

Winning the \$84 Trillion Scroll:

Capturing the Next Generation of Wealth through Social Media

Presented By:

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CEO & Founder

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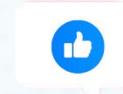
SOPHIE BAWANY

Social Media Strategist

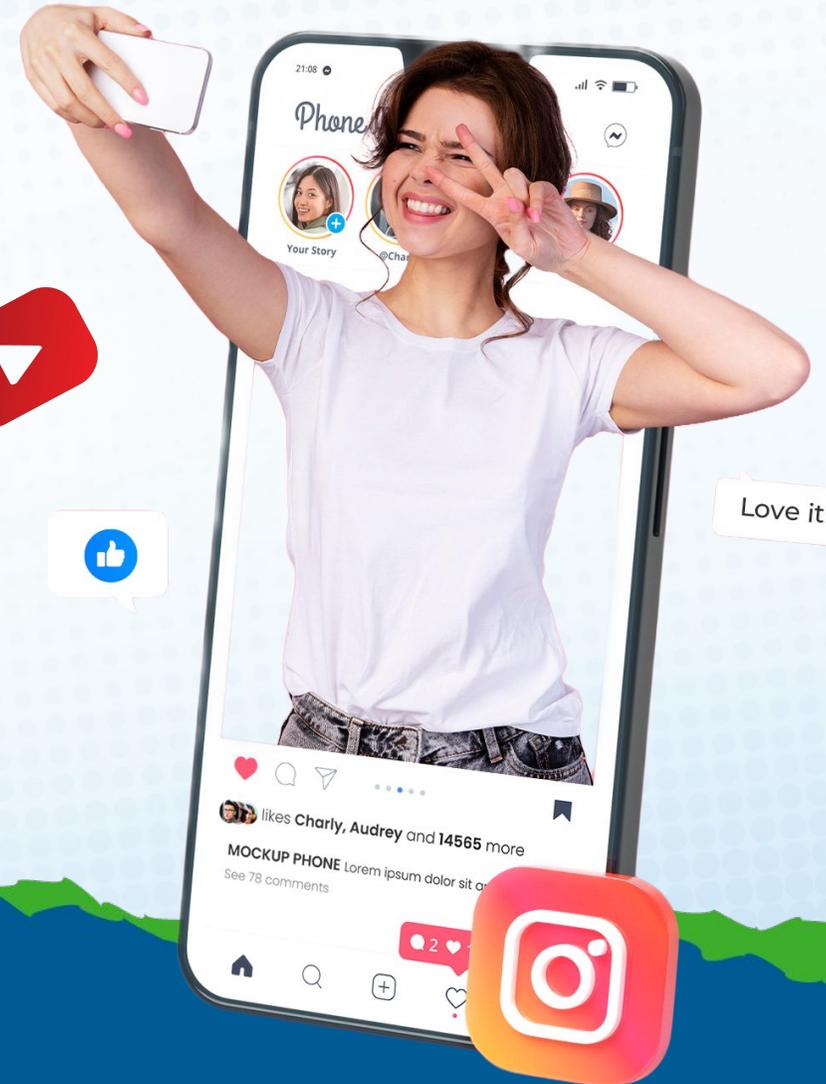
FI-GROW
SOLUTIONS



Thanks! 😊



Love it!



Today's Thought Leaders

Meredith Olmstead
CEO & Founder



For 10+ years has led her team to design cohesive digital marketing, sales, and lending strategies designed for guaranteed results. Passionate about helping clients achieve lasting digital growth.

Sophie Bawany
Social Media Strategist



With an agency background serving global consumer brands, she helps financial institutions humanize their messaging and build culturally relevant, relationship-driven brands.

Agenda Overview

- » What is the \$84 Trillion Wealth Shift?
- » Behavior Pattern for Millennials and Gen Z
- » What Financial Institutions are Getting Wrong with Social Media
- » 5 Steps for Successful Social Media Approach
- » Why You Should Act Now
- » Q & A



THE

\$84

TRILLION
WEALTH SHIFT



Some of the Estimated Wealth Transfer to be Inherited through 2045



\$4 Trillion

Baby Boomers
Born: 1946-1964

\$30 Trillion

Gen X
Born: 1965-1980

\$27 Trillion

Millennials
Born: 1981-1996



\$11 Trillion

Gen Z
Born: 1997-2012

Why Reaching Younger Members Matters

- » We now live in a **Attention Economy** and we've shifted from **social** media to **interest** media.
- » Wealth transfer from older to younger gen.
- » People move assets to institutions they **know and trust** when financial control changes.
- » Average CU member age is **53**, creating a growing demographic gap.
- » Millennials and Gen Z **evaluate FIs through online research and social platforms.**



BY 2030:



Millennials will be in their peak earning years.



Gen Z will be entering their first major borrowing decade.

These generations are already forming financial relationships today.



BEHAVIOR PATTERNS FOR MILLENIALS AND GEN Z

Millennial Financial Behaviors

» (Born 1981–1996)

- Research-driven decision makers
- Digital-first but advice-seeking
- Life-stage financial activity
- Convenience and consolidation focused
- Trust built through education



**55% of Gen Z
and 44% of
Millennial investors**
say social media is
the main reason they
started investing.



*Source: [Oliver Wyman Forum investor survey](#)

Gen Z Financial Behaviors

» (Born 1997–2012)

- Social-first discovery
- Video-first learning style
- Early financial independence
- Authenticity matters
- Financial transparency expectations





**68% of Gen Z
have tried a
financial trend
they saw online,
compared to 51%
of Millennials.**

*Source: [Unitus Credit Union financial trends research](#)



Approximately 60% of Millennials and Gen Z



would switch financial institutions
if another provided better met
their needs.

*Source: [Drive Research Banking Trends Study](#)





Please let us know your thoughts!



POLL QUESTION INCOMING...



What Financial Institutions are Getting Wrong on Social Media



- Treating social media channels as **one way** communication sales channels.
- Not having a **consistent strategy** to build, reflect and improve content.
- Not **capitalizing on resources** they already have to take the social media channel further.



