



Defining the Rural Bank Brand

RURAL BANKS: RELIABLE PARTNERS OF LOCAL COMMUNITIES FOR GROWTH

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Branding

- ❖ A **brand** is a reason to choose.
- ❖ The identity of a product or service
- ❖ A **brand** is a promise

YOU CAN'T TRUST A BANK

that takes your money, but not your phone calls. We believe that service can't be automated. That's why we have an actual person on the other end of each of our phones. Hard to believe? Try us.

frostbank.com/switch

(877) 862-4900

A **good** brand

- ❖ Awareness
- ❖ Credibility
- ❖ Relevant

BRANDING



Good or Bad?

A bad brand

- ❖ Not memorable
- ❖ Not meaningful
- ❖ Hard to pronounce



Strong brands make a difference

- ❖ decrease acquisition costs since customers are more likely to repeatedly purchase a product/service that they have come to trust
- ❖ clients' decision to choose a firm and to stay with them over time
- ❖ people are naturally attracted to firms with strong brands, which translates to a better pool of talent applying for positions

**WHEN YOU
GROW CROPS
FOR A LIVING,
YOU KNOW
NOT TO TAKE
SHORTCUTS**

Country Banker At Rural Bank, we believe in doing whatever it takes to give you the best quality and value, which basically means that for us, cutting corners is not an option.



Challenges

- ❖ Brand management is a relatively new concept for the industry
- ❖ Brand relevance is difficult to maintain with so many client types
- ❖ The similarity of product offerings makes differentiation more difficult
- ❖ The client/ advisor relationship, often the key to the industry, is hard to control
- ❖ Industry trends have made brand positioning more complex



Trends

- ❖ drive-to-digital: new products and revenue build around mobile, web and social commerce, massive growth in online and mobile banking
- ❖ branch optimization: moving to a less-branch distribution model; cross-channel experiences
- ❖ simplifying engagement: eliminate steps, paperwork and processes that are complex



OLD NAME, LOGO & TAGLINE

ING  DIRECT
forward banking™



NEW NAME, LOGO & TAGLINE

Tangerine 
Forward Banking™

Rebranding?

When a bank changes its name, it needs more than a design solution. It needs a solution to build **credibility**.

Rebranding

- ❖ Rural communities are already technologically advanced
- ❖ They are proud of their traditions and values
- ❖ Differentiated brand identity

Targeting

- ❖ **Focus** is an essential ingredient to successful marketing plans for every financial institution.
- ❖ You can't be everything to everybody.



Discovery and Development

- ❖ Dedicate time and resources to examining your customer relationships and your trade area potential.
- ❖ Examine your organization from three perspectives:
 - ❖ 1) Staff skills and expertise
 - ❖ 2) Products and service delivery
 - ❖ 3) Customer relationships

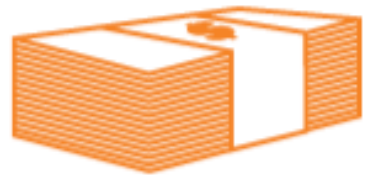


Communication and Strategic Initiatives

- ❖ Banking is a service-based industry. This places a premium on effective internal and external communications.
- ❖ Emerging opportunities will not be coming from new “breakout trends” in banking. They will be nurtured from your understanding of your trade area and an intimate knowledge of your customers’ needs for products, information and financial expertise

Other (re)branding considerations

- ❖ use other terms (community bank)
- ❖ differentiate
- ❖ not just a cosmetic change



ING DIRECT
forward banking™



Tangerine
Forward Banking™

(CANADA)



Tangerine
Forward Banking





The only thing changing is our name.
Everything else is just getting better.

Tangerine 
Forward Banking™





It's that simple.



Tangerine
Forward Banking

Back-to-school can't come soon enough! **Check back on September 1st** to see what we have in store.

Stay tuned.

It's that simple.



Choose one:

- A) Regular interest**
- B) Double interest**

Kick start your 2015 tax-free savings. Earn double your interest until December 31. Earn tax-free interest starting January 2015.

