

Regulatory Compliance Overview: Purpose-Driven Enterprise

Third-Party Marketing Education Services for Financial Institution Members

1. Introduction

Purpose Driven Enterprise provides marketing education services to small business members of financial institutions. Our services are designed to empower business owners with knowledge of modern marketing strategies without offering financial advice or engaging in financial transactions.

This document outlines how our services align with regulatory requirements and mitigate compliance risks for financial institutions.

2. Scope of Services

A. Marketing Education (Online & In-Person Training)

We provide white-labeled marketing education on topics including:

- Understanding target audiences & customer journey
- Digital marketing strategies (social media, SEO, email marketing)
- Website management, content creation, and analytics
- Marketing tools (Canva, CapCut, HubSpot, Hootsuite, Adobe, AI, etc.)
- Ad strategy (Google Ads, social media advertising)
- Setting marketing budgets & measuring performance (KPIs)

Compliance Assurance:

- No financial product discussions (loans, credit options, investment strategies, or banking advice)
- No implied endorsements of any financial services
- All training content is subject to institution approval (3 months in advance)

B. White-Labeled Content Creation

We provide financial institutions with pre-approved, white-labeled marketing education materials, including:

- Training slide decks & workbooks
- Video tutorials & guides
- Social media content on marketing best practices

Compliance Assurance:

- Financial institutions control final distribution
- Institutions review & approve all content before use
- No personal financial advice or customer-specific recommendations

C. Private Social Media Group Support

Financial institutions may create private online communities (e.g., Facebook groups) for small business education. We provide:

- Content guidelines & discussion prompts
- Recommendations for moderating marketing-related questions

Compliance Assurance:

- Institutions maintain full control & administrative access to groups
 - We do not manage groups, approve posts, or moderate discussions
 - No engagement in financial conversations
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3. Data Privacy & Security Compliance

A. Customer Information Handling

- We do not collect, store, or share financial institution member data. Institutions manage all registrations & attendee data
- No collection of financial, personal, or account information
- Feedback questions are general & non-identifiable (e.g., “What do you struggle with in marketing?”)

B. Training Access & Record-Keeping

- Institutions control training access & distribution
- If recorded, institutions own and store all training sessions (we do not retain recordings)
- No collection of participant behavioral data

C. Platform Security

- All content is shared securely via institution-approved platforms (e.g., SharePoint)
 - No public access to educational materials to prevent compliance risks
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4. Compliance & Risk Mitigation Strategy

A. FFIEC & Third-Party Risk Management Compliance

- We ensure institutions retain full oversight and compliance control.
- Institutions approve all content 3 months in advance
- No unauthorized modifications to pre-approved materials
- Training focuses solely on marketing, avoiding any regulatory gray areas

B. CFPB, OCC, & FDIC Compliance Measures

- No direct customer solicitations, endorsements, or sales pitches
- No financial advice, loan recommendations, or discussions of banking services
- Institutions maintain full control of social media & community engagement

C. Contractual & Liability Protections

- To protect financial institutions from regulatory risks:
 - Institutions retain final compliance responsibility before using materials
 - We provide training content & services but do not interact with customer financial data
 - Institutions agree to compliance review before public use of materials
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5. Conclusion: Why Purpose Driven Enterprise is a Compliant & Low-Risk Partner

By providing white-labeled educational content and marketing training, Purpose Driven Enterprise offers a low-risk, compliant solution for financial institutions seeking to support their small business members. Our services are:

- Pre-approved & fully controlled by financial institutions
- 100% educational, with no financial or legal advisory content
- Structured to comply with FFIEC, CFPB, OCC, FDIC, and GLBA guidelines
- Secure, with no collection or handling of sensitive customer data

We look forward to partnering with your institution to provide high-quality marketing education for your small business members while ensuring full regulatory compliance.