5 STEPS FOR SUCCESSFUL SOCIAL MEDIA APPROACH

Winning on Social Media Starts with a Strategy for Long-term Repeatable Success



Step 1: Set a Goal for Each Channel (Create Pillars)

Trying to speak to everyone leads to weak engagement.

- » Choose a Core Audience
- » Focus all Content on that Specific Audience
- » You CAN Grow into Different Audiences Once You Start
- » The GOAL is to Extend Beyond Social Media (Email, Website, Product Offerings)

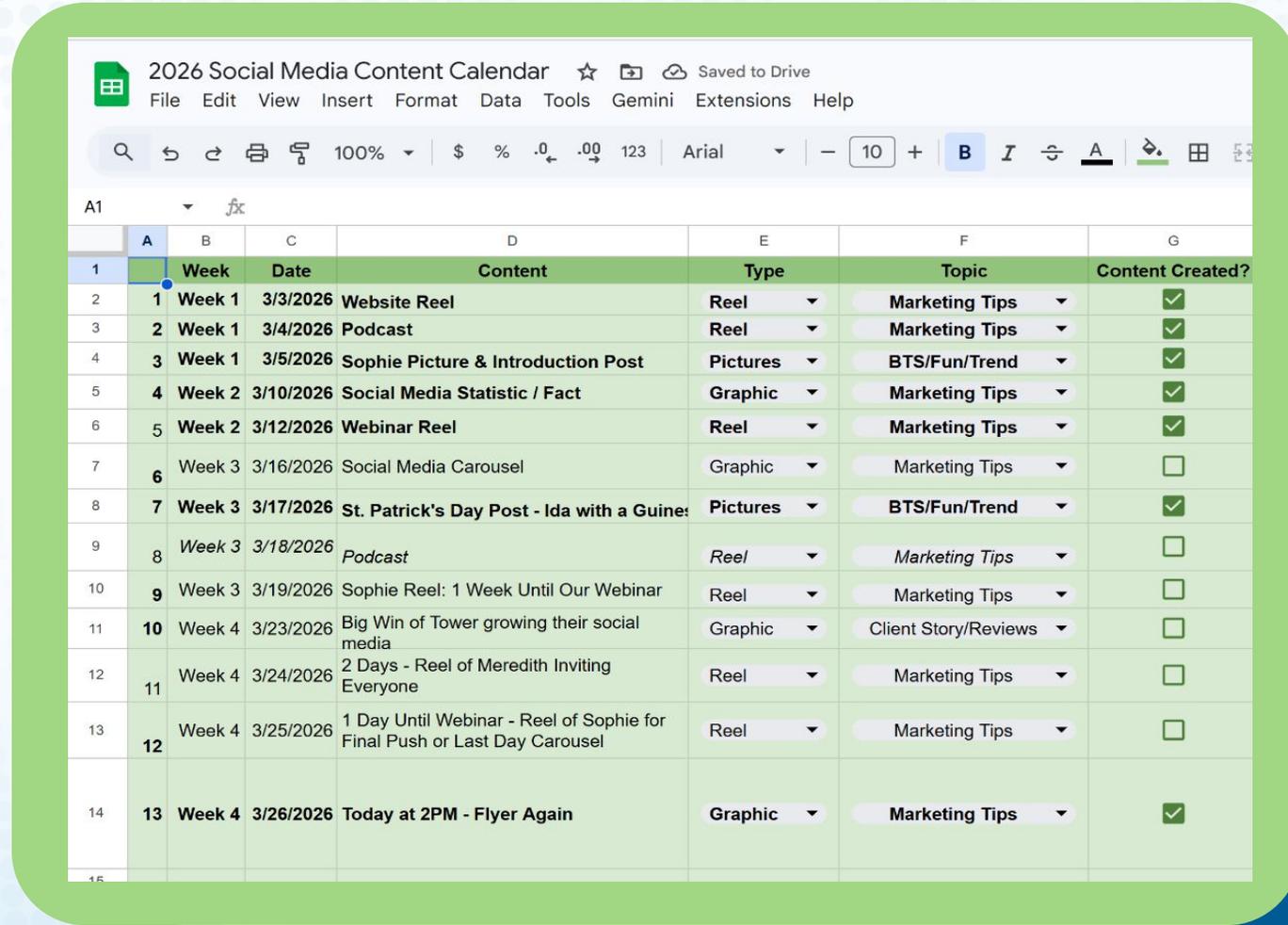


Step 1: Set a Goal for Each Channel (Create Pillars)

- » Financial Tips
- » Internal Fun Content Showing Team Personality
- » Community Impacts
- » Product Offers
- » Upcoming Events

Organizing Your Content Pillar Strategy

- » Use a Content Calendar
- » Create Content “Pillars”
- » Keep a Good Mix of Content Types (Reels, Carousels, Static)
- » Best Practice: Build Two Weeks - One month out



2026 Social Media Content Calendar

File Edit View Insert Format Data Tools Gemini Extensions Help

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Week	Date	Content	Type	Topic	Content Created?
1 Week 1	3/3/2026	Website Reel	Reel	Marketing Tips	<input checked="" type="checkbox"/>
2 Week 1	3/4/2026	Podcast	Reel	Marketing Tips	<input checked="" type="checkbox"/>
3 Week 1	3/5/2026	Sophie Picture & Introduction Post	Pictures	BTS/Fun/Trend	<input checked="" type="checkbox"/>
4 Week 2	3/10/2026	Social Media Statistic / Fact	Graphic	Marketing Tips	<input checked="" type="checkbox"/>
5 Week 2	3/12/2026	Webinar Reel	Reel	Marketing Tips	<input checked="" type="checkbox"/>
6 Week 3	3/16/2026	Social Media Carousel	Graphic	Marketing Tips	<input type="checkbox"/>
7 Week 3	3/17/2026	St. Patrick's Day Post - Ida with a Guinness	Pictures	BTS/Fun/Trend	<input checked="" type="checkbox"/>
8 Week 3	3/18/2026	Podcast	Reel	Marketing Tips	<input type="checkbox"/>
9 Week 3	3/19/2026	Sophie Reel: 1 Week Until Our Webinar	Reel	Marketing Tips	<input type="checkbox"/>
10 Week 4	3/23/2026	Big Win of Tower growing their social media	Graphic	Client Story/Reviews	<input type="checkbox"/>
11 Week 4	3/24/2026	2 Days - Reel of Meredith Inviting Everyone	Reel	Marketing Tips	<input type="checkbox"/>
12 Week 4	3/25/2026	1 Day Until Webinar - Reel of Sophie for Final Push or Last Day Carousel	Reel	Marketing Tips	<input type="checkbox"/>
13 Week 4	3/26/2026	Today at 2PM - Flyer Again	Graphic	Marketing Tips	<input checked="" type="checkbox"/>

Step 2: Build Content That Earns Trust

- » Financial institutions earn attention by providing practical value.
- » Instagram is an engagement platform NOT a sales platform.
- » Trust grows when institutions TEACH before they promote.



