawals per month⁽¹⁾

Additional Account Features at No Charge:

- Online & Mobile Banking^{**}
- Daily Email Balance Notification
- eStatements

View the Savings Account Account Opening

Account Details

Minimum to open: \$25.00

Monthly Minimum Balance Fee:

- No Monthly Minimum Balance Fee if you maintain a balance of \$200.00 or above each day in the statement period
- \$3.00 if balance falls below \$200.00 any day in the statement period
- Monthly Minimum Balance Fee is based on minimum daily balance

Additional Service Charge:

- \$2.00 Per excessive withdrawal (over 3) per month
- \$3.00 Quarterly Paper Statement Fee (sign up for eStatements to avoid this fee)

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

Interest Rates

Online & Mobile Banking^{**}

Sweep Protection

Bill Pay^{**}

Mobile Deposit^{**}

Telephone Banking

Banking On The Go

Bank anytime, anywhere with our Woodforest 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.

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Intuitive Experience

61.5% of test participants found none of our features to be difficult to locate.

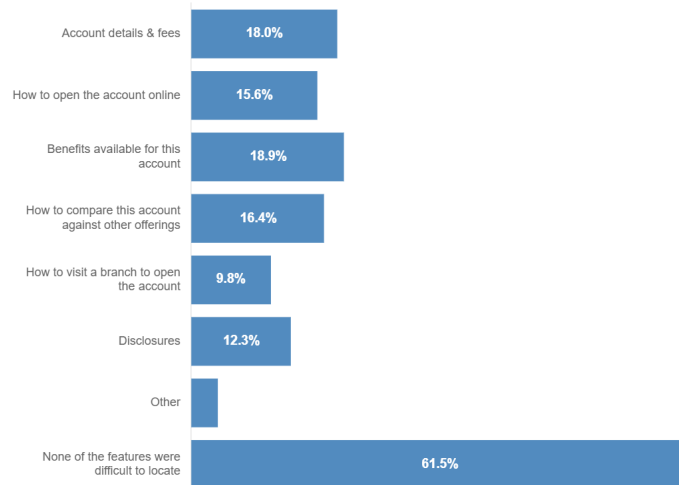


Content Location

Customized questions made to visitors about the experience

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

JOURNEY LEVEL

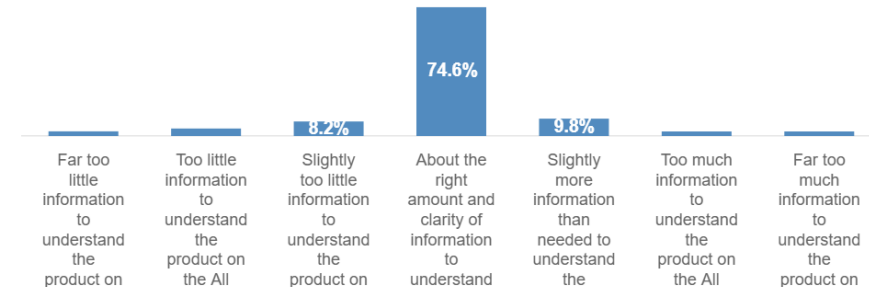


Content Balance

Customized questions made to visitors about the experience

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

JOURNEY LEVEL





Account Details on Page

Key Insights

Account Details on Page

Most users found the fees and account details were seen as transparent and easy to understand, reinforcing a sense of trust and clarity.

Users especially appreciated the overview provided outlining the fees present.



"They provided all of the information I needed to open an account. The cost and fees were very easy to find and understand."

Female, 55 - 64, Bachelor's Degree or Higher, \$150k+, Somewhat interested, 55-65, Yes



"The information pertaining to the fees was presented in a very clear way leaving no doubt as to what the service is going to cost."

Male, 35 - 44, High School Diploma/GED, \$0 - \$50k, Somewhat interested, 35-44, Yes

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Log in to Online Banking

Richmond, TX Change Location

Savings Account*

Open Account Online

Account Description

Start saving your money today and earn interest along the way.

