



Strategic Marketing Improves Results

In our conversations with bank and credit union presidents, we hear the same frustrations: "I can't track what marketing does for me." "We work with an advertising agency but they don't understand banking." "We don't have the skill set internally to do the level of work we need." "Marketing isn't driving revenue."

We've developed an approach to marketing that addresses these issues. Our PATH model will help you:

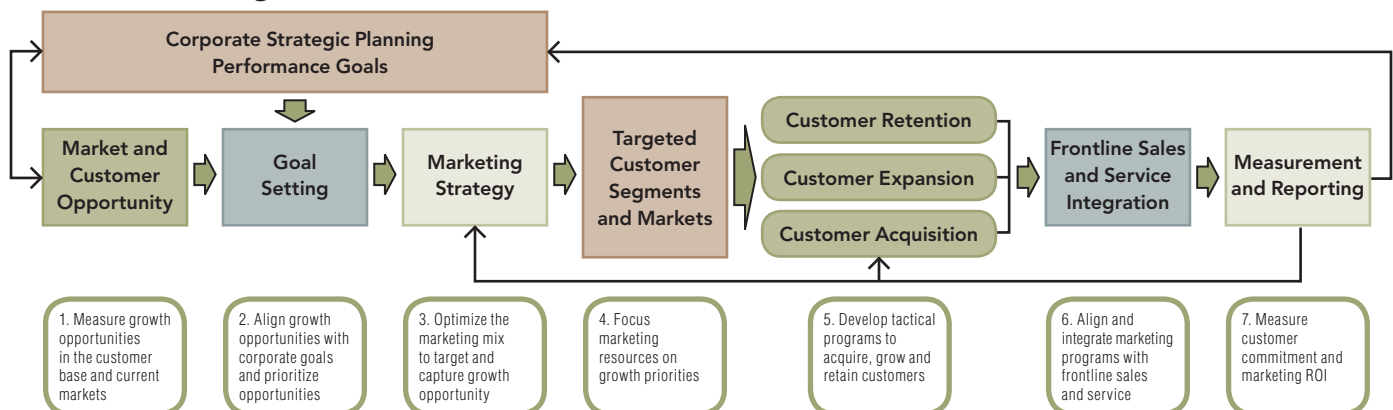
- Target your marketing effort (and dollars) on those opportunities that best deliver on your strategic goals
- Exploit proven marketing strategies and programs that have worked successfully for institutions like yours
- Cut the expense of marketing but not the effectiveness
- Align internal resources around your primary business goals
- Integrate marketing with frontline sales and service efforts
- Measure marketing effectiveness

How the Path Marketing Model Works:

1. We begin with a thorough analysis of your customers and markets to identify your best opportunities for revenue growth.

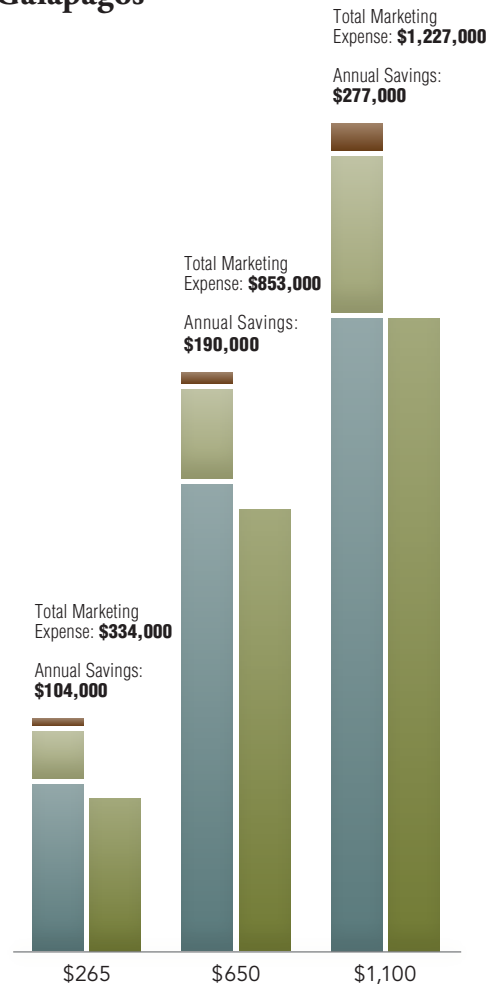
2. We make sure these opportunities are aligned with your strategic goals and work with you to finalize performance goals for the coming year.
3. We design a strategic marketing plan to achieve your performance goals. In our planning, we review your core product line, distribution channels and brand positioning to identify any potential gaps.
4. The marketing plan incorporates the tactical programs needed to tap the potential in your customer base and markets. Specific marketing programs are developed to:
 - Improve customer on-boarding and customer retention
 - Target customer segments for increased cross-selling, and
 - Generate new customer households.
5. All marketing programs are designed to support the institution's brand and positioning.
6. When the plan is finalized, we work with your frontline teams to make sure that the marketing programs complement and support the sales and service initiatives that you have. If such initiatives are not in place, we work with your team to build them.
7. Finally, we track all marketing activity and report its results so that you know exactly what marketing has delivered, what's working well, and what may need to be adjusted.

Path Marketing Model





Examples of Savings with Galapagos



Bank Asset Size (in Millions)



*Average bank marketing budgets based on ICBA report, 2014. Average staff expense based on Crowe Horwath Annual Salary Survey, 2014. MCIF licence fees based on estimates from client bank costs. Annual savings based on past experience with outsourced clients.

The Results you can Expect

By adopting a strategic approach to marketing, you stand to benefit in two ways:

1. Improved Return on Marketing Investment

- Marketing experts develop and manage your plan and the programs required to drive results
- Recommendations are backed by a peer customer base of more than 600,000 retail and business customer households, customer research with more than 40,000 customers, and over 20 years of experience developing successful strategies for community financial institutions across the country
- Data expertise and specialized analytical tools identify and target your best opportunities for revenue growth
- Advanced tracking and reporting shows you exactly what's working and what isn't so you don't waste money
- Our track record delivers a 3:1 return on your marketing investment

2. Reduced marketing expense

- A strategic marketing approach focuses your budget and cuts spending where it's not productive
- No expensive agency fees
- Reduced staff expense
- Reduced product licensing fees

Compare your current marketing expenses with the examples on the left to see how much you might save.

To schedule a brief call to discuss your marketing planning needs or for more information, call (616) 608-7359 or email jkane@galapagosmarketing.com. We'll be glad to complete an analysis of your current marketing expenditures and provide an estimate of the benefits you'd receive by hiring Galapagos LLC.