Content Formats That Drive Engagement

Different formats serve different purposes.

- » **Short-form video** (Reels / TikTok) for discovery and reaching non-followers
- » **Static posts** for simple insights, quotes, or visual storytelling
- » **Carousels** for saveable financial education and step-by-step guidance
- » **Stories** for real-time engagement, polls, and community interaction
- » **Long-form multi-part content series** that simplify complex financial topics

62% of Gen Z



say they get financial advice from social media platforms.

66% of Gen Z

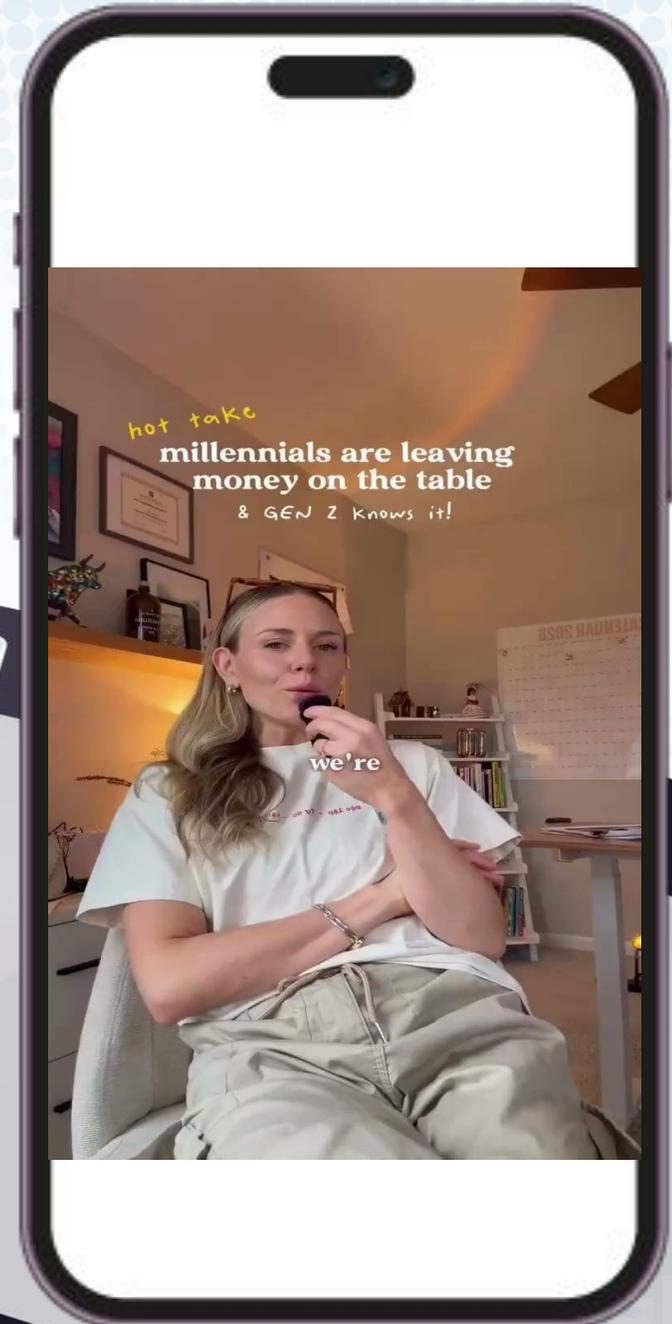


say they discover new topics and ideas through social media, making trends one of the fastest ways to reach younger audiences.



Reels/ Video Are the Discovery Engine

Short-form video is one of the most effective formats for reaching younger audiences.



Carousels

The Educational Powerhouse

Carousel posts on Instagram generate up to **3x more engagement** than single image posts because users spend more time swiping through the content.

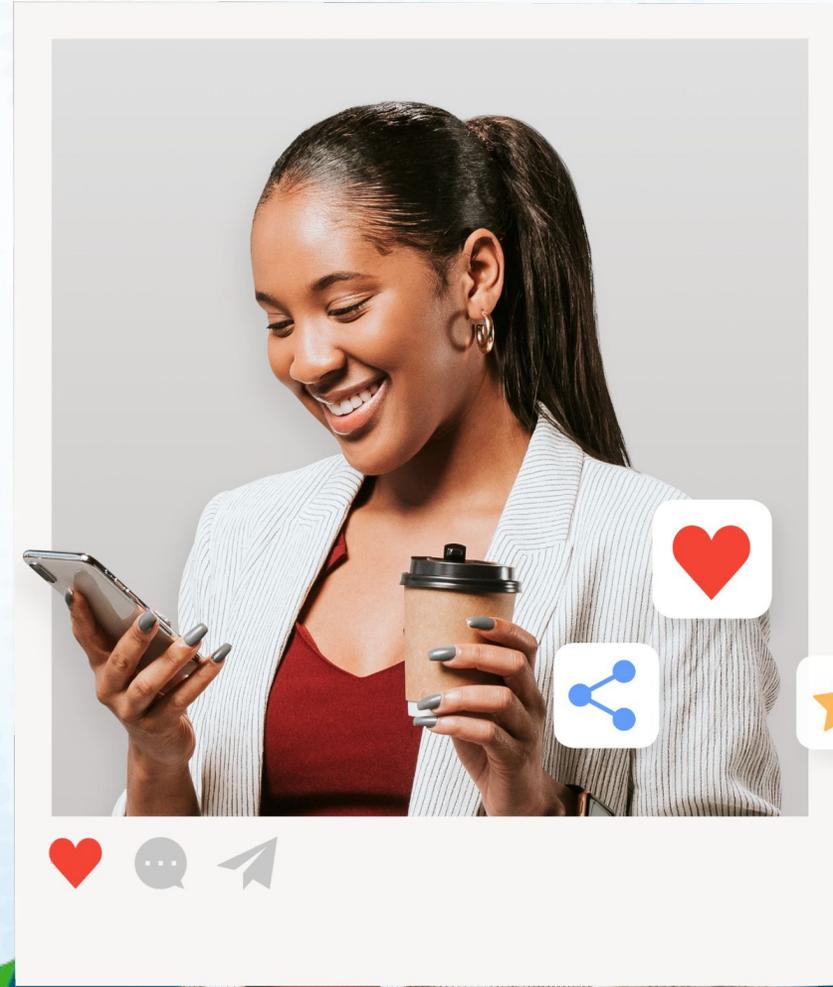
Carousels allow institutions to break complex financial topics into clear steps.



