

Internet Banking GROWTH STRATEGIES

June 2009
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A 16-page magazine is helping this Oregon credit union promote its staff and products

■ Published in both print and electronic editions

Rivermark Community Credit Union (\$420 million, Beaverton, Oregon) is now publishing an attractive 16-page magazine for members and prospects.

Rivermark Magazine, which is available in print and online, includes both local and national articles.

To create it, Rivermark partnered with Market and Sales Logic (MSL), www.marketandsaleslogic.com, which is located in Redondo Beach, California.

www.rivermarkcu.org

It’s a venture the credit union has been considering for some time.

Cheryl McCarthy, Product Marketing Manager, explains that while the CU also produces a monthly newsletter, it had been interested in doing a magazine for a few years.

“Our monthly newsletters are short and are used for announcements and product specials,” says McCarthy.

“The magazine gives us a venue to connect with both our consumer and business members on a deeper level,” she says.

“It also gives us a forum for discussing timely financial topics in a more in-depth way.”

Articles will share member stories

The credit union’s

(See *New Magazine...*[page 2](#))

Cover Of Rivermark Magazine



Source: Rivermark Community Credit Union (Beaverton, OR)

CREDIT UNION NEWSLETTERS

New Magazine...

(Continued from page 1)

The outer pages of the magazine are reserved for local content. Rivermark plans to use these pages to share member stories that its staff learns about while helping to meet member financial needs.

"I believe sharing these stories helps to bring our products to life," says David Noble, VP/Marketing.

McCarthy adds that in each issue the credit union will typically publish one member profile, one business profile and a giving back to the community article.

The interior pages of the magazine

includes material acquired by MSL, including syndicated articles and national advertising.

The first issue, for example, contains articles from The Motley Fool and financial expert Jean Chatzky, plus advertisements from companies like Overstock.com.

"The national ads are included in our MSL contract and we have the option to purchase that space," says McCarthy.

"We like the idea of syndicated columnists and national ads because we feel it elevates the publication in consumers' eyes."

Plans to sell ad space

McCarthy adds that the credit union does plan to sell some ad space as

a way to partner with its business members.

Rivermark utilizes the magazine's back cover ad and business reply insert to promote its own products. For example, the back cover of the first issue featured an ad on Rewards Checking ATM Fee Refunds.

MSL has a team of writers who interview subjects the credit union selects, says McCarthy.

"We edit as needed or have the option to write articles ourselves," she adds.

"While we had MSL write articles for our first issue, I anticipate that we will also periodically write some articles for future issues."

(Story continued on the following page)

Pages of the CU's New Print And Electronic Magazine

As explained in the story above, Rivermark Community Credit Union (Beaverton, Oregon) recently introduced a new print and online magazine. Below are two pages from the first issue. The page at left is a message from the CU's President/CEO, and the page at right is an article spotlighting a CU member and local entrepreneur.

president's message



TRUST.

The fundamental reason we are strong is because of our cooperative ownership. You're an owner, as is every member of Rivermark. Our focus has been and continues to be on YOU — not Wall Street.

So rest assured, you can trust Rivermark. You've made the right decision to be a member. Revenue earned here goes directly toward better rates and service, and into hiring trained experts and advocates for you and your money. Our bottom line is your bottom line — no more, and no less.

Sincerely,

 Scott Burgess
 President/CEO

Now's a great time to share the credit union difference with friends, family and co-workers. Wouldn't they benefit from the same peace of mind you enjoy? When you've finished reading, give them your copy of Rivermark Magazine. They'll be glad you did.

2 WINTER 09




Source: Rivermark Community Credit Union (Beaverton, OR)

business spotlight

Taking the Pressure Off



What do you enjoy most about your work?
 I've been able to help many people reduce or eliminate their pain through acupuncture. Many of them have had pain for years, and my work helps them to get off pain medications, avoid surgery and regain physical activity. From migraines to foot pain, acupuncture helps return a body in ill health to a state of health.

How long have you been a member of Rivermark?
 Three years. I've been a long-time credit union member, though. I've always been attracted to the credit-union way of banking.

What are some of the challenges your business faces and how has Rivermark helped?
 Our clinic was in a space that was too small to allow our practice to grow. We found a nice building that will allow our business to grow for many years. However, commercial space availability is fairly tight in Newberg. I was actively looking for more than two years to buy a building. When our current space became available, Rivermark worked with me to provide a loan to buy the building.