Log in to start saving.

It's that simple.

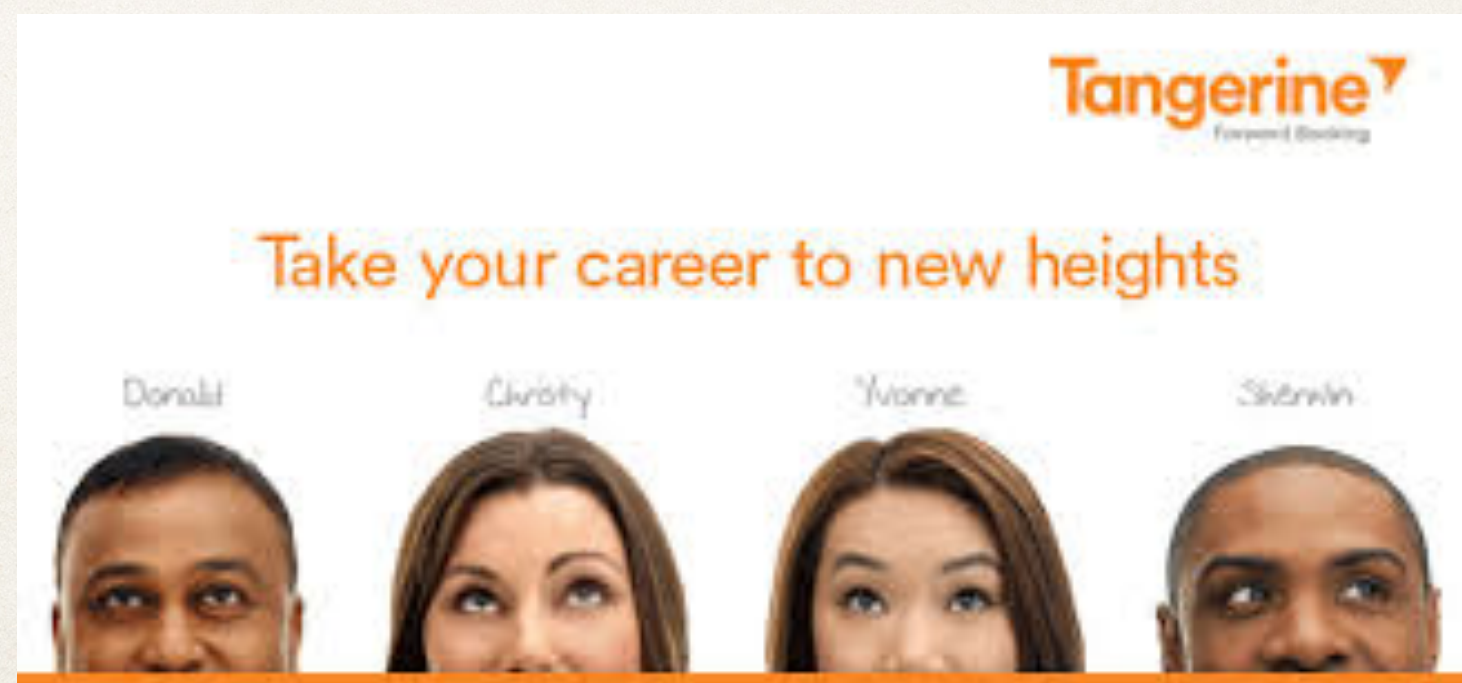
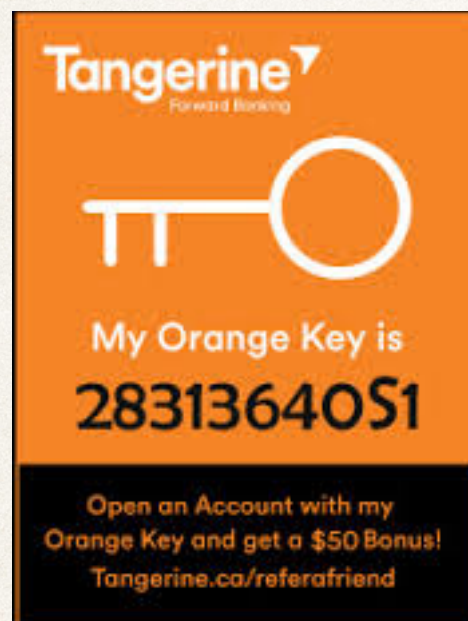


Great rates, no unfair fees and award-winning customer service.