Content Types That Drive Engagement

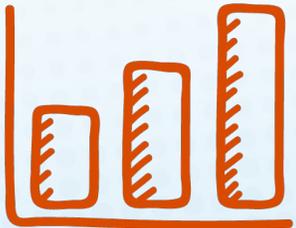
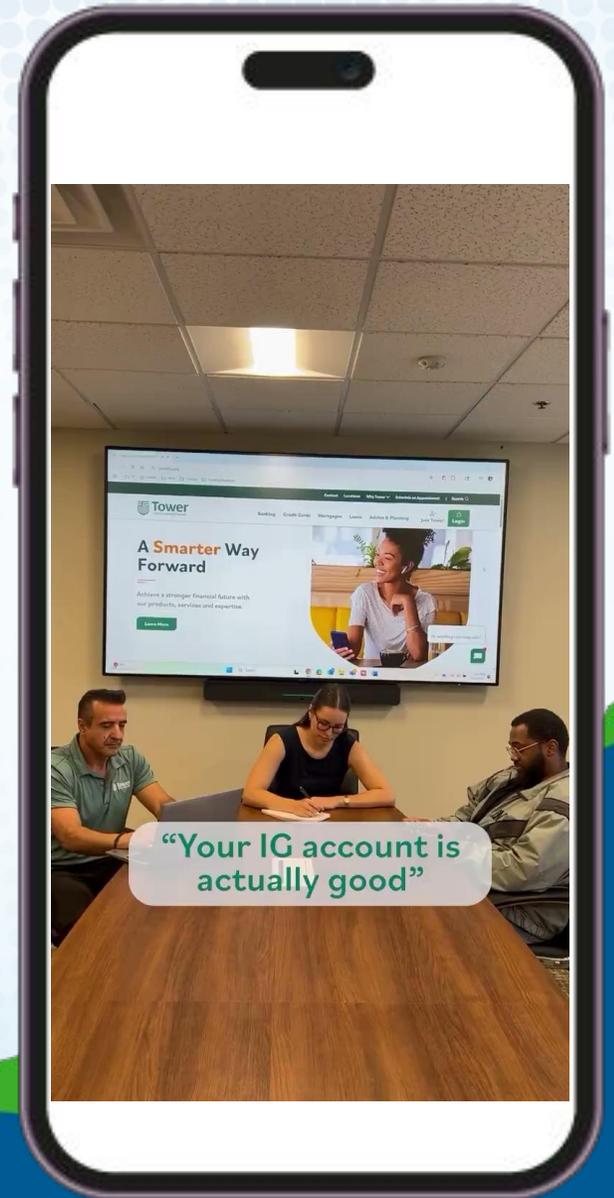
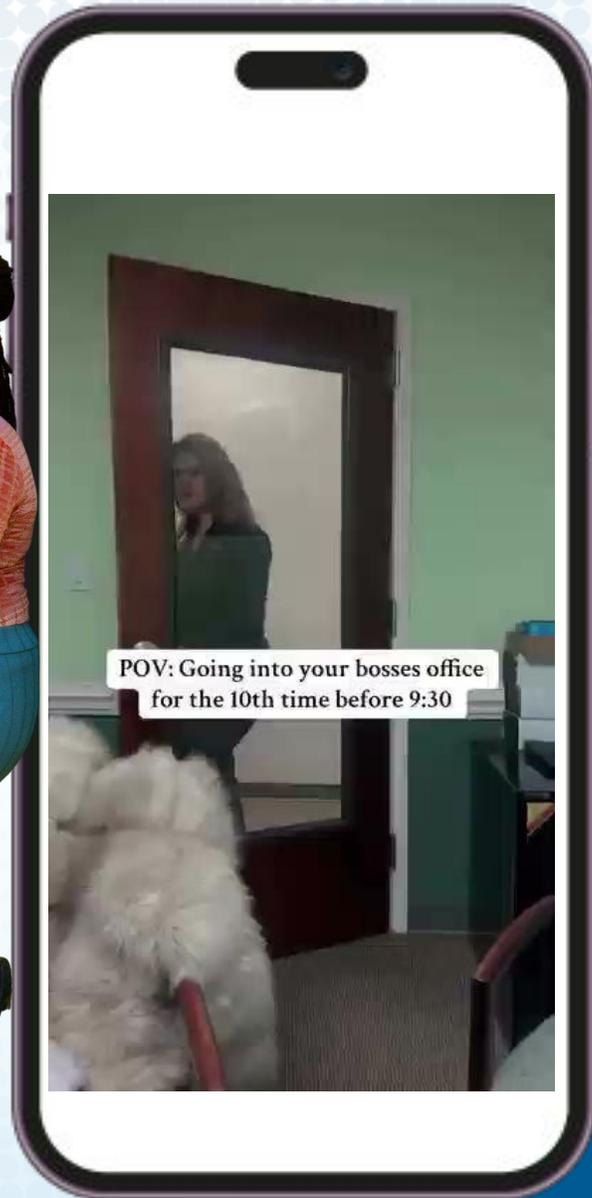
Different types of content serve different purposes.

