

Success Story: Customer Acquisition



The Peoples Bank - Customer Acquisition

Campaign: Business [not as usual] Banking


Headquarters: Winder, Georgia

Offices: 7 Offices in Georgia

Total Assets: \$524,773,000 as of 12/31/08

Components:

- Component 1 - Print Ads
- Component 2 - In-Bank Merchandising
- Component 3 - Direct Mail
- Component 4 - Billboards
- Component 5 - Web Banner
- Component 6 - Internal Referral Cards
- Component 7 - Marketing Bulletin




BUSINESS [not as usual] BANKING

When it comes to your business, there is nothing "usual" about it. No set hours. No routine day. No easy answers. Business banking? If that sounds like an oxymoron, look up The Peoples Bank. You will find the usual financial products. You'll also find bankers with an unusual dedication to helping businesses start, run and grow. It may not be what you expect from a bank, but at The Peoples Bank, it's just business as usual.

• Deposit Accounts • Credit Services • Cash Management

770.867.9111
www.tpbonline.com



ATHENS AUBURN BRASELTON STATHAM WINDER Member FDIC

Marketing Services Provided By



BLF MARKETING

www.blfmarketing.com
success@blfmarketing.com • 931-552-0763

Objectives and Results

To heighten awareness of their Business Banking Services, The Peoples Bank developed a campaign emphasizing local ownership and their dedication to helping customers grow and succeed. Three headlines were developed to capture the attitude of The Peoples Bank's Business Banking division:

Business [get'er done] Banking

Business [how did I live without it] Banking

Business [not as usual] Banking

These headlines were carried out in a fully-integrated campaign that included direct mail with offers targeting existing customers and prospects, print ads, billboards and interior merchandising. As a result of the three-month long campaign, brand awareness among local businesses in the target markets increased. More than 70 new business checking accounts were opened and more than 20 existing business customers signed up for one or more electronic banking services such as Online Bill Pay, ACH, Remote Deposit, etc.

In addition to tangible results, the bank also benefited from increased internal awareness of the suite of Business Banking services and the procedures established for this campaign to track referrals and results.

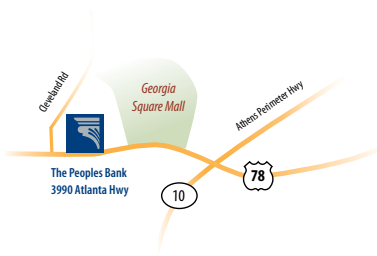
CUSTOMER ACQUISITION



BUSINESS [get'er done] BANKING

Whatever it takes. No excuses. That's the attitude that sets successful business owners apart from the rest. You need a banker that shares your drive and your vision. One who really will work to understand you and your business, even if it means getting out from behind a desk. You'll find that attitude at The Peoples Bank. Business won't wait. It's time to get'er done.

- Real Estate Loans
- Equipment Financing
- Working Capital Loans



ATHENS
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Component 1 - Print Ads

High-impact newspaper ads tout The Peoples Bank's service approach to Business Banking services.



BUSINESS [how did I live without it] BANKING

Sometimes you don't know what you've got until it's gone. Like the headache of managing your business's cash flow. Take two aspirin and call The Peoples Bank. You'll find solutions that will decrease paperwork, provide faster access to your funds, and even help you beat the clock -- and the traffic. You probably won't miss the headache, but you will appreciate the newfound time and energy to focus on your business.

- Remote Deposit
- Merchant Services
- ACH Payments



BRASELTON
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CUSTOMER ACQUISITION



BUSINESS [get'er done] BANKING


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THE PEOPLES BANK

Component 2 - In-Bank Merchandising

Marketing resources established a link between what Business Banking customers may have seen outside the bank and delivery mechanisms inside the bank.



BUSINESS [how did I live without it] BANKING

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THE PEOPLES BANK

CUSTOMER ACQUISITION



BUSINESS [how did I live without it] BANKING



BUSINESS [not as usual] BANKING

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Doing More.

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• Remote Deposit • Merchant Services • ACH Payments

THANK YOU FOR YOUR BUSINESS!

Get up to \$50*

Add any two of these Electronic Cash Management Services:

- Online Bill Pay
- Electronic Payments/Receipts (ACH)
- Business eStatement
- Merchant Services/Electronic Point of Sale

*Maximum \$250 credit over 12 months. Minimum opening deposit of \$1,000 required. Account will be credited at the end of the second statement cycle as long as \$1,000 average collected balance is maintained. Limit one \$250 incentive per business. Limited time offer.

THE PEOPLES BANK

P.O. Box 788
Winder, GA 30080

ATHENS
AUBURN
BRASELTON
STATHAM
WINDER

PRE-SORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
NASHVILLE, TN
PERMIT 889

Teri Jackson (Left)
Branch Manager
Athens

Earl Wise (Right)
Commercial Lender
Athens

Doing More.

When it comes to your business, there is nothing "usual" about it. No set hours. No routine day. No easy answers. Business banking? If that sounds like an oxymoron, look up The Peoples Bank. You will find the usual financial products. You'll also find bankers with an unusual dedication to helping businesses start, run and grow. It may not be what you expect from a bank, but at The Peoples Bank, it's just business as usual.

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BUSINESS [get 'er done] BANKING

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Branch Manager
Athens

Steve Gaskins (Right)
Commercial Lender
Athens

Doing More.

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• Real Estate Loans • Equipment Financing • Working Capital Loans

HERE'S AN OFFER THAT WON'T WAIT!

Mention this offer when you open any new Business Checking Account with The Peoples Bank and we'll weigh in with a

\$200 bonus*

*For new business checking customers only. Minimum opening balance of \$3,000 required. Account will be credited at the end of the second statement cycle as long as \$3,000 average collected balance is maintained. Limit one \$200 incentive per business. Limited time offer.