What was it like working with Rivermark?
 I really appreciate the warmth and friendliness the Rivermark employees have, particularly the ones I've come to know at the Newberg branch.

What did you do before opening your Riverspirit Wellness Center?
 I've had a few different careers in my life. I got my PhD in molecular biology at the University of Wisconsin at Madison and went on to do scientific research. I taught at a community college, worked as a project manager and then just decided I wanted to do something different and opened Riverspirit.

How did you get into acupuncture?
 I've always been interested in Oriental medicine and learned more about acupuncture while living in Portland.

For more information about Riverspirit Wellness Center, call (503) 538-5128.

CREDIT UNION NEWSLETTERS

MSL provides a photographer for the credit union articles. However, Rivermark hired a local studio to take the cover photo. This first issue's cover, which is shown on page 1, featured the CU's Human Resources Manager, Teri Zahn, who has worked for the credit union for 35 years.

"Teri is also appearing on billboards across the Portland Metro Area advertising our New Member Savings product that offers 4.50% APY," says McCarthy.

McCarthy notes the cover of the credit union's next issue will feature

one of its business members who created a line of handbags.

Later in the year, the credit union plans to highlight its Newberg, Oregon branch after they complete a major remodeling project.

25,000 print copies to area households

To draw attention to the magazine, the credit union has featured it on its home page and in its e-statement notices. In addition, its Business Development team sent a link to the online version of the magazine to its

contacts.

So far, the Rivermark Magazine has been well received from members, says McCarthy.

"Feedback has been very positive. We have not tracked readership of the online version but we mailed the hard copy to 25,000 households."

Source: Cheryl McCarthy, Product Marketing Manager; David Noble, VP/Marketing; Rivermark Community Credit Union, Beaverton, OR; phone (503)626-6600; e-mail dnoble@rivermarkcu.org; cmccarthy@rivermarkcu.org.

WHAT IS A ZMAG?

As explained in the story above, Rivermark Community Credit Union (\$420 million, Beaverton, Oregon) offers an interactive and user-friendly online version of its new Rivermark Magazine.

Market and Sales Logic, the CU's partner for the magazine, works with the company Zmags, www.zmags.com, for the magazine's online version.

Cheryl McCarthy, Product Marketing Manager, says the Rivermark Magazine's online presence has been key in promoting the magazine and is a great tool to easily deliver messages to its target market.

"The ease of forwarding a link gives it the potential to become viral if the content is engaging and hits the mark," says McCarthy.

She notes that the credit union hopes to explore new ways to promote the online version.

"I also think that the paper version is here to stay, although, clearly the greatest potential for increasing readership resides online," she says.

Here are Questions and Answers with Michael Conord, Account Manager for Zmags Corp. (Boston, Massachusetts):

1) Please briefly describe your Zmags product. What are its advantages over a regular PDF version?

Zmags is a flash-based software platform that converts PDF files into dynamic, interactive, page-turning solutions such as digital magazines, brochures, catalogs, collateral, etc. Anything from a magazine to an annual report to a newsletter can be converted into a Zmag.

The primary advantages of a Zmag over a PDF are the ability to add interactive, rich media content, the

ability to do key word searches, and the ability to track your readers' behavior with the advanced analytics package we offer.

2) Can clients track the readership? If so, what statistics are they frequently looking at?

Statistics that our clients frequently analyze are the number of readers that read the publication, the time spent looking at each Zmag, time spent on each page, the geography of their readers, links clicked on, and areas zoomed in on.

3) How long does it take to create an online version from a print version and how easy is it for users?

On average, a Zmag takes 30 minutes to complete. Our system was designed to be extremely user friendly for even the most inexperienced publishers and requires no prior graphic design or web design experience.

All of our new clients are provided with a one-on-one training webinar with one of our experienced trainers. The training webinar walks you through all of the steps for creating a Zmag. We also have a customer support team that is available 18 hours per day via live chat, phone, and e-mail.

4) How is your service priced?

Our service is priced per publication or per issue. For every Zmag that you want to create, you need to purchase one license. The price per licenses varies and is dependent upon several factors, such as license quantity and functionality requirements.