- » Take What is TRENDING and then MAKE IT WORK!!
- » Invest Time in Your Algorithm
- » Stay Up-to-Date on Pop-Culture
- » Have Young People on Your Team
- » Stay Plugged into Younger Generations IRL



Leaning Into Social Media Trends

Using familiar social
formats increases
engagement while
keeping the content
educational.

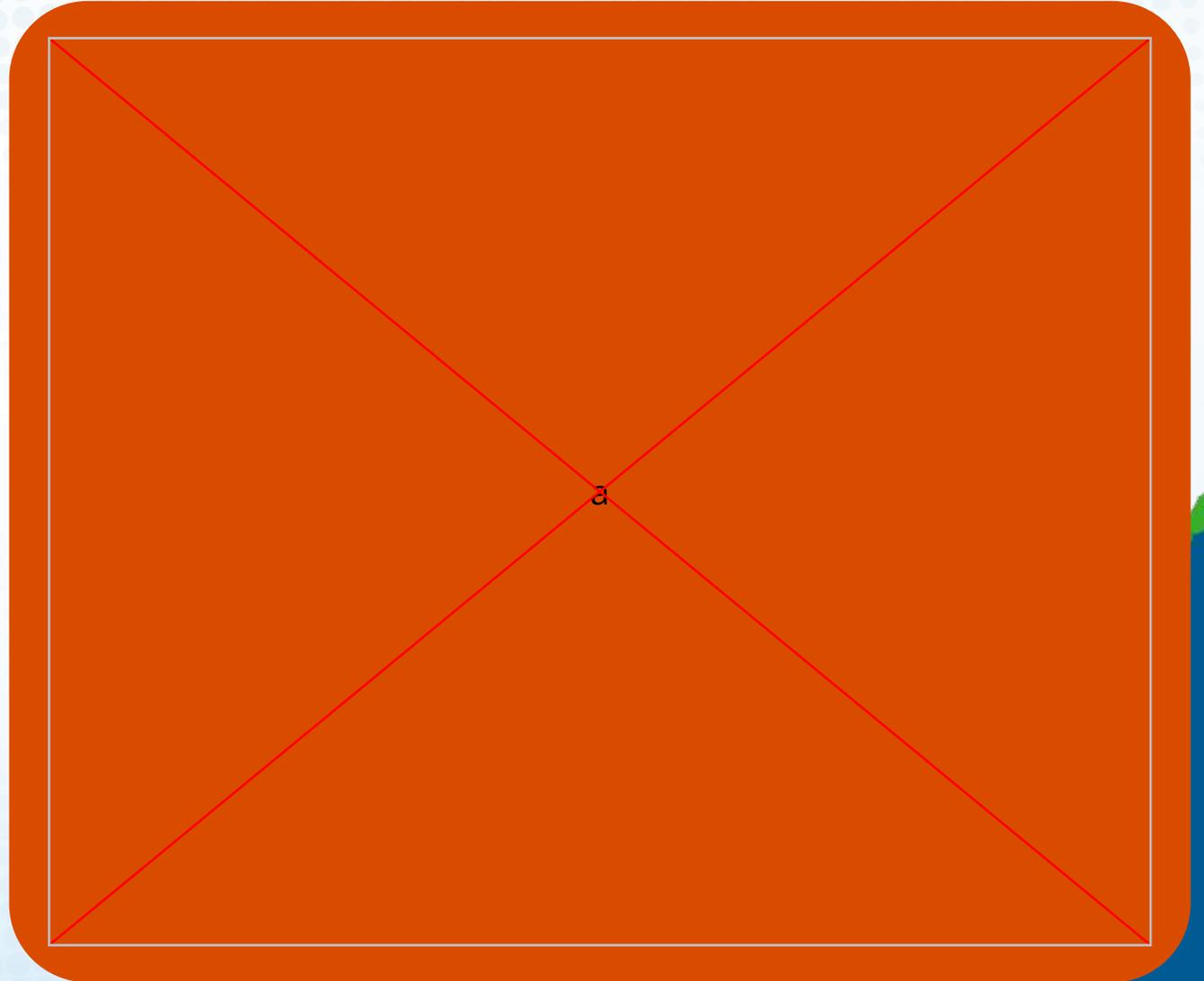


76% of Gen Z

say they are more likely
to trust a brand when
real employees appear
in its content.

Putting **REAL PEOPLE** Behind the Brand

Employee-driven content helps financial institutions feel more relatable, modern, and trustworthy to younger audiences.





64%

of consumers say consistent, high-quality content is the main reason they follow and trust a brand on social media.

