

## Financial Website Review Checklist

- I. Brand Identity (color palette, attractive, etc.)
- II. Compliance
- III. Navigation (limited clicks and links)
- IV. Communication
- V. Products/Services
- VI. Interactive Elements (Audio and Video, Online Chat Service)
- VII. Strategic Data Collection and Analysis

### I. Brand Identity

- 1. Does the website follow the organization's brand identity, including the color palette and marketing position?
- 2. Is the website attractive, warm and inviting?
- 3. Does the website use its logo and logo elements effectively?
- 4. Is there a marketing position statement?
- 5. Does the website follow through on the positioning statement?

### II. Compliance

- 1. Does the site include the FDIC or NCUA logo and insurance legend statement on all pages with deposit accounts?
- 2. Does the site include the logo and legend on any page with a brokerage type account?
- 3. Is the EHL logo and legend on all home financing products and services?
- 4. Are photos representative of various ethnic groups within the organization's membership or customer base?
- 5. Do all loan and account applications include the necessary disclosures and logo and legend?
- 6. Are loan and product/service disclosures downloadable?
- 7. Are all required organization and third party disclosures included?
- 8. Is the required disclosure present when leaving the organization website for a third party website?
- 9. Does the rate schedule include all applicable disclosures?
- 10. Is the fee schedule available and include all necessary disclosures?
- 11. Do any calculators include the necessary disclosure?



### **III. Navigation**

1. Are the site menus positioned correctly and easy to understand?
2. Is the most important information above the scroll line?
3. Is there too much scrolling required?
4. What is the click ratio? Does it take more than two clicks to access information? How many?
5. Are all links working?
6. Are all applicable graphics clickable?

### **IV. Communication**

1. Does the content copy speak to the individual member/customer or to everyone as a group?
2. Is the copy flowery or overly philosophical?
3. Is the content copy illustrated with in-action photos and ethically integrated?
4. Is the content information provided as complete as possible?
5. Are there any typos or misspellings?
6. Are newsletters available to read online or download?
7. Is it made easy to contact the organization from the homepage and elsewhere on the site?
8. Are there multiple contact elements featured throughout the site?
9. Are applications easy to understand and use? Are the applications downloadable and/or can the applicant complete the form online?
10. Is the online banking service access positioned correctly?
11. Are there any youth development clubs or sections on the site?
12. Are there any other all related clubs or sections on the site?

### **V. Products/Services**

1. Are all products and services active and available?
2. Can all applicable products and services be applied for online?
3. Are all loan and savings rates accurate and include the APR and APY (including effective date) disclosure?
4. Do the savings rates include the APY and displayed equally?
5. Is the term "Interest rate" used instead of just "Rate"?
6. When the APY is used and it is a variable rate, does the disclosure state that the rate may change after the account is open?



7. When using the APY is there a disclosure that states the fees can reduce earnings?
8. When a CD APY is used is there a disclosure stating the term and that a penalty may be applied for early withdrawal?
9. Is the term "free" used with any product or service?
10. When a minimum balance is required to qualify for a specific rate, is it clearly disclosed?
11. When an opening balance is required, is it clearly disclosed?
12. Are there products or services that stipulate who can apply?
13. Is the appropriate and clear disclosure included for products that are not federally insured?
14. Do brokerage type products have the necessary disclosures? Are not insured by the FDIC, Are not deposits or guaranteed by your institution. Are subject to risks including the loss of principal.
15. When a loan product requires a down payment is the amount or percentage disclosed?
16. When a loan product and payments, time period or amount are mentioned, are the repayment terms disclosed (number of payments, the amount and required payments).
17. When a loan product includes an introductory reduced rate, is the limited term and subsequent new rate disclosed?
18. When a loan product and the interest rate can increase after the account is opened, are the rates and terms disclosed?
19. Is there a product/service switch kit available online or downloadable?
20. Is there an online or downloadable membership opportunity or online newsletter subscription available on the site?
21. Are there any loan or other calculators online?

## **VI. Interactive Elements**

1. Does the website include any wow factor audio elements?
2. Does the site include any wow factor video elements?
3. Does the site include an Online Chat service application and does it work effectively?

## **VII. Strategic Data Collection and Analysis?**

1. Do you receive regular website analytics?
2. Do you review the reports daily, weekly, monthly? Other?