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Component 3 - Direct Mail
A three-part postcard mailer series was developed to showcase the Business Bankers in The Peoples Bank targeted growth areas.

CUSTOMER ACQUISITION

BUSINESS [get 'er done!] BANKING

 THE PEOPLES BANK Doing More.

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BUSINESS [how did I live without it] BANKING

 THE PEOPLES BANK Doing More.

www.tpbonline.com Member FDIC

BUSINESS [not as usual] BANKING

 THE PEOPLES BANK Doing More.

www.tpbonline.com Member FDIC


Component 4 - Billboards

BUSINESS [get 'er done] BANKING

Component 5 - Web Banner

CUSTOMER ACQUISITION

BUSINESS [not as usual] BANKING THE PEOPLES BANK



Get \$200 when you open any new Business Checking Account with The Peoples Bank:

- Free Business Checking
- Business Interest Checking
- Business Plus Checking
- Corporate Checking

Doing More.

Component 6 - Internal Referral Cards
A referral card was created to allow The Peoples Bank employees to refer additional businesses and participate in a weekly drawing.

GET MORE BANK FOR YOUR BUSINESS!

Present this coupon when you open any new business checking account with The Peoples Bank and we'll weigh in with a \$200 bonus*

Company Name: _____

Contact Name: _____

Address: _____

City, State ZIP: _____

Phone: _____ E-Mail: _____

Opening Date: _____ Opening Balance: _____

Referred by: _____

* For new business checking customers only. Minimum opening balance of \$3,000 required. Account will be credited at the end of the second statement cycle as long as \$3,000 average collected balance is maintained. Limit one \$200 incentive per business. Limited time offer.

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BBP200

BUSINESS [get 'er done] BANKING THE PEOPLES BANK



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Doing More.

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BBP200

CUSTOMER ACQUISITION

Business Banking Campaign Marketing Bulletin

September 24, 2008



Business [get'er done] Banking

Objective

To create awareness of The Peoples Bank business banking products and services and to establish The Peoples Bank as "the" bank for businesses in our target markets.

Offer

Prospects: \$200 bonus when they open any new business checking account. Offer applies to new business checking customers only. Minimum opening balance of \$5,000 is required. Account will be credited at the end of the second statement cycle as long as \$3,000 average collected balance is maintained. Limit one \$200 incentive per business.

Offer code: BBP1008

Business Checking Customers get \$50 by adding any two of these Electronic Cash Management Services:

- Online Bill Pay
- Electronic Payments/Receipts (ACH)
- Business eStatement
- Merchant Services/Electronic Point of Sale

Existing business checking customers receive \$25 for each new electronic cash management service, up to two, for a maximum \$50 incentive per business checking account. Subject to credit approval. A business checking account with The Peoples Bank is required. Account will be credited at the end of the second statement cycle after new services are added. Limit one offer per business checking account.

Offer code: BBC1008

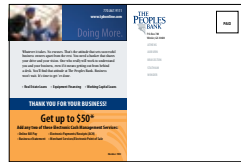
Target Audience

Prospects:

- Businesses in defined markets who do not currently bank with The Peoples Bank and have projected sales of \$100,000 - \$10 million, depending on the geographic market.
- Businesses who have an existing credit relationship with The Peoples Bank, but do not have a business checking or money market account as of September 2, 2008.

Customers:

- All business checking account customers as of September 2, 2008.



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Component 7 - Marketing Bulletin

An internal document explains the marketing components and the employees' role in the marketing campaign.

Business Banking Campaign Marketing Bulletin

September 24, 2008



Business [get'er done] Banking

Customer Benefits

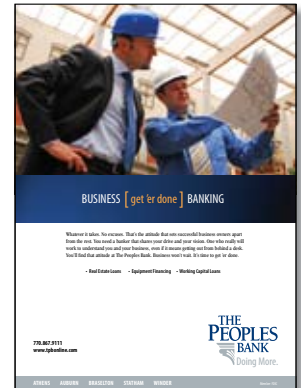
- Special offers
- The Peoples Bank difference – a local, community-oriented bank dedicated to helping local businesses succeed. We understand the area, as well as business challenges and opportunities. Our attitude is not like that of typical bankers; we will do whatever it takes to get the job done and take care of our clients.

Marketing Support

- Billboards (going up beginning September 29)
Branch Merchandising
Direct Mail (dropping October 8 and 22, November 5)
 - Breverton prospects: approx. 2,400
 - Athens prospects: approx. 550
 - Barrow County prospects: approx. 1,300
 - Loan-only customers: approx. 250
 - Current business checking customers in all markets: approx. 2,000
- E-mail
 - Existing business checking customers with valid e-mail addresses
- Print Ads (twice weekly; September 28 – November 12)
 - Athens Banner Herald
 - Barrow County News
 - Gwinnett Daily Post
- Radio:
 - WNGC weather sponsorship (30)
- TPBOnline Ad with Prospect Offer
- Referral Cards (Offer Code: BBP200)
- Business Banking folders (Available upon request. Contact Jo Ann Nevins at 678.425.6755.)

CBE Referrals:

- 10 point increase for any business checking account
- New referral categories:
 - Business Banking Campaign 1008
 - \$200 Referral Card



CBE Incentives:

- Weekly drawings for \$50
 - Beginning October 6 – December 1
 - Qualified Business Banking Referrals from the previous week will be entered into the drawing
- October 21 all-employee meeting
 - \$500 Drawing – Five or more qualified Business Banking Referrals
 - \$300 Drawing – One to four qualified Business Banking Referrals

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