Key Benefits of This Account

- No charge for up to 3 withdrawals per month⁽¹⁾

Additional Account Features at No Charge:

- Online & Mobile Banking⁸⁸
- Daily Email Balance Notification
- eStatements

View the Savings Account [Account Overview](#)

Account Details

Minimum to open: **\$25.00**

Monthly Minimum Balance Fee:

- No Monthly Minimum Balance Fee** if you maintain a balance of \$200.00 or above each day in the statement period
- \$3.00** if balance falls below \$200.00 any day in the statement period
- Monthly Minimum Balance Fee is based on minimum daily balance

Additional Service Charge:

- \$2.00** Per excessive withdrawal (over 3) per month
- \$3.00** Quarterly Paper Statement Fee (sign up for eStatements to avoid this fee)

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

Interest Rates

Online & Mobile Banking ⁸⁸

Sweep Protection

Bill Pay ⁸⁸

Mobile Deposit ⁸⁸

Telephone Banking

Banking On The Go

Bank anytime, anywhere with our Woodforest Mobile Banking App. ⁸⁸

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 Mobile⁸⁸ Banking with Woodforest offers so much more!

Learn More

Ready to start banking on the go? Download the Woodforest Mobile Banking App⁸⁸ today!

Download on the App Store

GET IT ON Google Play

You must be enrolled in Woodforest Online Banking to access your account on our Mobile Banking App.⁸⁸

Data rates may apply. See carrier for details.

★

"It was detailed and I feel like I have enough information to make a decision."

?

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

★

"I find the information shared to be clear and transparent nothing is confusing"

?

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



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Account Details on Page

93.5% of test participants found our fees, account details, and benefits to be moderately, very, or extremely clear and transparent on the Savings Account page.

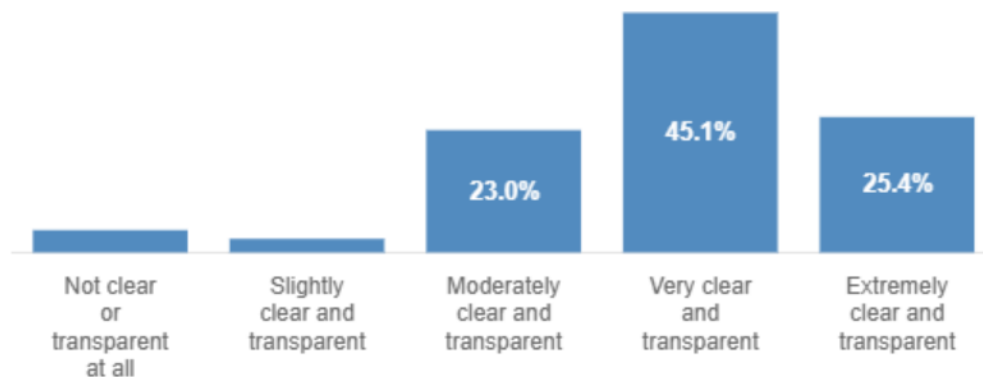


Clarity

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

The account opening process (from the product page) was also viewed as straightforward, with clear prompts guiding users toward next steps.

Additionally, most understood where they would click if they were interested in opening an account, with one user even stating they would actually be interested in opening an account based on the experience.



"Nothing on the page impedes taking the next step toward opening an account."



Female, 55 - 64, Bachelor's Degree or Higher, \$0 - \$50k, Somewhat interested, 55-65, Yes



"Nothing is difficult to take the next step toward opening an account."



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

Account Opening Process

91% of test participants found to easy or very easy to start (or imagine starting) the account opening process from the Savings Account page.

