CLEARPATH

Banking Without the Nonsense

Copywriting Portfolio

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Landing Pages · Social Media · Ad Copy · Product Copy · Thought Leadership

Clearpath is a fictional Canadian digital banking app created for portfolio purposes.

ABOUT THIS PORTFOLIO

This portfolio demonstrates copywriting across five formats for Clearpath — a fictional Canadian digital banking app for people who find banking more exhausting than it needs to be. Every piece is annotated to explain the strategic thinking behind the copy.

Format	Pieces	Target
Landing pages	3 (acquisition, savings feature, referral)	Conversion — new sign-ups
Social media	8 posts (LinkedIn + Instagram)	Awareness + engagement
Ad copy	6 executions (digital, OOH, banner)	Acquisition — paid media
Product copy	4 in-app feature descriptions	Adoption + engagement
Thought leadership	2 long-form articles	Authority + SEO

SECTION 1 — LANDING PAGES

Landing Page 1 — Acquisition Homepage

Audience: Canadians 25–45 frustrated with big bank fees. Goal: drive account sign-ups.

HERO

Your bank charges you to hold your own money. Clearpath doesn't.

✎ Two-sentence hero. Opens with the reader's pain, not our features. The contrast lands harder without a comma.

No monthly fees. No minimum balance. No fine print. Just a bank account that works for you — not against you.

✎ Triple repetition of 'No' builds rhythm. 'Works for you — not against you' is the emotional payoff. The dash creates a beat.

[CTA: Open Your Account — It's Free]

Takes 3 minutes. No branch visit. No paperwork.

SOCIAL PROOF

600,000 Canadians switched from their bank to Clearpath. The main reason they give: they stopped dreading their monthly statement.

✎ Specific number beats vague 'hundreds of thousands.' The reason is emotional — 'dreading' resonates viscerally.

FEATURE STRIP

Zero fees, forever. We don't charge monthly fees. Not a promotional rate. Not for 6 months. Forever. Your interest, earned. Watch your savings grow with 4.5% interest — calculated daily, deposited monthly. Money, instantly moved. E-transfer in seconds. Pay anyone, split anything, send without thinking.

✎ Each feature opens with the benefit headline, then the proof, then the application. 'Calculated daily, deposited monthly' is concrete detail that builds trust in the interest claim.

OBJECTION HANDLER

Still not sure? We get it. Switching banks feels like moving apartments — a lot of effort for something that should just work. We made it so you can try Clearpath alongside your current bank. Open an account today, transfer $5, and see what it feels like to have a bank that doesn't nickel-and-dime you. If you don't love it in 90 days, we'll help you transfer everything back.

✎ Names the fear ('feels like moving apartments') then dissolves it with a no-commitment path. The 90-day reversal removes the last barrier.

Landing Page 2 — Feature Page: Clearpath Vault (Savings)

Audience: Existing app users. Goal: activate Vault savings feature.

HERO

Your money is sitting in a chequing account earning nothing. Clearpath Vault earns 4.5% interest — on every dollar, starting today.

✎ *Opens by naming the problem the reader likely hasn't noticed. The solution lands as an improvement, not a sales pitch.*

HOW IT WORKS

Move money in. That's it. Set up automatic transfers from your Clearpath chequing account. Watch the interest build every day — deposited directly on the first of the month. No lock-in. No penalty for withdrawing. Your money, accessible when you need it.

✎ *Every friction point a reader imagines ('what if I need it back?') is pre-emptively answered without feeling defensive.*

THE MATH

If you move $5,000 into Clearpath Vault today, you'll have earned $225 in interest by this time next year. Without doing anything. $225 is a car payment. A flight to Vancouver. Six months of a streaming subscription. Or just $225 more than you had.

✎ *Concrete examples make an abstract number emotionally real. The ending 'just $225 more than you had' is deliberately understated — earns trust.*

CTA

Open Clearpath Vault Takes 30 seconds in the app. Zero paperwork. Close it any time.

✎ *Every CTA addresses the hidden objection: 'is this complicated?' 30 seconds, no paperwork, reversible. Removes all friction.*

Landing Page 3 — Referral Program

Audience: Referred friend receiving a referral link. Goal: referral conversion.

HERO

Your friend thinks you'd like banking that doesn't make you angry. They might be right.

✎ *Referral pages usually feel like spam. This opens with gentle humor — 'makes you angry' validates the shared frustration without being aggressive.*

THE OFFER

Open a Clearpath account and you both get $50. No conditions. No minimum deposit. No 'spend $500 to qualify.' Just open the account, and the $50 shows up within 24 hours.