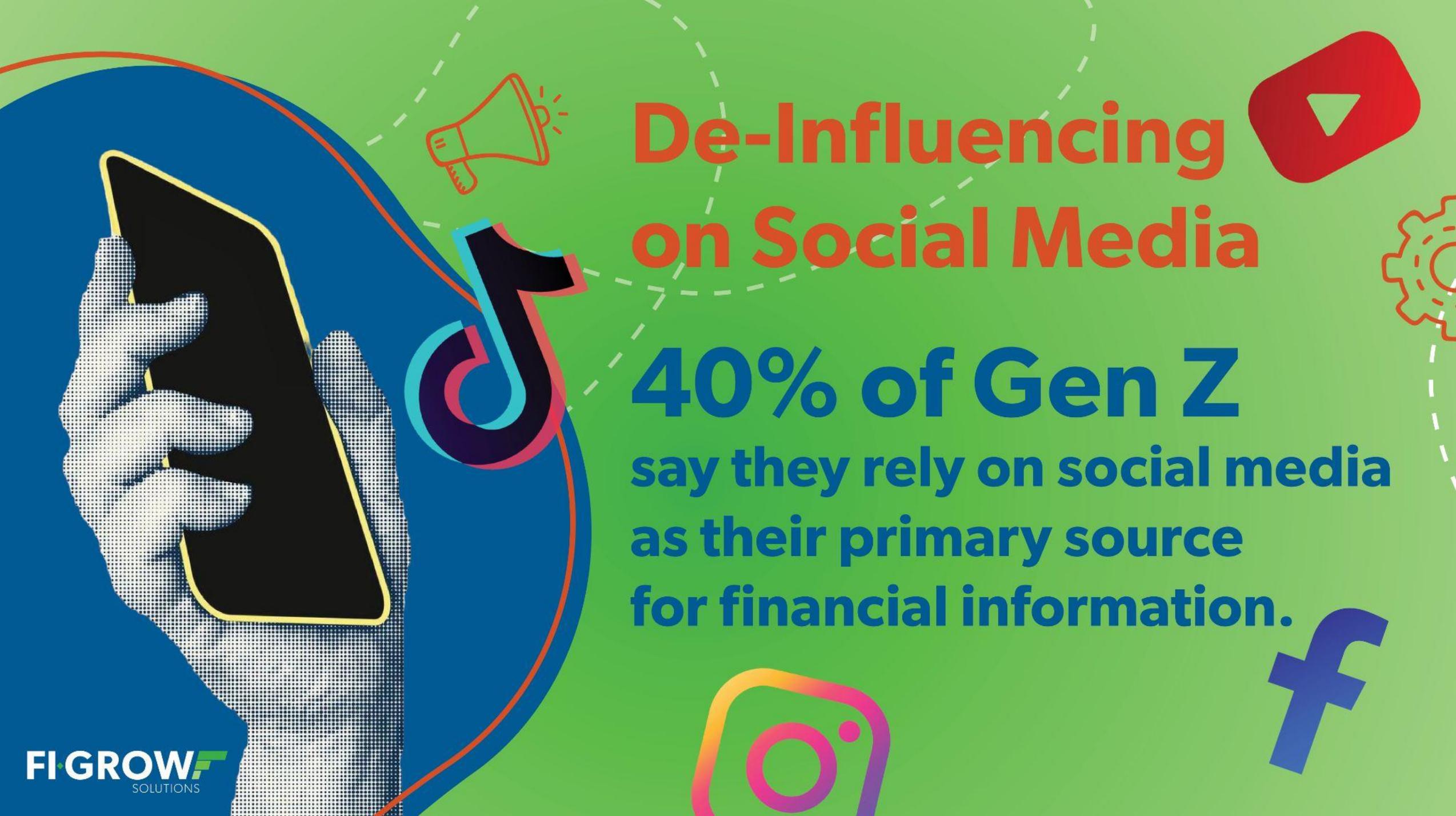
Quality + Consistency Builds Trust

Many institutions focus on trying to create one viral post.

When institutions regularly share clear, useful financial guidance, something powerful happens:

- Familiarity grows.
- Credibility grows.
- Trust follows



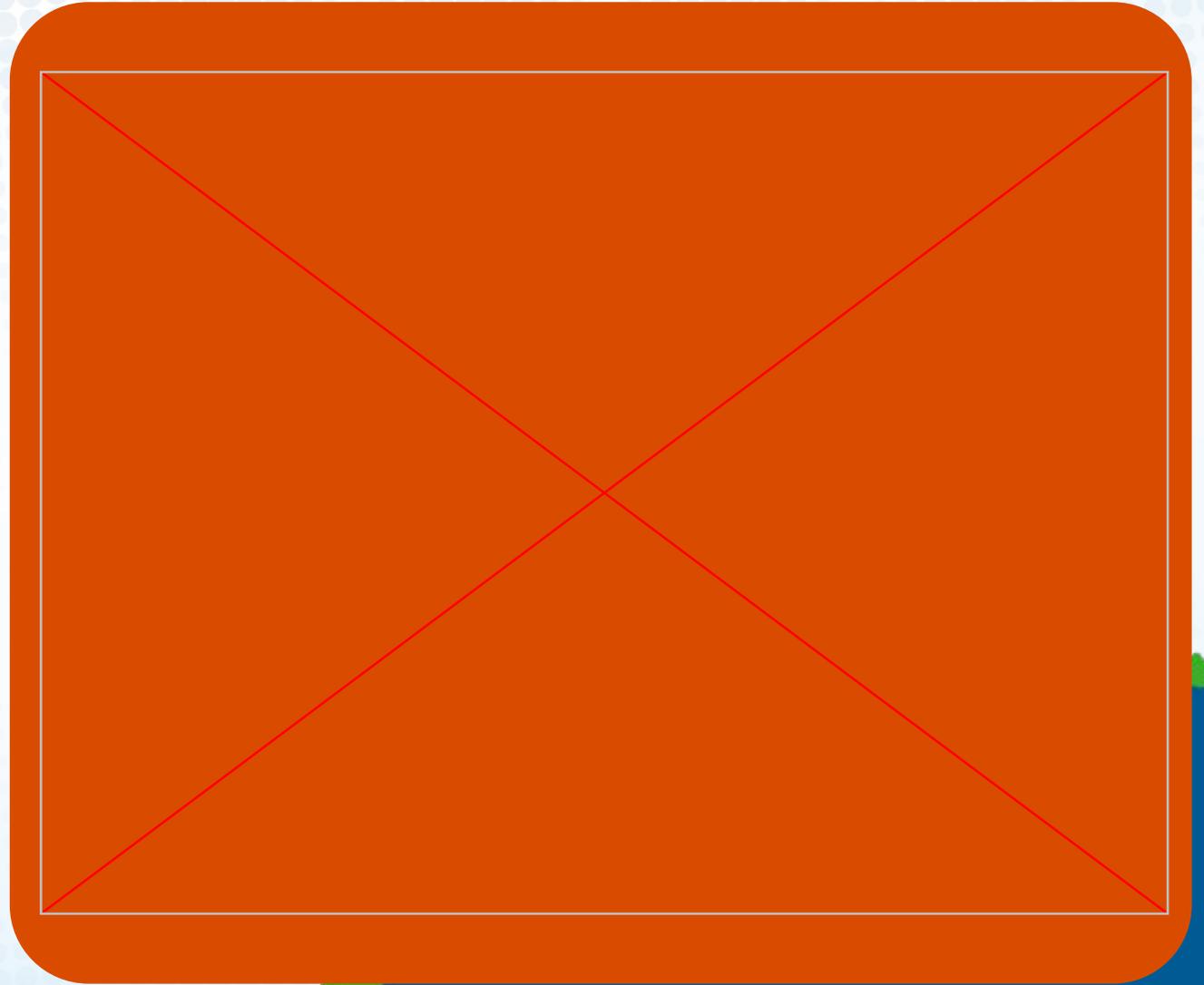


De-Influencing on Social Media

40% of Gen Z
say they rely on social media
as their primary source
for financial information.