Earn 2.50% interest and up to \$150.

It's that simple.







**Love
Me
Do.**

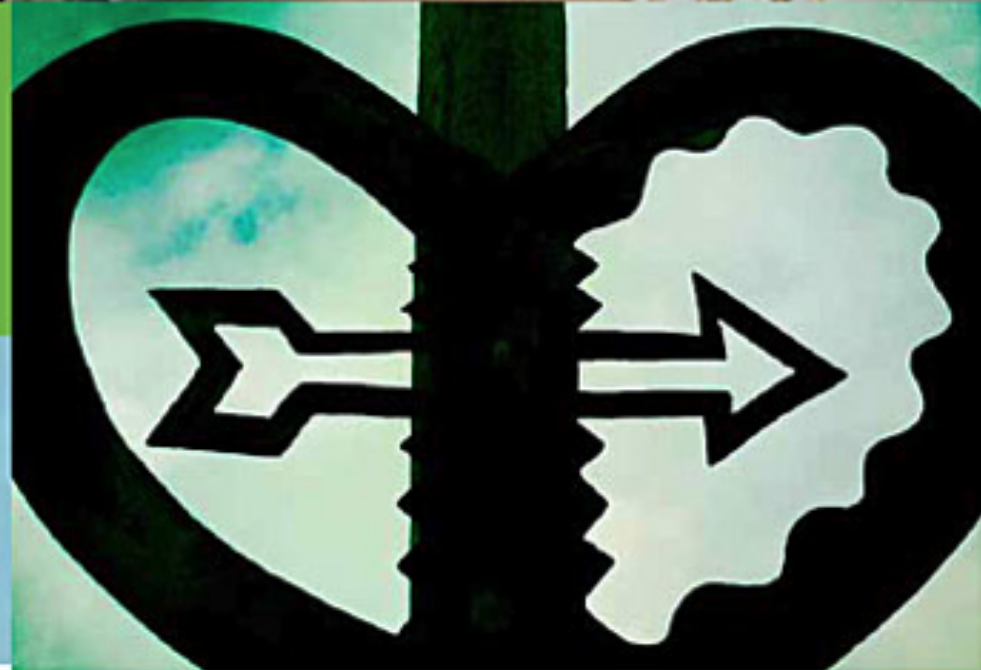
Aroha
Nui.



**Kiwi
bank.**



Loving the
Kiwibank
brand and still
respecting it in
the morning.



— Personal customers —



















Love.
Actually.

1
Be
Yourself.





WHEN YOU GROW UP IN TEXAS,

FINANCIAL ADVICE
SOUNDS COMFORTING
IN A
TEXAS DRAWL.