✎ *Pre-empts every asterisk the reader expects from a financial offer. 'No conditions' followed by three specific conditions they're NOT imposing is reassuring through contrast.*

TESTIMONIAL

"I almost didn't click the link because I assumed it was another 'get $20 if you jump through seven hoops' thing. It wasn't. I had $50 in my account the next morning." — Priya S., Toronto

✎ *The testimonial voices the exact skepticism the reader has. A real-sounding name and city adds credibility without inventing claims.*

SECTION 2 — SOCIAL MEDIA COPY

LinkedIn — Thought Leadership Posts

Post 1 — Pain Point Post

Canadian banks collected $14.8 billion in fees last year. That's $14.8 billion from people who were already trusting them with their money. At Clearpath, we've built our entire product around one question: what would a bank look like if it genuinely didn't need to charge fees to survive? The answer is our business model. The result is your bank account. No monthly fees. Ever. #FinTech #Banking #Clearpath #PersonalFinance

✎ *Opens with a data point so arresting it stops the scroll. Repeating $14.8 billion makes the reader feel the weight of it. Brand belief statement is earned by the setup, not announced.*

Post 2 — Customer Story

Marcus switched to Clearpath 14 months ago. His first month, he saved $16.95 — which is what his old bank charged him in monthly fees. His second month, he set up a Vault account and moved $2,000 into savings. He earned $7.50 in interest that month. Small number. But his previous bank would have paid him $0.12. By month six, Marcus had earned $84 in interest he wouldn't otherwise have had. He uses the word 'embarrassed' — embarrassed that he didn't switch sooner. We hear that a lot. #Banking #Savings #Clearpath

✎ *Customer story uses specific numbers to turn abstract product features into a concrete human experience. 'Embarrassed' is a surprising emotional word — sticks in memory.*

Post 3 — Engagement / Opinion

Unpopular opinion: most people don't know what they pay their bank every year. They know the monthly fee. But not the NSF charges. The foreign transaction fees. The paper statement fee. The e-Transfer fee their bank snuck back in. Add it up and the average Canadian pays $247/year in bank fees. That's a flight. A month of groceries. A lot of things more valuable than access to your own money. We built Clearpath to make that number $0. What would you do with an extra $247? Genuinely curious. #PersonalFinance #BankFees #FinTech

✎ *Ends with a question to drive comments — a LinkedIn algorithm signal. '$247' is specific enough to be credible. 'Genuinely curious' prevents the question from feeling like a marketing prompt.*

Instagram — Short-Form Posts

Post 1 — Carousel (Bank Fees Exposed)

Slide 1: The 5 fees your bank hopes you've forgotten about. Slide 2: Monthly maintenance fee — $16.95/month. 'For using our app.' Slide 3: NSF fee — $45 per transaction. 'For not having enough money.' Slide 4: Paper statement fee — $2/month. 'For choosing paper over digital. In 2025.' Slide 5: Foreign transaction fee — 2.5%. 'For spending your own money abroad.' Slide 6: With Clearpath? $0. All of it. Link in bio to switch.

✎ *Carousel format builds outrage progressively — each slide reveals one fee. The parenthetical sarcasm ('For using our app') gives each fee a personality that makes it shareable.*

Post 2 — Reels Hook Copy

POV: You just realized your bank charges you $16.95/month to hold your money. [Clearpath logo] Switch in 3 minutes. Pay nothing. Ever. Link in bio.

✎ *Uses native Reels language ('POV:') to feel organic. Ultra-short copy because the visual carries it. 'Pay nothing. Ever.' is the brand promise in four words.*

Post 3 — Community / Relatable

The moment you realize your 'savings account' is paying you 0.01% interest while inflation is at 2.8%. [image: person staring blankly at laptop] Clearpath Vault: 4.5%. Your move.

✎ *'Your move' is a confident closer — invites action without being pushy. The inflation stat makes 0.01% feel actively harmful rather than just low.*

Post 4 — Brand Transparency

We get asked: how do you make money with no fees? Honest answer: float income on deposits, interchange revenue on card transactions, premium features for businesses. None of it comes from charging you $2 to look at your own statement. Transparency is the product. #Clearpath #HonestBanking #FinTech

✎ *Answering 'how do you make money' directly builds enormous trust — most brands dodge this. 'Transparency is the product' becomes a quotable brand line.*

SECTION 3 — AD COPY

Digital Display — 300x250 Banner Ads

Ad 1 — Acquisition

Headline: Your bank charged you $203 last year. Subheadline: Clearpath: $0. CTA: Switch Free

✎ *The specific $203 figure (Canadian average annual banking fee) makes people calculate their own number. $0 as the only response is a visual impact moment — the contrast is jarring and sticky.*