De-Influencing on Social Media

Credit unions have an opportunity to use their platforms to correct misleading financial advice and provide clear guidance.



Step 3: Growing Awareness + Expanding Your Reach

Once strong content is established, institutions can expand reach through:

- » Collaborations with local businesses
- » Partnerships with local creators
- » Community driven campaigns

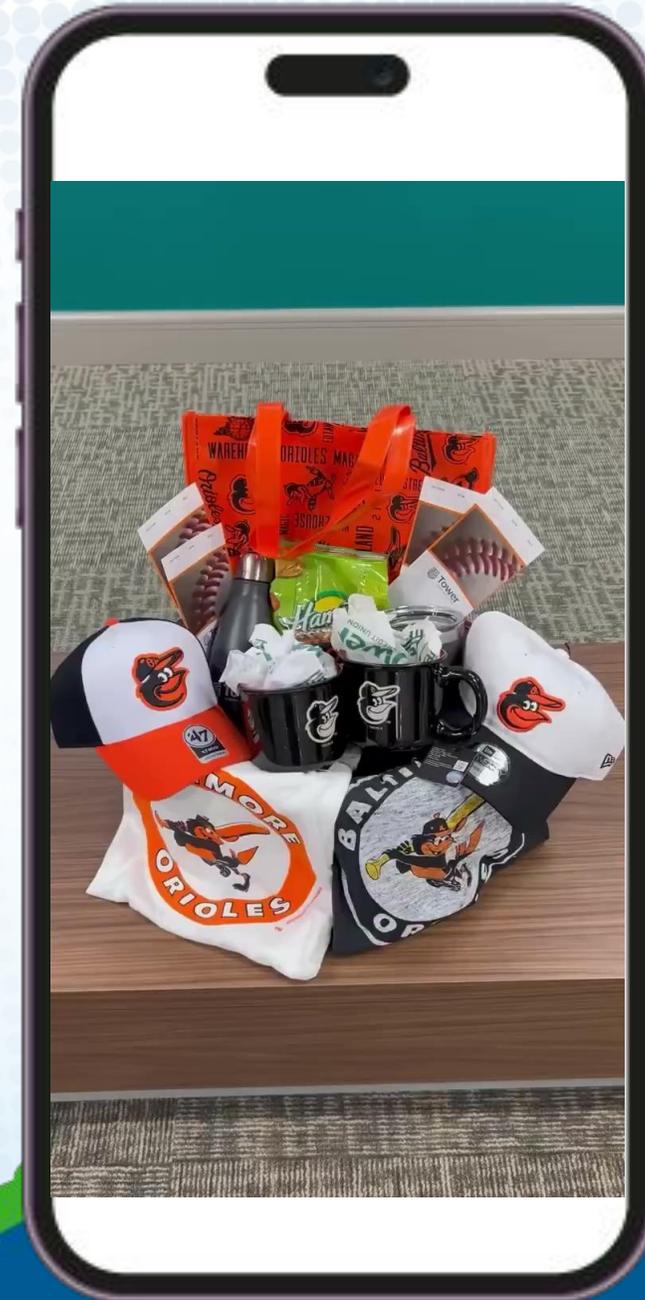


Contest

- » 369 Likes
- » 961 Comments
- » 81 Shares
- » Retention Rate 100%* (two weeks after contest ended)

Instagram Engagement

 Reach	13,782 +12.10%
 Engagement	1,507 +904.67%
 Engagement rate	115.75% +227.17%
 New followers	878 +17,460.00%
 Followers	1,302 +207.08%



Collaborate with Local Businesses

A holiday giveaway hosted by brand ambassador August that highlights her favorite local businesses while giving the community weekly chances to win gift cards to beloved hometown spots.

@successinthebag

 Engagement	1,144 +173.03%
 Engagement rate	18.80% +168.77%
 New followers	95 +458.82%
 Followers	6,084 +1.59%



Community Driven Event

A fun community-driven contest that encourages people to spot the Allegiance and Alianza wrapped EMBARK bus around town, helping build local excitement, increase visibility, and connect the credit union with the community in a memorable way.

Go Social with Us and Win \$250.

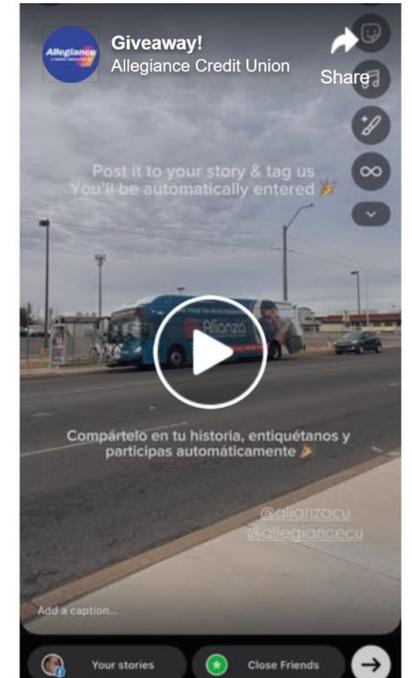
Spot the Bus Contest

We are taking the movement online. If you see the ACU bus around town, snap a photo or record a quick video and post it on social media. Tag Allegiance and Alianza and you will be entered to win a \$250 cash prize. It is simple.

- **Spot the bus.**
- **Take a photo or video.**
- **Post and tag Allegiance and Alianza.**

Every tag is an entry. The more you share, the more chances you have to win. Keep your eyes on the road and your camera ready. ACU is on the move.

[Check Out Contest Rules Here](#)



Bonus: Leverage Influencers

Local creators can help financial institutions reach younger audiences in a way that feels authentic and community-driven.

- » Identify the Right Creators
- » Evaluate Content and Audience Fit
- » Reach Out and Define the Partnership
- » Agree on Deliverables and Expectations
- » Launch the Campaign and Support the Content
- » Measure the Impact

Step 4: Turning Attention Into Relationships

Engagement alone is not the goal. Attention on social media is only the first step.

