



IT'S TIME TO GET STICKY WITH VISITING SURFERS

While online banking usage is currently the fastest growing Internet activity, many banks miss a great opportunity to market their products and services. Don't let this valuable resource—your bank's Web site—go to waste.

As Internet users gain more experience online, they are more likely to make bank purchasing decisions online. And, as banks become more aggressive in offering online banking services, traffic naturally increases on your bank's Web site.

How can you get surfers to stick around your site? Since studies have found that online banking customers are more profitable, make fewer customer service calls, and are less likely to switch banks, take advantage of this growing audience of current customers and entice prospects surfers to stick around by turning your Web site into a *selling site*.

Here's how:

Freshen your design: Update the look of your Web site, add some excitement! If you don't remember the last time you refreshed the overall look of your home page, it's been too long. Update your design with new images and promotional information.

Focus on attracting new business with an appealing special offer: Make it an offer that is too good to pass up such as a promotional CD or money market rate, free order of business checks, special mortgage programs, etc.

Increase your Website's "stickiness": Are visitors being engaged when they click through your site? Provide activities and information that will make new and frequent visitors stick around. News articles, customer chats, scrolling headlines, printable coupons, software downloads and more. Encourage surfers to spend time on your site and see what you have to offer.

Check the ease of site navigation: Is it easy to use your bank's Web site? Try it surfing your site through the visitor's eyes to see what they experience. If you were looking for a home loan, could you find it?

Collect information from Web traffic: Ask your Web adviser how your site can capture data from online behavior. Rank the most popular pages and paths within your site. Then measure the time spent on each page by comparing entering and exit time. Use most frequently visited pages for your best marketing opportunities.

Need a place to start? See what your fellow community bankers and major bank competitors are doing by clicking on their Web sites at www.FDIC.gov. Happy surfing!