



Inside the LAB

March 2026 . Issue 2 . Insights in Under 4 Minutes

The \$150 Price Tag on 23 Years of Loyalty

Loyalty isn't a protocol. It's your brand.

I've been an American Express member for 23 years. That's 276 straight months. Never missed a payment. Paid in full. On time. Every time.

Until last month.

I had just switched banks, and one autopay didn't carry over. Totally my fault. But also a totally human mistake. What happened next wasn't just frustrating. It was revealing.

I spent 43 minutes and 37 seconds on the phone with three levels of customer service. Everyone was polite. No one could help. "The system says we can't remove the late fee," they repeated like a script was stapled to their headset.

That late fee? \$150. That loyalty? 8,395 days. And none of it seemed to matter.

At that moment, I wasn't talking to a brand, I was talking to a system. And I realized: somewhere along the way, AMEX forgot what loyalty means. They let short-term policy override long-term value. That's not a customer experience problem, it's a marketing problem.

Because the brands that win? They bake loyalty into how they operate.

Nordstrom refunded snow tires they never sold because trust was greater than protocol.

Zappos, the online shoe company made headlines for their amazing customer service, once stayed on the phone for 10 hours with a customer because connection was more important than efficiency.

Costco has taken back TVs older than some of their employees because loyalty is built by removing friction.

These companies aren't running customer service. They're running brand strategy in disguise. When you empower your frontline to solve problems, not just read scripts, you're not just fixing a moment. You're creating a story worth sharing. You're making marketing without buying an ad.

Eventually, AMEX did waive the fee. But only after I got frustrated, escalated, and threatened to cancel. That's not brand loyalty, that's brand erosion.

Takeaways:

- **If your data says someone has been loyal for 276 months, trust it.**
- **Make your systems flexible. Make your people powerful.**
- **And remember: every service touchpoint is a brand impression.**

Great brands aren't built on points and perks. They're built on how they treat people when it's inconvenient.

THE PLAYBOOK

1. Negotiated Media > Algorithmic Media

In an era of rising ad costs, brands are finding that "strategically negotiated" placements (the Fab Four Labs specialty) are outperforming blind algorithmic spend.

- **Action:** Don't just "set it and forget it" on Meta or Google. Real-world negotiation still secures the best "attention" for your dollar.

2. When the Moment Matches the Message

During the Olympic hockey surge, feeds were filled with highlights, debates, and nostalgia. One of our Fab Four Labs Talent creators, **Olivia King** (@[OliviaKristinKing](#) on TikTok), saw the moment through a different lens.

A former goalie, she referenced her playing days while naturally integrating a USA Hockey jersey from Lowsport Gear ([lowsportgear.com](#)). It wasn't positioned as a promotion. It was part of who she is.

The post generated 100K+ views and a 14% engagement rate ([Link to video](#)).

What stood out to me wasn't just the numbers. It was the alignment. When identity and timing connect, audiences respond without feeling marketed to.

3. The 33-Millisecond Handshake

According to Dr. Abbie Marono (on the *Negotiations Ninja* podcast), it takes exactly **33 milliseconds** (0.033 seconds) for someone to decide if you are trustworthy.

The terrifying part? Once that judgment is made, the human brain stops looking for "correct" information and starts seeking out cues to justify that first impression.

- **Action:** You must enter the room appearing trustworthy before you open your mouth. A genuine smile triggers oxytocin in the other person's brain, calming their "fight or flight" response and fostering immediate safety. Avoid the "poker face," it signals that you're hiding something.

SAVE THE DATE!  APRIL 29

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Featuring: Allison O'Keefe
Senior Manager of Influencer
Marketing, Best Buy

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REGISTRATION OPENS SOON!

If this sparked ideas and you want more stories, from the Lab, hit reply and tell me one challenge you're wrestling with. The next issue might be built around your problem.

Bring your marketing into the LAB.



Fab Four Labs Marketing

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