The goal is to move from content people watch to resources that actually help them navigate real life money decisions.

- » Your First Credit Card” checklist
- » “Saving Your First \$10K” roadmap
- » “How Much Car Can I Actually Afford?” calculator
- » “Money Moves to Make in Your 20s” guide



Step 5: Measure Success & Refine the Process

» Track actions that show real relationship growth:

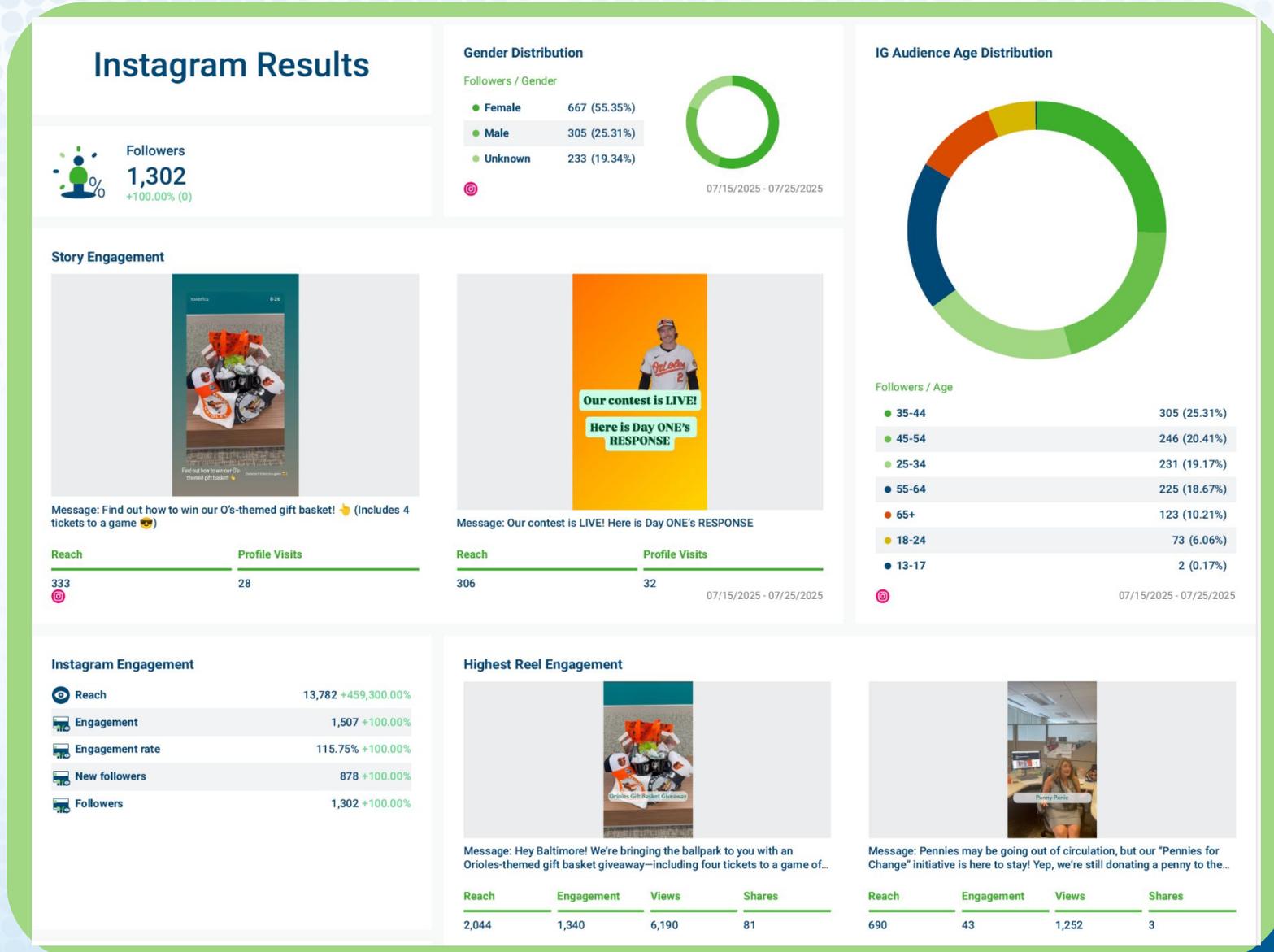
- Downloads of financial guides or resources
- Webinar or workshop registrations
- Direct messages asking financial questions
- Profile visits and link clicks

» Then refine the strategy:

- Focus on topics that generate engagement
- Prioritize formats that drive saves and shares
- Continue creating content that resonates with younger audiences



Use Reporting to Track Success



Monitor Form Submissions



Savanna Banana Contest

Published

Form fields for the contest:

- First name *
- Last name *
- Email *
- Phone number *
- City *
- State/Region *
- Are you 18 years or older? *
 - Yes
 - No
- I have read and understand the contest rules below. (Please Note: If you are younger than 18 years old follow our guidelines for parent permission below) *
- By completing this form I acknowledge to receive email notifications and resources from Carolina Trust FCU. *

Created date
February 17, 2026

Last submission received
March 16, 2026

Workflows (0)

Marketing Campaign

VIEWS
1,116

CONVERSION RATE
74.46%

SUBMISSIONS
831

views, form conversion rate and submissions are not available for pop-ups that don't contain forms.

WHY YOU SHOULD ACT NOW

What Happens If Financial Institutions Ignore Younger Members

If institutions fail to engage younger audiences:

- » Younger consumers may choose their primary financial institution elsewhere
- » Deposits and lending opportunities may shift to competitors
- » Your institution becomes invisible during key life decisions
- » AI is pushing people to look for REAL people more and more online



QUESTIONS



*Creating Digital Experiences
That Help Your Financial
Institution Grow*



Let's Turn Your Social Into a Growth Engine!

Free 30-Minute Social Media Audit

- Live Profile Breakdown
- What's Working vs. What's Not
- Quick Wins You Can Use Tomorrow

Email Sophie to claim your free 30-minute social media audit

Sophie Bawany

sophie@figrow.com



*Creating Digital Experiences
That Help Your Financial
Institution Grow*



Want to Connect?
Stay In Touch

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