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FOCUS

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The brand stands alone

Who will be the last brand standing in your community? Will it be your bank?

As familiar brands like WAMU, Merrill Lynch and Bear Stearns fade away, only the strongest will survive. And that means you.

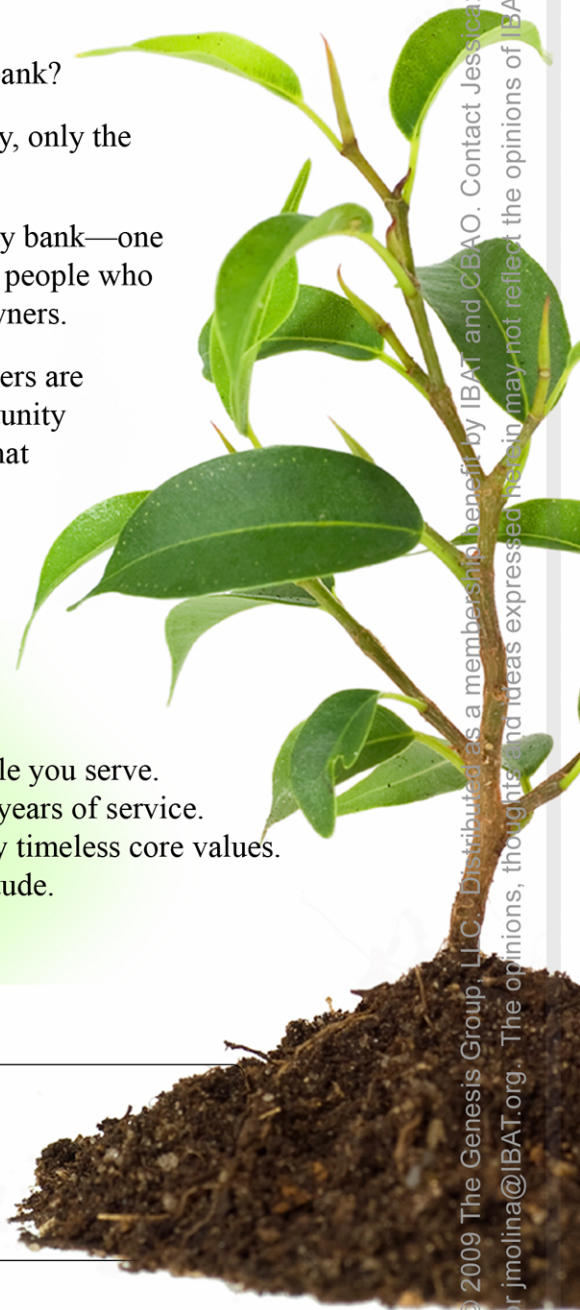
The best brand you have is your brand as a strong independent, community bank—one that adheres to a tried-and-true business model of gathering deposits from people who live in your community and making loans to local businesses and homeowners.

That's why the time to grow your brand is now—this year—while customers are seeking stability and security. As more troubled banks emerge, the opportunity is ripe to use your brand to grow more powerful, to show that you reap what you sow.

Give your brand an opportunity to stand out! Yours is a bank that can actually fulfill your brand promise. Here are some brand talking points:

- Community banks focus on the needs of local families and businesses.
- Community banks have always been common-sense lenders, not involved in subprime lending.
- Community bankers make decisions locally where you know the people you serve.
- Community banks are the heart of the community with 50, 75, or 100 years of service.
- Community banks are managed by a local board of directors guided by timeless core values.
- Community banks have a culture of personal service and a can-do attitude.
- Community banks have strong earnings and are well capitalized.

Don't delay—start growing your brand today.
For help in communicating your brand, call
800-725-3800—the bank marketing specialists at



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