Source: Michael Conord, Account Manager, Zmags Corp., 320 Congress St. 3/F, Boston, MA 02210, Phone (617)963-8014, e-mail: mco@zmags.com

E-SERVICE SIGNUPS

This online gift card incentive is quickly attracting new home banking and bill pay users

■ 100 new sign-ups the first week

A \$25 Target® GiftCard™ has helped Tower Federal Credit Union (\$1.8 billion, Laurel, Maryland) sign up new Home Banking and Bill Payment users.

www.towerfcu.org

In order to qualify for the GiftCard, members were asked to sign up for Bill Payment between May 1 and May 31 and then pay at least two bills by the end of May.

New sign-ups off to a fast start

The promotion got off to a fast start—with 100 members signing up the first week, according to Christine Bouma, eServices Product Planner. “That’s compared to our average of 250 per month.”

Patricia Wagaman, Manager/Advertising & Public Relations explains that incentives are part of the credit union’s marketing strategy for its e-service products.

“We’ve determined that incentives do indeed work if they’re to the right target audience,” says Wagaman.

“And as more and more members are on our Web site, they not only become Home Banking users and start enjoying the benefits of that product, but they also go deeper into e-services with Bill Payment and eStatements.

“Research has shown that when you capture products or have members using your e-service products, the longer they will continue to be your members and go well

beyond e-services, with checking accounts, savings accounts and then moving more into your loan products.”

The credit union is promoting the \$25 Target GiftCard to prospective Bill Payment users who already use Home Banking.

For instance, the credit union is spotlighting this particular offer with brightly colored banners inside its online Home Banking pages.

Online ads are targeted to specific members

These banners highlight different products and services that members do not already have with Tower, says Bouma.

For instance, if a member has Bill Payment but doesn’t have eStatements, then the member might see an eStatement ad while doing a transaction.

The credit union has also found a high correlation between Bill Payment users and debit cards.

“It’s really nice to tie it all together, and the Bill Payment users tend to use more products and services so that’s why we continually promote our e-services,” says Bouma.

The credit union is also including the \$25 Target GiftCard offer through its featured promotions of the month, which are included in rotating banners on its home page.

Other ways the credit union is drawing attention to the offer is through e-mails sent out at the beginning of the month, in its member newsletter, and with posters in its branches.

This isn’t the first time the credit union has offered the \$25 Target GiftCard incentive to promote its online Home Banking and Bill Payment.

Last year, for instance, the credit union offered the incentive for a similar, but less widespread, Bill Payment promotion.

The credit union marketed last year’s promotion through a direct mail

(Story continued on the following page)

Poster For Bill Payment Promotion

Get \$25 to shop at Target® with FREE Bill Payment

Sign up for Tower's online Bill Payment. Pay at least two bills from May 1 to 31. Receive a \$25 gift card!

- Receive, view, pay bills online from one convenient site at towerfcu.org.
- Make payments to anyone, anywhere—safely, securely.
- **FREE** when you pay at least 3 bills each month.

Tower Federal Credit Union

NCUA

Source: Tower Federal Credit Union (Laurel, MD)

E-SERVICE SIGN UPS

piece sent out to online Home Banking users and, to be eligible, members had to pay at least three bills online during the month-long promotional period.

The credit union lowered the requirement to two bills for this year's promotion so that if a member or prospect signs up for Bill Payment at the end of May, they still have time to pay their two bills.

"We wanted to make sure that members have enough time to get those two bills paid and three made it

a little tougher to do that," says Bouma

Those who signed up for Bill Payment as a result of the last year's direct mail piece paid 4.78 bills on average, says Bouma.

"The success of that promotion gave us ideas for this year, and we thought of rolling it out and promoting it to all of our members, and even if they're not signed up for Home Banking, they can certainly apply for it first and then sign up for Bill Payment," says Bouma.

In-branch demonstrations

The credit union is also offering the \$25 Target GiftCard incentive during in-branch demonstrations of online Home Banking and Bill Payment.

At these demos, which rotate to different branches throughout each month, those who sign up for Bill Payment in the branch receive the \$25 Target GiftCard.

"We've gotten such great member feedback from the branch demos where we offered this incentive," says Bouma.

The credit union has offered other incentives to increase its e-services, including a deposit of \$10 into members' accounts, an electronic photo key chain, and a gift card to other places. However, people have shown a preference toward the \$25 Target GiftCard.