Ad 2 — Interest Rate

Headline: 4.5% interest. Subheadline: Your bank pays 0.05%. CTA: Start Earning

✎ *Competitive comparison without naming the competitor. The CTA 'Start Earning' frames the action as a gain, not a switch.*

Ad 3 — Retargeting (Visited Homepage, Didn't Convert)

Headline: Still thinking about it? Subheadline: Takes 3 minutes. $0 to start. CTA: Pick Up Where You Left Off

✎ *Retargeting copy acknowledges the viewer is already aware — doesn't re-introduce the product. 'Pick Up Where You Left Off' is warm, not pushy. Reduces re-acquisition friction.*

Out-of-Home (OOH) — Transit and Billboard

Execution 1 — Subway Platform Poster

You're commuting to work. Your bank is charging you for it. Clearpath.ca

✎ *OOH lives or dies on read speed. Five words, one twist, brand URL. 'Charging you for it' exploits the banking context without explaining — commuters fill in the joke themselves.*

Execution 2 — Billboard (Highway)

0 monthly fees. 0 minimum balance. 0 reasons to stay with your old bank. Clearpath.ca

✎ *Triple-zero structure works at highway speed — readable in two seconds. The third line is the payoff. No logo needed if brand name is in the URL.*

Execution 3 — Bus Shelter (Near Bank Branch)

They have a nicer building. We have no fees. Clearpath.ca

✎ *Location-aware placement directly outside bank branches. Self-aware humor about the status difference. Conceding 'nicer building' makes the brand appear confident rather than defensive.*

SECTION 4 — IN-APP PRODUCT COPY

The following feature descriptions appear on discovery screens, onboarding tooltips, and the in-app help center.

Feature 1 — Clearpath Vault (Savings)

Your savings, earning more. Clearpath Vault pays 4.5% interest — one of the highest savings rates in Canada. Move money in, earn interest every day, withdraw any time. No lock-in. No minimum. No fee for simply saving. Your interest is calculated daily and deposited on the first of every month. You can watch it grow.

✎ *Product copy must do three things: state the benefit, answer the objection ('can I access it?'), and give a concrete detail that builds trust. 'You can watch it grow' is the emotional reward.*

Feature 2 — Instant E-Transfer

Send money in seconds. Pay back your roommate, split dinner, send to family — Clearpath e-transfers arrive instantly, any time of day. No fees. No next-day delays. No 'pending' limbo. Just type a name or email, enter an amount, and tap Send.

✎ *Specific use cases (roommate, dinner, family) make abstract features feel real. The 'No' trio directly addresses the three known pain points with competitor e-transfer services.*

Feature 3 — Bill Pay Autopilot

Never miss a bill again. Set up automatic payments for any bill — rent, utilities, subscriptions — and Clearpath pays them on the date you choose, every month. No manual transfers. No late fees. No anxious calendar reminders. You'll get a notification 48 hours before every payment, so nothing ever surprises you.

✎ *The 48-hour notification is a specific, differentiating detail that addresses the hidden fear of autopay: 'what if I don't have enough?' It converts anxiety into reassurance.*

Feature 4 — Spending Insights

See your money clearly. Clearpath automatically categorizes every transaction — groceries, dining, subscriptions, transport — and shows you where your money actually goes each month. Not where you think it goes. No setup. No manual tagging. Just open the app and see the full picture.

✎ *'Not where you think it goes' is the hook — it triggers mild self-recognition without being judgmental. 'Full picture' positions the feature as empowering, not surveillance.*

SECTION 5 — THOUGHT LEADERSHIP

Long-form articles written in Clearpath's brand voice for owned channels. Designed to rank for relevant search terms and serve as social content.

Article 1: Why Canadian Banks Still Charge Monthly Fees (And What You Can Do About It)

Target: Canadian bank monthly fees | how to avoid bank fees Canada | best no-fee bank Canada

Introduction

If you've looked at your bank statement recently, you may have noticed a line item that appears every month without explanation: a monthly fee somewhere between $4.95 and $30, depending on your account. For most Canadians, this fee has been there so long they've stopped noticing it.

They should start noticing again.

The Numbers

The average Canadian pays $247 per year in bank fees, according to a 2024 Financial Consumer Agency of Canada report. That includes monthly account fees, NSF charges, e-transfer fees, and the increasingly common 'paper statement' fee that appears when you opt for physical mail.

For a family with two bank accounts, that figure doubles. Over a decade, you've potentially paid your bank $5,000 — not for any service they performed, but simply for existing as a customer.

Why the Big Banks Keep Charging

The short answer: because they can. Canada's banking sector is dominated by five institutions who collectively hold over 90% of banking assets. With this level of market concentration, there has historically been little competitive pressure to eliminate fees.

