

F BUSINESS FOCUS S

Spill The Beans

Success breeds success. So, given the increasingly high costs of traditional or interruption advertising, it's no wonder that permission marketing is becoming a priority for businesses of every size.

Permission marketing promotes cooperative interaction between companies and consumers. People are encouraged to register to receive updates and future special offers from the company by E-mail using a variety of incentives, including free information (newsletters, educational videos, CDs or DVDs, special reports), discounts, special product offers coupons, and automatic sweepstakes entries. When they register, they give companies the personal information that results in the sending of highly customized marketing materials.

At its best, permission marketing is an enterprise-wide

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Shouts & Whispers



Few television advertising spots are as memorable as the old "When E.F. Hutton talks ... people listen" campaign that transformed quiet meal conversation between friends into the tease of investment advice able to rivet the attention of everyone in the dining room. While surreal, the effective spots illustrate an important point that every business owner and company executive would do

well to remember. What is being said is more important than how it is being said.

If an advertising message is not clearly aligned with the interests of the audience receiving it, tune out almost certainly will occur regardless of whether the message is shouted frequently or whispered just a few times. In the endless sea of companies promoting the best customer service, the best products, or the best prices, advertising messages often gain momentary attention but ultimately do not prompt desired customer actions. When this happens, companies have confused telling people things with meaningful communication.

Appeals need to be refined to the point that prospective customers can see how the

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President's Message

Small Businesses Go Local

When a small business needs a loan of substantial size, they have a choice between large financial institutions and the community banks on Main Street. In the past, some felt that they had to go to big banks for the larger or more complex loans and hope that they would be received favorably.

For an owner of a successful local business, this initially seemed to be the best course. His healthy profit margins garnered some interest from the "big guys," but then bureaucracy took over. He found himself waiting for a term sheet, unable to contact bank staff and disappointed when the term sheet finally did arrive. Trying a new path, he spoke to Phil Pantano, one of F&M Trust's commercial services relationship managers, and within three weeks had the loan he was looking for at rates and terms that worked for him.

Throughout the Cumberland Valley and across the country, many small and medium-sized business are finding similar results. What was once the province of the heavy hitters has now moved down the chain, and many small businesses are finding that they not only qualify for more than they thought they could, but that community banks can offer the best borrowing solutions along with personal attention.

While bigger lenders have the capital to offer business, they often can't deliver the kind of response that small and medium sized businesses are looking for, in large part because they don't operate in the same community as their customers. Community banks can help to increase customer retention by not only providing great service, but by taking the time to understand the needs of businesses at a local level.

The simple fact is that big banks don't have the time or resources to commit to the "little guys," and small businesses that are looking for loans will often find a better response from community banks. With options like state-backed funding and the endorsement of experts in the loan world, small businesses would do well to seek local options first for their loan needs.

It is this kind of commitment and vision from community banks like ours that encourages small businesses to make the move to a local provider. Maybe one reason that we understand is because community banks are small businesses, too.

Whether you're looking for borrowing, cash management, investing, or employee benefits solutions, our experienced business banking partners can offer financial solutions and personal service. Give us a call or stop by one of our offices.

Sincerely,

William E. Snell, Jr.

President & Chief Executive Officer

Managing Business Interruptions

As eventful as 2011 has been, with freezes, floods, tornadoes, forest fires, plus a new wave of rising gas prices (the latest harbinger of a tough U.S. economy), many business owners are understandably wondering when things will get better.

Stop wondering. What's needed is a paradigm shift to minimize the impact of natural disasters as well as problems caused by man.

Fire, terrorist attacks, brown outs, computer viruses, supplier shortages and other accidents will unexpectedly impact communities, businesses and families. It is time to be prepared.

Thankfully, a recent Business Continuity Management Programming Benchmarking Study finds that 95 percent of companies are developing business continuity plans, and 25 percent have fully functional plans in place.

It also shows that more than two thirds of businesses test continuity plans at least once per year, and two thirds also are integrating continuity plans with supply chain partners and public sector agencies.

Budgeting for business continuity remains an issue for many companies, as does safe off-site storage of electronic business data on computer systems. Yet, separate survey of business continuity professionals in all major industry sectors shows progress is being made. Insurers are reviewing business continuity plans, and the plans are impacting rates. Among North American companies with business continuity plans, 12 percent earned insurance rate reductions; 87 percent had no change to insurance rates; one percent saw rates increase because plans were perceived as inadequate by insurers. □



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For complete details, contact **Dianne Cornman** at (717) 261-3536.



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solution that gathers client information at every contact point and then centralizes this information to create a series of individualized customer communications. Collectively, these client-specific mail and E-mail messages provide the relevance that's essential to nurturing the lifetime value of customers for the company.

Permission marketing often focuses on current customers. Why? Knowledge about buying habits and interests can facilitate powerful one-to-one marketing efforts. Also,

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your company's history of providing quality goods or services makes current buyers more receptive to appeals. By comparison, the option of running advertising to attract new customers is expensive, especially since average consumers need to be exposed to an advertisement 27 times before it has the desired effect.

Launching a permission marketing effort usually leverages retail location visits, Web site traffic, direct mail and traditional advertising campaigns, as well as customer loyalty programs. Unsolicited E-mail distributions are not used because Spam complaints could cause problems with a company's E-mail service provider and



with the Internet Service Providers used by millions of consumers worldwide.

Some of the creative ways companies get permission to market:

Sweepstakes. H&R Block convinced more than 50,000 people to visit its Web site to answer tax trivia questions by giving people a chance to have H&R Block pay up to \$25,000 of the sweepstake winner's taxes. During a 10-week period, sweepstakes participants learned about the firm's premium tax service and many opted in to receive more updates and special offers from the tax-preparation giant.