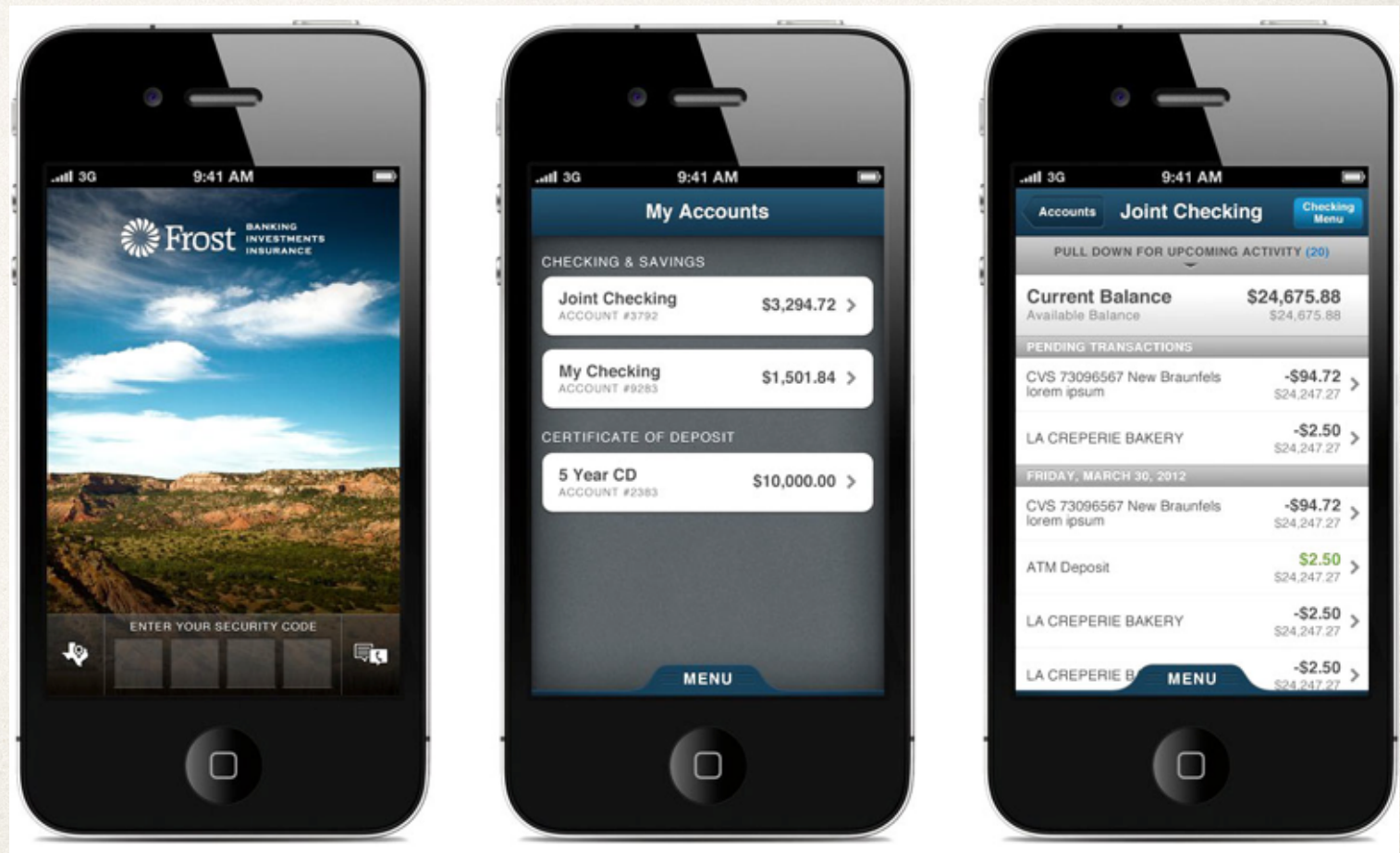
Strong® and Strong are the reasons why the Unfathomable is the Unfathomable. It's the reason why you should come to Frost with your wealth management needs. We have an answer and your business, retirement. That's what we represent as much as our company. Bank with us and watch your money grow. Bank lending at <http://www.frostbank.com>.

 Frost BANK WITH TEXAS

BANK
WITH PEOPLE
YOU'D HAVE
A BEER WITH.

We maintain banking's perfect reputation. Each meeting opens with a handshake as a reminder of our shared goal: the most long and profitable relationship. And every handshake your bank is frozen and your bank is Frost Bank. Bank lending at <http://www.frostbank.com>.

 Frost BANK WITH TEXAS



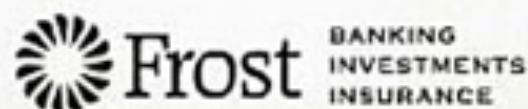




WE WANT ALL YOUR MONEY

to stay safe. Grow over time.
And be managed with prudence.

