



As a Deluxe partner, our goal is to provide you with information and opportunities that add value for your members and enhance our relationship. Please use the information to fit your communication opportunities such as newsletters, e-mails to members, website posts, inclusion in mailers, etc.

WEBINAR: How Best-Run Community Banks Maximize ROAA and Efficiency

Recently, 15 institutions were named “Best-Run Community Banks” by Sageworks because they spend less overhead to earn each dollar and they generate higher profits using their internal assets. Join two bankers from the list, Paula Bodkin, CFO, COO of EvaBank, and Michael LeMarbre, CFO of Clayton Bank & Trust, as they discuss how they achieved such feats of financial excellence.

Date: Thursday, January 22, 2015

Time: 1:00 – 2:00 PM CDT

Registration Link: http://Insight2Action.deluxe.com/BD2015-01_Best_Run_Banks_Webinar_OL_LP.html

Deluxe Exchange 2015 - Critical Issues. Actionable Insights. Timely Solutions.

February 10-11, 2015, Deluxe will be hosting the Deluxe Exchange at The Phoenician in Scottsdale, Arizona. At this event, bank and credit union executives will network with peers, gain insights on how to impact their financial year in 2015 and join the conversation about the most critical issues facing their institution. Watch this short video to see for yourself how the DX15 agenda is shaping up to address the issues and challenges that matter most to your institution: http://Insight2Action.deluxe.com/FS-Deluxe-Exchange-2015_DX15-Preview-Video-NA-LP.html

Keynote speakers will be renowned statistician Nate Silver and Sheila Bair, financial expert and former Chair of the FDIC. Their invaluable insights are just the beginning. Visit the speakers page and agenda page to see what the next Deluxe Exchange has to offer.

Keynote Speaker Page: <http://dx15.deluxe.com/speakers/>

Agenda: <http://dx15.deluxe.com/agenda/>

We hope that you will promote this event to your members and that you will consider attending. More information can be found at <http://dx15.deluxe.com>.

More Than One Path Leads to Engagement

No single strategy will allow you to achieve the kind of engagement that wins customers and deepens relationships. You need a multi-strategy approach, and it needs to encompass these key elements: Communication, personalization, great content, and rewarding loyalty. If you do well in these areas, you should achieve better customer engagement and more loyal customers.

<http://fi.deluxe.com/community-blog/deluxe-blogs/financial-marketing-insights/one-path-leads-engagement/>

What Really Drives Account Switching Behaviors?

The banking industry has examined consumer account-switching behaviors from just about every angle. We've poked, we've prodded, we've scrutinized – we've done virtually everything imaginable to understand why a consumer might quit one bank and go to another. A new report from Oliver Wyman helps us understand actual drivers of account switching behaviors. The blog covers some key learning all bank and credit union executives should hear if they want to understand what drives consumer to switch.

<http://fi.deluxe.com/community-blog/deluxe-blogs/onboard-engage/really-drives-account-switching-behaviors/>

6 Blunders Small Business Owners Wish Banks Would Quit Making

A report from Aite Group provided some relevant insights into what makes small business owners want to move on to a new financial institution. Your strategies to gain and keep small business accounts from 2008 might not be working as well as you think they are. Here are six things financial institutions do (or fail to do) that frustrate and alienate small businesses.

<http://fi.deluxe.com/community-blog/deluxe-blogs/performance-management/6-blunders-small-business-owners-wish-banks-quit-making/>

Community Bankers: Think Twice Before Releasing Reserves

It's probably safe to say no one is really happy with current banking industry standards for calculating ALLL reserves. In fact, smaller banks that fail to plan ahead and formulate a coping strategy will be at significant risk when the changes occur. To survive, it's vital to understand what reserve levels you'll likely need post-standard change and how those levels relate to your current position. It's vital that you understand the consequences of your actions long before you start the process.

<http://fi.deluxe.com/community-blog/deluxe-blogs/performance-management/community-bankers-think-twice-releasing-reserves/>

How to Make the Most of Small Business Relationships

Larger financial institutions may once have been viewed as more secure merely by virtue of their size, but that hasn't been enough enticement for SBOs seeking a more personalized relationship. Community banks are the main source of loans for small businesses; community banks with assets of less than \$10 billion account for nearly 60 percent of all small business loans. The article covers three things small business owners are looking for from the community bank partners.

<http://fi.deluxe.com/community-blog/deluxe-blogs/performance-management/make-small-business-relationships/>

(Re)focusing on Trust and Ethics in Marketing

There is no question that marketing has become more data-driven and technology-driven than in the past. And it really should come as no surprise that the marketing community is re-focusing on trust and ethics in order to overcome recent well-publicized data privacy and security lapses that have become so pervasive. What are some of the ways organizations can (re)build trust?
<http://fi.deluxe.com/community-blog/deluxe-blogs/financial-marketing-insights/one-path-leads-engagement/>

Social Media Channels for Deluxe Financial Services:

Twitter: <https://twitter.com/deluxe4fs>

Facebook: <https://www.facebook.com/DeluxeFinancialServices>

Google+:

<https://plus.google.com/u/0/b/107266205328502768700/107266205328502768700/admin/?tab=XX#107266205328502768700/posts>

LinkedIn: <http://www.linkedin.com/company/4768/products?sid=4>

YouTube: <http://www.youtube.com/user/Deluxe4FS>