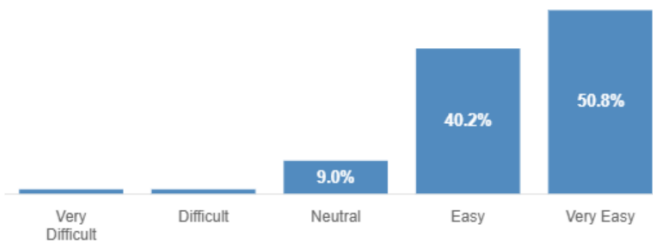


Start

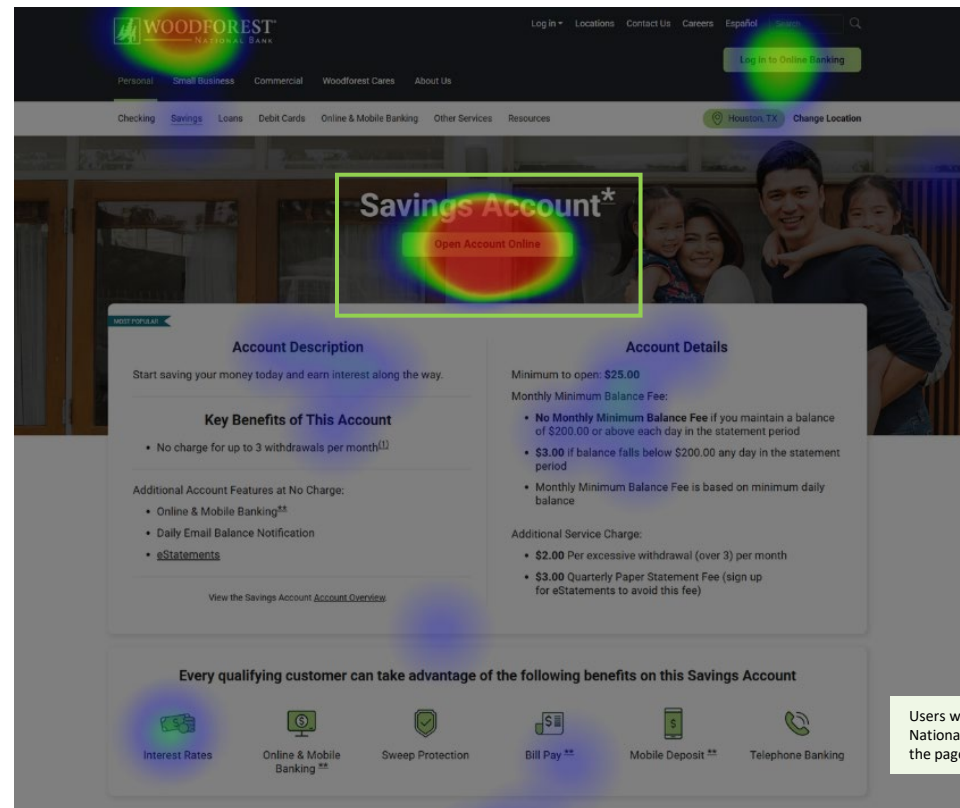
Customized questions made to visitors about the experience

How easy was it to start (or imagine starting) the account opening process from this page?

PAGE 2



57% clicked on the 'Open Account Online' button when asked 'Where would you click next, if you were interested in pursuing an account?'



Users were asked to click the "Woodforest National Bank" logo near the top left corner of the page, if not interested.

Improvement Opportunity: Add Interest Rate

A portion of users struggled to locate interest rate information, noting that it felt disconnected from other key details and not clearly linked within the page.

In particular, these users expected to see interest rates alongside other key pieces of information relating to the savings account, and when the information was not readily available, it causes these users to feel misled, if they were able to locate the page outlining interest rates at all.

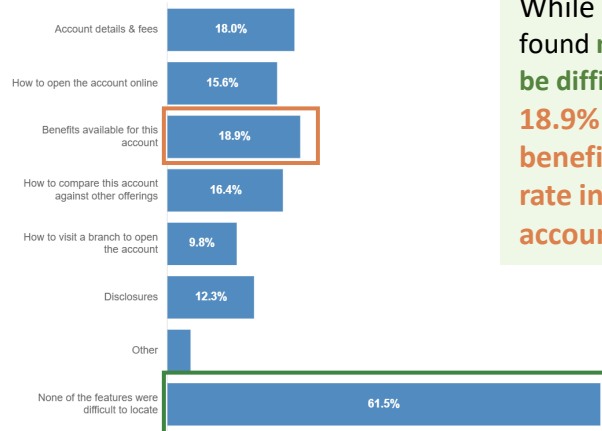


Content Location

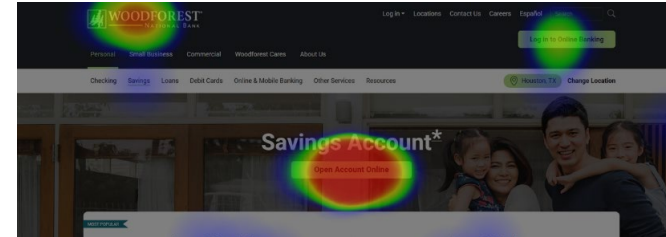
Customized questions made to visitors about the experience