[SWITCH TO FROST](#)

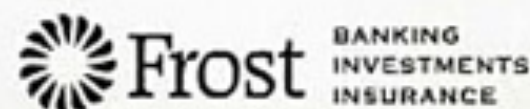


MEMBER FDIC

IT'S ALL ABOUT THE BENJAMINS

and the Jessicas. And the Victors,
Michelles and Davids.

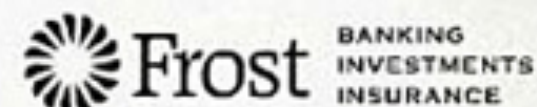
[SWITCH TO FROST](#)



MEMBER FDIC

YOU CAN'T TRUST A BANK

that takes your money, but not your phone calls.

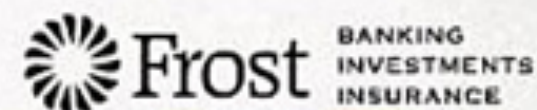


[SWITCH TO FROST](#)

MEMBER FDIC

WE'LL TAKE YOUR LIFE SAVINGS

and invest them in your future. Not ours.

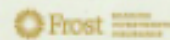


[SWITCH TO FROST](#)

MEMBER FDIC

WE'D LIKE TO TALK ABOUT YOUR
RETIREMENT.
— & —
WE'D LIKE TO START BY
LISTENING.

TELL ONE OF OUR RETIREMENT SPECIALISTS
ABOUT YOUR RETIREMENT GOALS.



Retirement products are offered through Frost Bank Wealth Services, Inc., Member FDIC and SIPC and
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INTRODUCING
— our —
STRAIGHTFORWARD
BUSINESS
CHECKING ACCOUNT

FINALLY, AN EASY BUSINESS DECISION.



MEMBER FDIC



NEW BRANCH



Frost GIFT CARD

TO: _____

FROM: _____

- ☐ YOUR FAVORITE RELATIVE ☐ YOUR BFF
☐ THE TOOTH FAIRY ☐ YOU-KNOW-WHO

CONGRATS
FOR BEING:

- ☐ BORN
☐ MY FRIEND
☐ NICE
☐ GOOD-LOOKING
☐ OVER-ACHIEVING
☐ BRILLIANT

HAPPY:

- ☐ JUST BECAUSE
☐ BIRTHDAY
☐ GROUND HOG DAY
☐ YOU-KNOW-WHAT
☐ HOLIDAYS

PURCHASE
SUGGESTIONS:

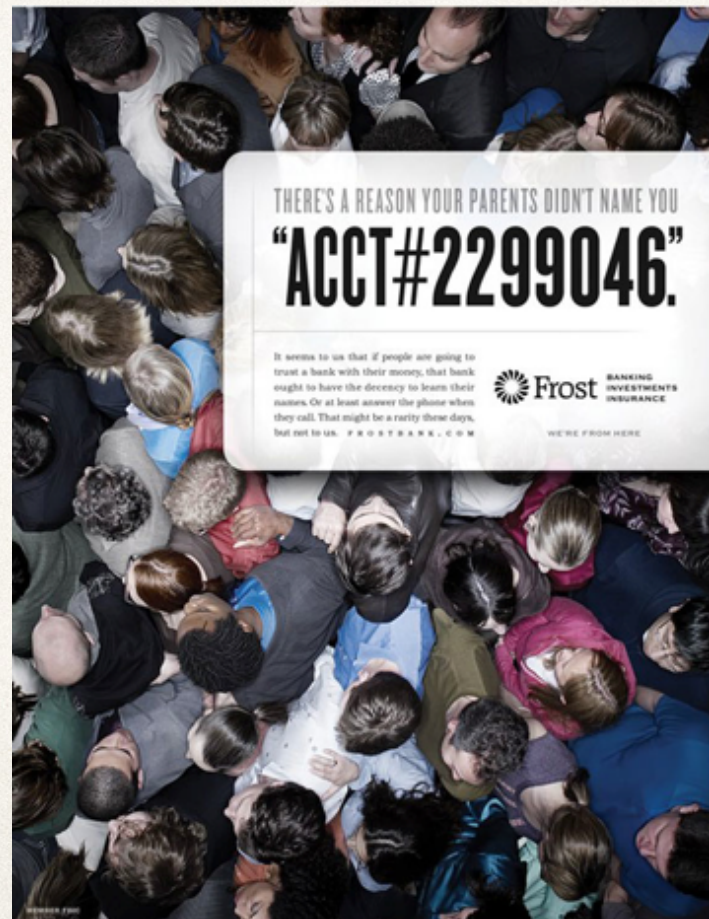
- ☐ TUTU
☐ FLOATIES
☐ TIGER FOOD
☐ HAIR PRODUCTS
☐ COCKATIEL
☐ AN ACCORDION
☐ SOMETHING
SPARKLY
☐ HOT STONE
MASSAGE
☐ CHEESE
☐ NEW CAR
☐ JET FUEL
☐ MOO COW