"We've tried experimenting with different incentives to see what members respond to and the \$25 Target GiftCard just seems like the right amount," says Bouma.

"It's very universal, it's a great incentive, and we have members that come back looking for it and asking about it."

Bouma notes that the true test of the Bill Payment promotion will be whether the new sign ups will pay the minimum of at least two bills during the promotional period in order to qualify for the gift card.

"We're trying to get that usage established right away because we find that if we can capture the Bill Payment users once they sign up and start setting up their bills, then they are more likely to continue that behavior and pay additional bills," says Bouma.

"We're hoping that this promotion will turn out to be just as successful as our direct mail piece—if not more successful."

Source: Patricia Wagaman, Manager/Advertising & Public Relations; Christine Bouma, eServices Product Planner, Tower Federal Credit Union, Laurel, MD; phone (800)787-8328; e-mail prwagaman@towerfcu.org.

Newsletter Ad For Bill Payment Promotion

Words on the Web

Get a \$25 Target Gift Card

Pay bills the safe and easy way with online Bill Payment and receive a \$25 gift card to spend on Target purchases.

To receive your gift card, simply sign up for Bill Payment at towerfcu.org and pay at least two bills between May 1 and May 31. Visit towerfcu.org for details.

Online Bill Payment gives you a way to schedule all your bills in minutes—at one site, with one password. There's no limit on the number of bills you can pay. Bill Payment is FREE when you make three or more payments each month.

Bill Payment can help you customize the way you pay your bills.

- Schedule one-time or recurring payments.
- Set up bill reminders to help you track when bills are due.
- Receive alerts when electronic bills arrive.
- Review pending payments with the option to cancel.
- View and download your bill history.

Sign up for Bill Payment today. Visit towerfcu.org, login to Home Banking and go to Payment Manager.

Online calculators help you save

Would you like to know how much you'll need to contribute to your IRA each month? Are you wondering how much your next family vacation will cost? Find out quickly and easily with Tower's online financial calculators by visiting Money Sense at towerfcu.org. You'll also find financial two four five zero two five articles to help you save for college, a honeymoon, retirement or other life events that come your way.

Beware of credit report fees

Some credit-reporting Web sites claim to be free but can wind up costing you money. When you visit a site, such as freecreditreport.com, you may be required to provide your name, address and credit card number to get a credit report and score along with enrollment in a free trial of a credit monitoring service. Your credit card is automatically charged a monthly \$14.95 fee after the trial period ends.

By law, you're entitled to one free online credit report every year from each of the three credit reporting agencies. The only authorized Web site to get free credit reports is annualcreditreport.com.

TIP: Stagger your three free annual credit reports by getting one every few months from a different agency. This keeps you current on all your credit history and allows you to compare the reports. Your credit score, which helps lenders determine your credit worthiness, is not included in the free online credit reports, but is available for a small fee.

For additional services and resources to help manage and protect your credit, visit towerfcu.org and go to Money Sense.

TowerLine online all the time

Learn about Tower's products and services, low-rate loans and the convenience of online services in Home Banking. Keep updated on the latest ID theft and Internet scams. Plus, details on how to enter the SUPER SAVERS SWEEPSTAKES.

Missed last month's newsletter? The last three issues of TowerLine are always online to review at your convenience. Also available at towerfcu.org is the 2008 Annual Report with details about Tower's growth and performance last year.



towerfcu.org



Source: Tower Federal Credit Union (Laurel, MD)

E-STATEMENTS

Quarterly drawings increase e-statement sign-ups during this “Go Green – Win Green” promotion

■ Bank also makes \$2 environmental donations

Quarterly cash prize drawings and charitable donations are helping Century Bank (\$903 million, Sarasota, Florida) boost its e-statement enrollments.

www.centurybankfl.com

During the bank’s “Go Green - Win Green” promotion, which kicked off April 20 and runs until the end of the year, customers who sign up for e-statements through their online

banking account will be automatically entered into quarterly drawings for the chance to win \$250.

In addition to the quarterly drawings, the bank is also making a \$2 donation to the League of Environmental Educators in Florida, for each account that makes the switch to e-statements.

A winning situation all around

Elisa Graber, VP/Marketing, explains that the e-statement promotion serves multiple purposes.

