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## How to Create a Strategic Marketing Plan for Your Community Bank

By Charity Wanta, Communications Director, image.works

**HOW TO:**

Create a Strategic Marketing Plan for Your Community Bank

A new year stretches out before you, inviting your creative marketing strategy to fill the blank spaces on the calendar and bring impressive results to benefit your community bank. Do you feel the excitement of new possibilities? Are you motivated to bravely overcome challenges? The year might be taunting you with the unpredictable.

Intimidating? Maybe. Doable? Absolutely! What you need is a plan.

UBB has partnered with image.works, a full-service agency specializing in bank marketing, to lend their expertise. “Create your roadmap before you start driving your bus,” says Emilee Schultz, National Sales Director at image.works.

Plan continued pg 2

### Jim Amundson A note from the CEO



As we step into 2026, I find myself energized by the momentum building across United Bankers' Bank and grateful for the opportunity to share a few updates with you.

In December, UBB officially transitioned into our new office space in Richfield, Minnesota. Our move represents much more than a change of address. Our new headquarters were intentionally designed to support collaboration, innovation, and connection. Bringing our entire team together on one floor, creating modern meeting and gathering spaces, and investing in state-of-the-art amenities that support employee well-being all reinforce our belief that how we work matters just as much as the work we do. This new space positions us well to better serve our customers while fostering a strong, engaged UBB team.

This issue's cover story comes from our new bank marketing solutions partner, image.works. They are a full-service agency providing marketing solutions for community banks of all budgets and asset sizes. As you plan for the year ahead, image.works can elevate your bank's marketing efforts and help you connect with your customers in impactful ways.

Recently, your bank may have noticed regulatory relief in the form of eased compliance and bank rules. Our Compliance Consulting Services Managing Consultant, Jeff Thompson, explains the changes already implemented and those still under consideration that will help reduce your community bank's compliance burdens.

Get to know a little more about UBB's President and CFO, Jen Severson, in this issue's Employee Spotlight on page 6. Then turn to page 7 to discover how Falcon National Bank in Foley, Minnesota, is *Keeping the Community in Community Banking*.

Looking ahead, I'm genuinely excited about what 2026 holds for UBB. From expanded banking solutions to continued investments in technology, talent, and partnerships, we are focused on helping community banks navigate our ever-changing industry with confidence.

Thank you for the trust you place in UBB and for your role in our shared success. As always, UBB is *First for Your Success*.

If you're wondering where to begin, here are five steps to creating your marketing plan for the year.

### **Step 1: Start with your objectives.**

What are your goals? That is, what is your boss breathing down your neck about? To create a plan, start with your objectives and be specific. Here's an example based on what we see at image.works:

- Increase loan growth by 10%
- Increase accountholders by 150
- Reduce average accountholder age to 50
- Increase mobile banking use to 85% of accountholders

### **Step 2: Determine your audience.**

Perform an analysis of the geographic market, looking at the demographic profile of the area, especially if you're entering a new market or opening a new branch. Is the area full of renters who may be ready for their first home? Then a goal of loan growth could focus on an audience of first-time homebuyers, in this case renters. In contrast, if it's an area where most families already own a home, promoting home equity loans and lines of credit may be a better way to achieve loan growth.

### **Step 3: Audit what you've done previously, what competitors are doing and what your audience is looking for.**

Think about the last time you promoted the product or service that you're focused on. What did you do to reach your audience? Were your efforts successful? What have competitors done? Do a competitive landscape analysis.

This analysis includes identifying your competitors, researching their strategies and strengths and then focusing on your advantage. Understand what your competitors offer, review the marketing they've got underway and consider industry trends. This data can inform your decisions, ensuring your marketing is timely, relevant and effective.

It's also important to take a digital perspective. Which keywords are being searched most often? That's your indication of what your audience is looking for. Google Analytics can help too! If you want to focus on home equity loans, for example, look at when during the year visitors are coming to your home equity webpage.

### **Step 4: Focus on your unique value.**

After you've analyzed the competitive landscape, then ask: What is it that only you can offer? Friendly service, a focus on the community, free checking – these are common attributes across financial institutions. So how do you stand out? Maybe you have special services that cater to small businesses, offer a debit card that benefits local schools or provide financial education resources like workshops, webinars and certified financial counselors. Play to your strengths!

### **Step 5: Decide on your success metrics.**

What does success look like to you? Consider the typical response rate to ensure a realistic goal.

Comparing address lists against actual sales can reveal campaign effectiveness. If you partner with image.works, we can do a matchback analysis for direct mail. We link mailings for specific campaigns to conversions, and there are conversion metrics to tap into for digital marketing, helping you to optimize budget allocation. You'll be able to understand which channels really influence sales. When we look at results, the question is this: What did you get for your investment?

So, decide ahead of time the results you're aiming for, track your progress and use the data to inform future decisions.

### **Strategies**

After you've completed these five preliminary steps, it's time to focus on your strategy. The frequency of collateral is important, as is the method. The same strategy doesn't work for everyone. This isn't a time for cookie-cutter marketing. The days are over when you could throw a wide net and generate a large haul. Effective marketing is audience-focused, targeted, timely and relevant. You must reach the right audience with the right message at the right time with multiple touchpoints. Here are some effective tools to consider.

