

Creative Strategy

TXN Bank is a seven-branch community institution serving communities surrounding the San Antonio metropolitan area. From TXN Bank's launch with Haberfeld in 2024, they have deployed both English and Spanish in their print and digital marketing to connect with as many of their neighbors as possible.

Challenge & Objectives

For TXN Bank and its marketing efforts, the challenge is to speak to and resonate with as many members of their community as possible, and this would be virtually impossible to do without offering Spanish-language pieces to accompany English-language pieces. San Antonio and its surrounding areas have a vast Spanish-speaking population, and the bank itself is fully equipped to speak with and serve Spanish-speaking customers who need a reliable local bank.

For reference, here are estimates of the Hispanic population percentages in each of their markets:

- Bandera – 40%
- Castroville – 20%
- Hondo – 60%
- LaCoste – 51%
- Leakey – 24%
- Lytle – 65%
- Uvalde – 80%

This meant Haberfeld had to be very intentional with the messaging. For example, a digital ad that works concisely and effectively in English won't necessarily do the same in Spanish, so it requires choosing just the right words to start with. Oftentimes, even shorter English words (and especially English idioms) are difficult to translate into Spanish without resorting to much longer copy. This was our main consideration in creating messaging for both English- and Spanish-speaking populations.

Throughout all this, the objective was to deliver meaningful and actionable results utilizing a core tactic of Haberfeld's omnichannel marketing approach, the digital display ad campaign. The primary key performance indicator was this: Spanish ads would have a click-through rate within 25% of the English-language ads.

Strategy & Tactics

Haberfeld has a sound foundation for Spanish translation, a full-time content writer who is also fluent in Spanish is on staff. Ann Kontor (Senior Copy Editor & Director of Translation Services) was instrumental in selecting Spanish words that would be apt for both content and layout. To ensure the messaging would resonate with as many prospects as possible, we started from the knowledge that exact phrasing is crucial. The words and phrases chosen matter deeply to the Hispanic community; they deserved to receive genuine and earnest messaging showing that TXN Bank understands them and their financial needs.

Haberfeld focused on phrases that spoke to positive and convenient improvements to day-to-day life and all the emotions attached to this theme. The data tells us that the Hispanic community in particular responds well to practical values, optimism, and progress. So Haberfeld sought to be both direct and warm, conversational yet concise for TXN Bank.

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TXN Bank's clickable English-language ads direct to an English-language landing page which can be translated into Spanish with the click of a button. The Spanish-language ads went directly to a Spanish-language landing page that could also be translated back to English.

All display ads of both languages function as programmatic campaigns using StackAdapt. IP Targeting for all English-language digital ad campaigns was the delivered targeting method, and with Haberfeld's demand-side platform to learn the best way to deliver the Spanish-language ads to the audiences delivered a successful digital ad campaign.

A crucial piece of this was enabling the Spanish ads to be delivered to various popular Spanish-language websites using IP targeting. These sites included:

- desafiomundial.com
- elpais.com
- abc.es
- amomama.es
- eltiempo.com

Results

The English-language campaign (including both TXN Bank's standard free checking messaging AND the Benefits Checking messaging) resulted in a .48% click-through rate across three various display ads. Meanwhile, the Spanish versions of these same ads achieved a .41% click-through rate. This CTR was roughly 15% less than our English ads, therefore achieving the goal of a CTR discrepancy of less than 25%.

Digital campaigns continue to be an integral part of TXN Bank's omnichannel approach, as digital ads inherently have a longer shelf life than their traditional direct mail piece counterparts. These display ads delivered over 938,000+ impressions over the course of 2025 through a campaign that ran 24/7 over the entire 12 months. These ads reached a huge audience of both English- and Spanish-speaking prospects, serving as an integral part of the omnichannel approach netted an astounding 1,935 new accounts for TXN Bank.