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

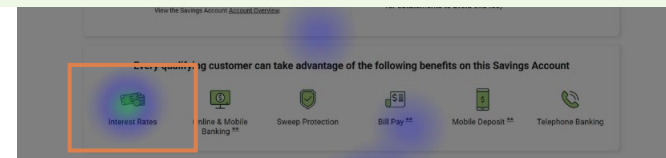
JOURNEY LEVEL



While **61.5%** of test participants found **none of our features to be difficult to locate**, **18.9%** said they found the **benefits available (interest rate included) for this account to be difficult to find**.



At **2%** the **Interest Rate icon was the most clicked** after the logo, Log in button, and Open Account Online button when asked "Where would you click next, if you were interested in pursuing an account?"



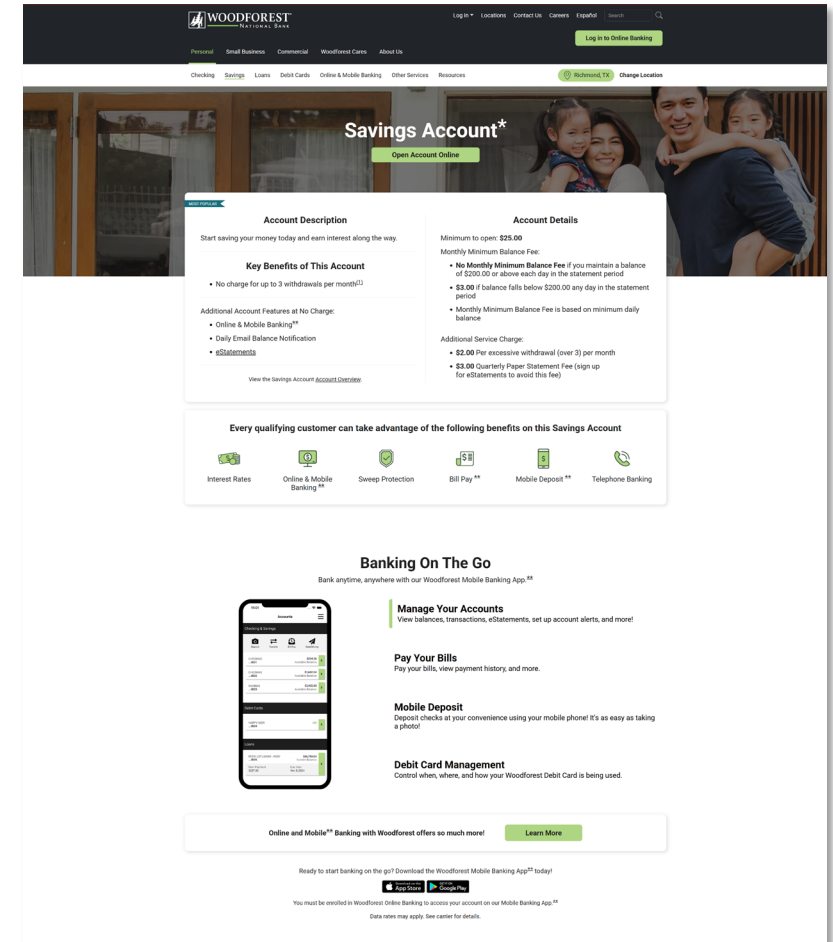


Looking ahead

Design Considerations

Next Steps

- Review All Savings & Savings Account Pages
 - Discuss if adding interest rate is needed
- Does this page fall under any other research tests?



Questions?

Thank you

Daniel Glaze

UX Design Team

Woodforest National Bank

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