01 / CREATOR ECONOMY

A familiar face. A deeper relationship.

Happy Friday. This week, three different routes to the same goal: give customers a clearer reason to choose your brand and keep choosing it.



Photo: Mastercard • October 26 partnership event

MrBeast + Mastercard

Partnership first. Products still to come.

Mastercard's October 26 announcement sets out plans for consumer and creator co-branded offerings with Beast Industries.

The U.S. implication is a distribution question: creator-led brands may offer another route into everyday financial relationships. The product details (not audience size alone) will determine the value.

WHAT THIS MEANS

For card issuers, evaluate creator partnerships against acquisition quality, repeat use and durable economics, not reach alone.

> **A QUESTION WORTH ASKING**
>
> What would make a creator-led card earn a lasting place in your customer's wallet?

Source: Mastercard • October 26, 2026

Anuj Shahani, EVP, Financial Services

02 / RELATIONSHIP LOYALTY

One relationship. Different rewards.

Citi Premium Boost began its new-client automatic-enrollment rollout October 26, after a September 24 announcement. The hook is savings pricing, not extra card points.

PROGRAM	QUALIFYING RELATIONSHIP	WHAT THE CUSTOMER GETS
citi Premium Boost	Priority $30K; Citigold $200K; Private Client $1M+. Eligible deposits + investments; monthly average.	Higher savings APY, not a card bonus. Regular Checking + Citi Savings and monthly conditions.
BANK OF AMERICA BofA Rewards	Preferred Plus $30K; Preferred Honors $100K; Premier $1M+. Eligible deposits + Merrill; 3-month average.	Eligible card bonus: 25% / 50% / 75%; Member tier 10%. Transition protections may apply.
PNC TotalRewards	Silver $25K; Gold $100K; Platinum $500K+. Eligible deposits + investments; 90-day average.	Eligible savings-rate uplift: 10% / 20% / 25%. Eligible card base-reward bonus: 5% / 25% / 35%.
us bank Smart Rewards / Smartly	Banking tiers include eligible investments. Card bonus instead uses $10K / $50K / $100K in Checking / Safe Debit.	Smartly card: 2% base; 2.5% / 3% / 4% total. Smartly Savings required; bonus purchase cap applies.

Thresholds are tier entry points. Checking/enrollment and product eligibility apply. Citi Priority/Gold: $5K qualifying monthly checking inflows OR $25K average eligible investments. PNC excludes High Yield Savings/promotional rates; rate uplifts are not percentage points. U.S. Bank card bonus: first $10K eligible purchases per billing cycle. BofA legacy benefits may persist during transition.

WHAT THIS MEANS

Make the relationship payoff easy to see. Savings rates and card rewards solve different customer needs.

> **A QUESTION WORTH ASKING**
>
> Which relationship benefit would your customers actually consolidate balances for?

Citi terms BofA Rewards PNC terms U.S. Bank card terms

Anuj Shahani, EVP, Financial Services

03 / TRAVEL VALUE

Amex puts cruising in the spotlight.

October's Cruise & Yacht Collection refresh gives an existing program a new name, not a newly expanded set of benefits.

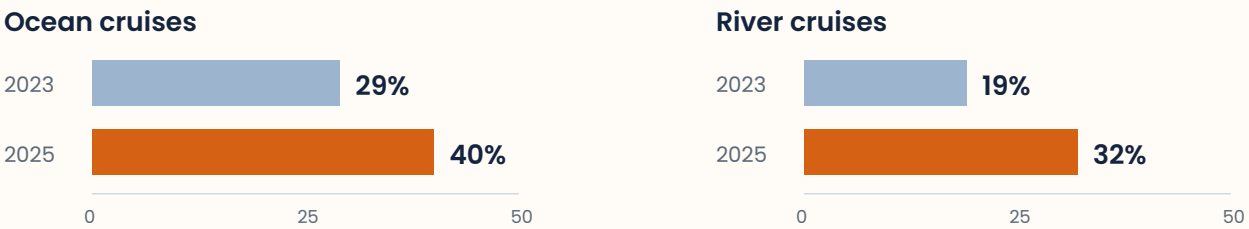


A clearer invitation to use the benefits already on board.

Illustration: Seven Seas Grandeur • Mustang Joe / Wikimedia Commons • CC0

REPORTED CRUISE PLANS

U.S. adults • planning a cruise in the next 12 months (%)



Reported cruise plans from Cruises – US, 2025.

WHAT THIS MEANS

Make the card part of the trip. Clearer packaging can help customers discover existing travel value.

> **A QUESTION WORTH ASKING**
>
> Could better discovery of an existing benefit do more than adding another one?

Sources: Amex Travel • current benefits Oct. 20 refresh report Mintel: Cruises – US, 2025

Anuj Shahani, EVP, Financial Services