“We think it’s a wonderful way to help the bank, the environment, and customers. It’s a winning situation all around,” she says.

After the first few weeks of the promotion, 150 customers have already switched to e-statements, according to Graber.

The bank is marketing its “Go Green - Win Green.” promotion with flyers as well as a banner ad on its home page.

The banner ad shows an image of hands cradling a globe. Above the hands it says, “Go Green. Win Green.” and below it says, “Make the switch to e-statements and we all win.”

This same image is also featured on buttons that employees are wearing. The art for the employee buttons is shown on the following page.

(Story continued on the following page)

Two Pages From Bank’s Employee Newsletter

Monday Morning Rise & Shine
CENTURY BANK
May 11, 2009

Branches Compete For Best “Go Green” Decor

*“You must be the change you wish to see in the world.”
Mahatma Gandhi*

It’s been a few weeks since we launched our “Go Green – Win Green” e-statement promotion and the contest is now in full swing. More than 100 accounts have made the eco-friendly switch from paper statements to e-statements! Century Bank saves approximately \$1.50 per account, per month every time someone makes the switch, so it’s easy to see how the savings to the bank quickly adds up.

In an effort to promote the switch to e-statements in the branches, we had “Go Green – Win Green” decorating contest in the branches last Friday. Each branch was challenged to create decorations that would bring this important message home to our customers. We quickly found out just how incredibly creative our branches can be! *While the competition was fierce, the winner was: GULF GATE!*

Congrats to our Gulf Gate Winners: (L-R) Poppy Mahken, Barbara Cavanna, Josh Levy, Christine McCoy & Branch Manager Linda Stewart.

John P. O’Neill “bucks”

Treats attached to promotion.

Gulf Gate Lobby Display

Southwood used Ben Franklin in their decoration as well! L-R: Barbara Bane-Stafford, Tina Hughes, Patti Jones and Richard Rowk. Ruth Rader was at lunch when photo was taken.

An Honorable Mention goes to Tuttle Bee, for a job well done! L-R: Jules Simon, Christin Commons, Rhonda Watson, Jarrett Curtis and Corey Kleppinger.

Fountain Court featured a colorful educational display. L-R: Jenny Khouri, Malley Opeka, Joyce Smith, Louise Richards & Darlene Sarmiento.

Cheryl Murphy and Tom Moudy used the pots in the Bay Village office to their advantage.

Venice has been doing a fantastic job of talking up the “Go Green” promotion. L-R: Diana Remillard, Audrey Riggs, Sue Burke, Marjorie Dellecker and Kelly Lewis

Source: Century Bank (Sarasota, FL)

E-STATEMENTS

Graber says one challenge of the “Go Green - Win Green” promotion will be keeping it fresh throughout the year.

“We’re going to have to continue thinking of ways to keep it engaging for customers,” she says.

She notes that it’s been interesting to see how people have reacted to being asked to make the switch to e-statements.

“Some are really open to it and love the idea of contributing to green efforts, but others are a bit scared of the technology and the possibility of statements being somehow lost,” she says.

“Sometimes there’s convincing that has to be done to get them to realize that e-statements are secure and it’s a great way for them to help the environment.”

You can’t sell it if you don’t try it

Graber says the bank’s employees are very involved in the “Go Green - Win Green” promotion.

For instance, prior to the promotion,

bank employees were encouraged to switch to e-statements.

“You can’t sell it if you don’t try it,” says Graber.

Going into the promotion, 75 bank employees had already made the switch to e-statements, and after the first few weeks of the promotion, an additional 21 employees switched.

“We think it’s a wonderful way to help the bank, the environment, and customers. It’s a winning situation all around.”

The bank also recently held a branch-decorating contest in an effort to build employee enthusiasm for the promotion.

“Our branches decorated for this promotion and really did a fantastic job,” says Graber.

For example, the winning branch created a lobby display that included environmental tips and gave away bags of popcorn with e-statement flyers attached.

Photos of each branch’s decorations, plus the announcement of the winner and runner-up, were published in the bank’s weekly employee newsletter called “Monday Morning Rise & Shine,” which Graber puts together.