3-D Mail. Transcontinental, a printing company, got the attention of many business clients with its "Get the right combination" dimensional mail campaign. It delivered metallic combination lock boxes with luggage tags inviting recipients to go on line to complete a 15-question survey. Web site visitors received the combination to open the box, each of which contained a Transcontinental pen as a gift.

Magazine Offers. MediZine, a marketer of health products and services, is one of many companies offering free publication subscriptions in exchange for returning

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detailed survey cards. Its REMEDY magazine and other titles including Healthy Living, Diabetes Focus, and MDminute all have large circulations that are attractive to advertisers – particularly because so much is known about the readers from survey cards.

“Advergaming.” Branded on line games for Jeep Compass, Chrysler Sebring, and scores of other companies are siphoning off a portion of the estimated 73 million people a year playing games over the Internet. Averaging 13 hours of online game playing each week, Internet game players spend an average of 28 minutes per gaming Web site (four times the seven-minute average

many entrepreneurs have embraced these online journals because sharing useful information enhances business credibility. Blog messaging should be consistent with company priorities. So, it’s a best practice to have blogs written by in-the-know senior executives. This is particularly true for publicly traded companies because of Securities and Exchange Commission requirements for full and timely disclosure. Blog sites should ask visitors to register online for updates and special offers from the company.

When customers say “yes” to news and offers by E-mail, it’s vital to deliver



for standard Web site visits) and often forward gaming links to friends. The best “advergaming” sites make it easy for players to opt in for updates and special offers.

Company Blogs. Nearly 10 percent of Fortune 500 companies maintain blogs, and

relevant messages. Think birthday, holiday and anniversary salutes; thank-you notes for purchases; coupons; sale notices; and new product launches. It’s also vital to keep nurturing relationships by mail and by phone as many people are not E-mail responsive. □

alignment of interests will help them and your business at the same time. Sharp insight into what other people want and need can help business leaders make the decisions that give customers and employees opportunities to achieve their own worthy goals. Being clear on how to satisfy others' needs well is what enables a company to offer real benefits instead of qualities it perceives to be important. Ask yourself, "Are customers, employees and suppliers really better off working with us than with our competition?"

To influence purchasing decisions, or to convince employees to do their jobs exceptionally well, requires communication, grounded in the trust. It's about talking the talk and walking the walk to consistently show the absolute priority your company places on giving back real value.

To peel the onion back further, one needs to appreciate what it means to communicate value. If you can't differentiate your business, if it is not clearly different and more desirable for at least some of your customers, employees and vendors, then it will be difficult to prosper.

Zero in on communicating how your business delivers products and/or services that

Zero in on communicating how your business delivers products and/or services that are aligned with the goals and objectives of the people with whom you hope to have meaningful relationships,

are aligned with the goals and objectives of the people with whom you hope to have meaningful relationships, and be sure that your frequent

messages are reinforced by the operational steps necessary to remain credible.

Since employees are either the best or worst ambassadors for your business, gaining and keeping their trust should be a top priority. With this inside audience it's critical to do three things:

- (1) Communicate as frequently as you have something to share that would be meaningful to them or their loved ones. Use colleagues as a sounding board for messages that will be shared externally. They will appreciate being part of the process, could offer some suggestions to further refine messaging, and really should not learn about business decisions from clients. Keep them involved so they never feel like they are the last to know.
- (2) Do what you say you are going to do. Avoid telling employees about things you intend to do that might not happen. Focus on communicating the things you know will happen.
- (3) Consistently recognize employees with praise whenever their actions help customers better appreciate how your business priorities are aligned with their needs as clients.

Achieving balance between internal and external messaging should be your priority. After all, you can ramp up business inquiries by investing in advertising to "shout out" messages aligned with the needs of current and prospective customers. But, if you only whisper value messages to your employees, they may not be optimally prepared to deliver the goods and services needed to exceed customer expectations. □

Franklin County relies on the local team to streamline finances.



Treasurer **David M. Secor**, is responsible for managing the daily financial needs of Franklin County—one of the five largest employers within the county. That means more than 900 people, from clerks and judges, to families and vendors, all count on well-managed finances to keep the county running as smartly as possible.

That's why David relies on **Dianne Cornman**, CTP, Cash Management Specialist and the local F&M Trust team to streamline management of the county's financial resources. F&M Trust has well-rounded experience, responsive local service, and a 100-year commitment to serving the Franklin County community. Just what David and his staff were looking for in a great banking relationship.

If your business or organization believes there should be a better way to manage your finances, then let the business team at F&M Trust guide you with:

- > **Cash Management Services**
- > **Credit Card Convenience**
- > **Commercial Loans & Lines**
- > **And Much More**

For a no-obligation meeting, call **Dianne Cornman** at (717) **261-3536**, or visit your nearest F&M Trust community office.

Dianne Cornman, CTP
Cash Management Specialist
F&M Trust

David M. Secor
Treasurer
Franklin County



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Spill The Beans. Permission marketing can yield a greater return on investment than conventional interruption messaging in broadcast and print media. The trick is enticing customers to register for company news and offers by E-mail. In addition to “opt-in” links on Web site pages, many companies are using sweepstakes, direct mail, “advergaming” and blogs to secure permissions to market.

Shouts & Whispers. What’s said in business often is more important than how it is being said. See how aligning advertising messages with the interests of target audiences yields bigger returns on investment. But remember that no messaging will ring the register for long if trust is not consistently earned in the trenches of your business.

Managing Business Interruptions. A paradigm shift is needed for businesses to minimize the impact of natural disasters and problems caused by man. Fire, terrorist attacks, brown outs, computer viruses, supplier shortages and other accidents will unexpectedly impact communities, businesses and families. See how to plan for interruptions so you don’t get burned.