HOW MUCH I LIKE YOU: 1 2 3



Frost GIFT CARD
GUIDE







We speak 501(c)3s.
And we can translate.

We like helping people. It's the reason we opened our doors in 1868 and the motivation for our work today. We believe in people. We're not afraid to get our hands dirty. We find a way. Sound familiar?

Maybe it's this and govern approach. TI will be with important fi tailored solu

We're proud yours because important th

Basic Services
In addition to traditional checking and savings accounts, we offer Certificates of Deposit, money market accounts, taxable and tax-exempt leasing, treasury management and more. And since our accounts and services work seamlessly together, it's easier and safer to manage all your funds in one place.

Tax-Exempt Financing Solutions
Loans and letters provided to non-profit or governmental entities often qualify for tax-exempt financing, which means our clients pay lower interest rates.

Treasury Management
Improve cash flow, maximize investments, lower costs and better control your organization's funds with our treasury

Leasing
Leasing is a sensible and flexible alternative to conventional financing. And as one of the top size leasing companies in the country, Frost offers a wide range of financing options for everything from vehicles to medical equipment.

Financial Management
Our investment specialists can help manage and grow your organization's money with services including financial planning, brokerage services* and real estate management. We also offer you and your coworkers assistance with retirement, estate planning, trust services, wealth management and custody services.

Capital Markets
Every institution's fixed-income portfolio is unique. Which means every investment strategy should be just as unique. Our Capital Markets specialists offer future-thinking mind-sets and mark know-how that will help protect and grow your fixed-income investments.

Municipal Bond Underwriting
We take the time to determine the structure for your bond issue, smoothly underwriting at market rates and actively underwriting both new and competitively bid Texas bonds.

Securities Lending
We provide a safe way to enhance investment earnings by lending your stock and bond holdings to approved borrowers. This allows you to earn additional income while maintaining exclusive and effective control of your portfolio holdings.

Consultative Services
We're here to help in any way we can. In addition to answering any questions you may have about your depositary contracts, our Public Finance experts serve as consultants so you can put together Requests for Proposal specifically tailored to your needs.

OUR REFERENCES

The best way to learn about the Frost approach to Public Finance is from a few of the people we've worked with over the years. Please feel free to ask them about our service record.

Angie
• Liberty Christian School

Austin
• St. Edward's University
• St. Mary's Manor

Frisco
• Stonebriar Community Church

Houston
• Champion Forest Baptist Church
• The Foundation for the Council on Alcohol and Drug Abuse Houston, Inc.

PERSONAL INSURANCE

PERSONAL FINANCIAL

BUSINESS FINANCIAL SOLUTIONS

“ Your brand
is the single
most important
investment
you can make
in your business. ”

~ Steve Forbes



<http://www.youtube.com/watch?v=iY2qFo-QHYQ>