Source: *Elisa Graber, VP/Marketing, Century Bank, Sarasota, FL; phone (941)366-1050; e-mail egraber@centurybankfl.com.*

Editor’s Note: If you’ve found a successful way to increase e-statement sign-ups, we’d like to hear from you. Just drop us a line at info@siefer.com

ONLINE CUSTOMER SERVICE

How would you rate your online customer service?

Do you believe the online service you provide is equal to the service you provide people face-to-face or over the phone?

For example, assume someone calls your secretary and asks to speak to a mortgage loan officer. Chances are good this call will get transferred to one of your lenders within a few seconds. And if your officer isn’t available, a recorded or written message will assure a quick call back.

Responding to Web site e-mail

But what happens if this same request is made through your Web site? Will the customer or prospect receive the same quick service? And how will you know if he or she doesn’t?

The reality is that online requests are often submitted via e-mail contact forms on your Web site, and at many institutions, these forms are only processed once a day—and sometimes even less often than that!

Can you imagine taking this long to respond to someone in your lobby? Of course not!

The only effective way to improve your online customer service is to develop response time guidelines and then continually monitor them.

For example, some institutions have a 5-minute response rule for any mortgage loan inquiry, no matter how it is made.

These institutions know that an e-mail inquiry is often the first real gauge of customer service—and they want this experience to be a positive one.

Design for Employee Buttons



Source: Century Bank (Sarasota, FL)

ONLINE ACCOUNTS

This Illinois bank offers customers an entire suite of eAccounts

■ A \$25 incentive attracts online customers

Alpine Bank (\$932 million, Rockford, IL) recently introduced an entire line of eAccounts and used an online \$25 promotion to encourage customers and prospects to apply.

www.bankalpine.com

The bank currently offers four eAccounts, including eChecking, eSavings, eMoney Market, and eCD.

An easy way to switch

The minimum opening deposit is \$100 for the eChecking and eSavings accounts and \$1,000 for the eMoney Market and eCD accounts.

The eChecking, eSavings and eMoney Market accounts come with free electronic services, including online banking, eStatements and mobile banking.

The eChecking account also includes free online bill pay and free online check images.

Lesly Couper, VP/Marketing & Communications, explains that the bank's line of eAccounts was

introduced last September in an effort to attract new customers.

"It's an easy way to let customers switch to our bank. And given the new generation and how they prefer to do many things online, we wanted to be able to offer what was desired," she says.

Couper says that the bank modeled its eAccounts after its regular bank accounts.

"The difference with the eAccounts from our regular bank accounts is that everything is done online and customers get eStatements," she says.

The online \$25 incentive is for customers who open an eChecking, eSavings, or eMoney Market account.

To be eligible, customers must apply for the eAccount online and be approved.

The \$25 is deposited into the customer's account after the appropriate paperwork has been sent back to the bank and the opening deposit is complete.

"It's an easy way to let customers switch to our bank. And given the new generation and how they prefer to do many things online, we wanted to be able to offer what was desired."

Online banner ad

The bank is promoting the \$25 offer on its home page with a banner ad that reads, "Open an account online and we'll give you \$25!"

Couper says that the bank's customer service center reps also cross sell eAccounts.

Whenever employees at the center take a call, for example, they make sure to tell the person about the convenience of opening a new eAccount online.

101 new eAccounts

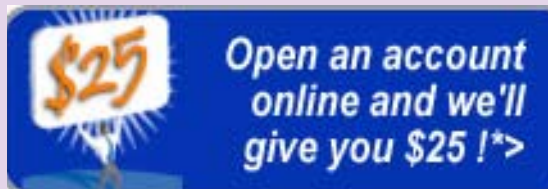
To date, the bank has opened 101 eAccounts, which includes 45 eChecking, 40 eSavings, 12 eCD, and 4 eMoney Market accounts.

Couper notes that in the near future, the bank will also be adding eClub accounts—which will include vacation and Christmas clubs—to its roster of eAccounts.

"We've gotten some feedback from people opening eAccounts and those are the types of accounts they said they'd be interested in," says Couper.

Source: Nellie Miller, Marketing & Communications Coordinator; Lesly Couper VP/Marketing & Communications, Alpine Bank, Rockford, IL; phone (815)398-6500; e-mail nellie.miller@bankalpine.com.

Online Ad for eAccounts



Source: Alpine Bank (Rockford, IL)

Internet Banking GROWTH STRATEGIES

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