The longer answer is more interesting. Monthly fees represent roughly 3–4% of total non-interest income for large banks. What they are, structurally, is a filter: a monthly fee discourages low-balance customers and positions the bank's 'free' tier as a reward for maintaining a minimum balance — which generates the float income the bank actually depends on.

In other words, the monthly fee is partly a mechanism to ensure you keep more money in your account than you need to.

What Has Changed

Canada's fintech sector has matured significantly since 2018. A new category of digital-first financial institutions — built on lower overhead, no branch networks, and modern core banking technology — has demonstrated that it is structurally possible to offer a full-service chequing account with no monthly fee and still operate sustainably.

These institutions generate revenue through interchange fees on card transactions, interest rate spreads on deposits, and optional premium services. The absence of monthly fees is not a promotion. It is a business model.

What You Can Do

The most direct action is to switch. Opening a no-fee digital bank account in Canada now takes approximately three minutes. Most digital institutions allow you to maintain your existing account during a transition period, so there is no need to change your direct deposit settings before you are ready.

Before switching, calculate what you currently pay. Multiply your monthly fee by 12. Add any NSF fees from the past year. Add foreign transaction fees if you travel or shop internationally. The total is likely higher than you expect.

The Bottom Line

Canadian bank fees have persisted not because they are inevitable, but because the alternatives weren't widely known. That has changed. The decision to pay $247 a year to hold your own money is increasingly a choice rather than a necessity.

It's worth making deliberately.

Article 2: The Psychology of Why We Don't Switch Banks (Even When We Should)

Target: why people don't switch banks | bank switching inertia | Canadian banking habits

Introduction

A 2023 J.D. Power study found that 67% of Canadians who were 'highly dissatisfied' with their bank had no intention of switching in the next 12 months. They knew they were unhappy. They stayed anyway.

This is one of the most studied phenomena in consumer financial behaviour, and it has a name: bank inertia. Understanding why it exists — and whether it applies to you — is the first step to making a decision that could save you real money.

The Three Forces Keeping You at Your Bank

1. The Effort Illusion

Most people estimate that switching banks will take hours and involve significant administrative disruption. Studies consistently show that the actual time is 45–90 minutes, spread across two weeks.

But we don't experience estimated effort versus actual effort — we experience the estimated effort as a cost, upfront, before we've seen any benefit. The effort feels certain; the benefit feels abstract. So we don't move.

2. Loss Aversion

Behavioural economics tells us that the pain of losing something is approximately twice as powerful as the pleasure of gaining an equivalent amount. When you consider switching banks, you are implicitly considering giving up things you already have — a familiar app, a credit card you've used for years, a branch you've been to twice in four years but 'might need.'

None of these losses are significant. But they feel significant, because they are concrete and present. The gains from switching — lower fees, higher interest — are abstract and future.

3. The 'Good Enough' Trap

Your current bank is probably not terrible. It processes your paycheque. The app works. Nothing has gone catastrophically wrong. 'Good enough' is a rational standard — until you calculate the cost of 'good enough' and compare it to the alternatives.

'Good enough' costs the average Canadian $247/year. Over a working career of 40 years, that is $9,880 — without accounting for the interest you didn't earn on that money.

What Actually Makes People Switch

Data from Clearpath's own customer research shows three primary triggers for bank switching: a specific fee that felt personally unfair; a conversation with someone who had switched; and a moment of financial intention — budgeting, buying a home, having a child — when they were already reconsidering their financial habits.

None of these triggers are rational in the economic sense — the case for switching is the same on a random Tuesday as it is the week after an NSF fee. But human decisions don't work that way. We need a narrative moment.

A Practical Audit

If you suspect you are a victim of bank inertia, try this: add up every bank fee from the last 12 months. Find out what your bank currently pays on your savings balance and compare it to the best available rate in Canada. Calculate what those two numbers represent annually and over 10 years.

Most people who complete this exercise are surprised by the result. The surprise itself is sometimes enough to break inertia.

The Bottom Line

Bank inertia is a feature of human psychology, not a reflection of reality. The real effort of switching is low, the real benefits are meaningful, and the main thing keeping most people at their bank is the accumulated weight of familiarity.

That weight is real. But it is not heavier than $247 a year.

A NOTE FROM THE COPYWRITER

All copy in this portfolio was written to demonstrate real strategic thinking, not just execution. Each annotation explains the 'why' behind the choices — the conversion psychology, the structural decisions, the specific language that earns trust in a regulated financial services context.

The Clearpath brand voice is: Direct. A little dry. Never corporate. Treats the reader as an intelligent adult who has been mildly wronged by their bank and deserves better.

The tonal range across this portfolio — from OOH wit to long-form thought leadership — demonstrates versatility within a consistent brand identity. That range is intentional.

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