**Automation:** You've likely heard the advice to work smarter, not harder. When it comes to marketing, this means making use of automated programs that remove the heavy lifting.

- **SmartTrack** helps you go after active loan shoppers. It's an ongoing program that can run in the background continuously.

- **Marketing Automation** sends timely offers and product information to your trackable website visitors based on their specific online behaviors and webpage visits. You'll be able to spot growth opportunities and improve marketing strategy.
- **Digital marketing** ensures you're found online when people are looking for your products and services. There are various ways to go about this.
  - o **Search engine optimization** for your website incorporates keywords so that your site ranks higher organically on results pages when those words are used in a search.
  - o **Search engine advertising** puts your ads in front of people actively searching for your services on Google.

**Multiple touchpoints:** Add direct mail to your digital strategy to make your promotions more effective. According to data from the United States Postal Service, 98% of consumers bring in their mail the day it's delivered, and 77% sift through it immediately. When your audience sees both physical and digital messages, you're sure to stay top of mind.

**Big events:** Is there a merger or acquisition in your future? What about a core conversion, new branch opening or brand refresh? All of these are opportunities to spread the word about what you offer and how you're growing. Keep audiences informed by providing key details, creating awareness and garnering support for a positive experience.

Think about big events in the lives of your audience too. Different loans meet people's needs depending on their life stage. image.works' Life Stage Connect program recognizes milestones for various demographics to target the right audience with the right loan promotion – student loans, home loans, vacation loans and more – based on their current life experience: college-bound students, new parents, empty nesters and retirees.

These are just a handful of the strategies available. To show you how effective they can be, here's a case study for a financial institution in Mississippi that benefited

from the SmartTrack program. Wanting to increase loan revenue and retention, they enlisted image.works to target creditworthy individuals shopping for loans elsewhere. With our SmartTrack program, we targeted those individuals with a series of attractive postcards and emails focusing on auto, home and personal loans. After just the first quarter of a year-long campaign, the institution saw outstanding results, with 35 new loans opened and a total of \$949,205.40 in new loan balances.

### Planning for a Year

As you create your plan for the year, don't get too tied to it. A marketing plan is meant to be a living document that gets adjusted as the year goes on.

With a trusted marketing partner like image.works, you enjoy the benefits of ongoing conversations all year. We'll help you make adjustments based on market changes and which campaigns are performing best. We also bring legacy data to the conversation. We've been helping financial institutions across the country create their annual marketing plan for over 25 years, so we're able to provide insight into what to market when for the best results.

If this is the first time you're creating a strategic marketing plan for the year, take comfort in knowing year two is easier. Fast forward for a moment and see yourself reviewing this year's results. Your brand awareness is higher. Any automation you've put in place is already running in the background. You have solid data to determine what works well and what ought to be adjusted. You can set new goals and revisit past ones with fresh insight. The marketing train gains momentum.

And now it's go-time. The new year is here. Your marketing budget is ready to be allocated. You've got fresh inspiration for effective campaigns. If you'd like help, image.works has a creative team ready to roll that includes copywriters, designers, digital specialists and project managers to get you going, keep you on track and celebrate the wins with you. Let's get started!

Visit [www.ubbmarketingsolutions.com](http://www.ubbmarketingsolutions.com) for more information, samples and pricing.

# The Recent Wave of Regulatory Easing – What Does it Mean?

By Jeff Thompson, Managing Consultant, UBB Compliance Services

Recently, regulatory agencies and Congress have signaled a kinder, gentler approach to regulatory compliance and other rules affecting banks. Community banks in particular have been the beneficiaries of some of these recent moves, and as you'll see, there is empirical data as to why community banks needed a little relief.

On November 13, 2025, the Conference of State Bank Supervisors (CSBS) published an analysis of 10 years of data regarding compliance costs for banks of various sizes.

The analysis covered costs across various categories, including personnel, data processing, accounting and auditing, and consulting. The banks in the dataset were split into four groups, or quartiles. Across all four categories, community banks in the lowest quartile were found to spend significantly higher percentages of their total expenses on compliance than their larger counterparts. Intuitively, most observers have always known this was the case, but the actual data is eye-opening.

Apparently, regulatory agencies and others in government have also known instinctively that community banks have borne a larger burden than bigger banks, as several initiatives have been announced to benefit smaller institutions.

The FDIC has taken several steps to ease the burden of banks of all sizes, including community banks. They delayed the effective date of the new membership rules related to websites and other digital channels, and while the delay helps all banks, smaller banks with smaller budgets that generally need to outsource some of their IT expertise will benefit greatly.

The FDIC also changed its examination manual and schedules for compliance and CRA examination. For the past several years, most FDIC-regulated banks have been on a 36-month compliance schedule and a 48-to-60-month CRA schedule, unless issues were present. The new schedule has community banks with assets of more than \$350 million but under \$3 billion, and with at

least satisfactory compliance and CRA ratings, to be examined for compliance and CRA every 54 to 66 months, with a mid-point risk assessment that will occur at the 27- to 39- month point.

Banks with less than \$350 million in total assets and

at least satisfactory ratings will have even longer exam intervals of 66 to 78 months, with a mid-point risk assessment.

The FDIC, OCC, and Federal Reserve issued a proposed rule that will reduce the Community Bank Leverage Ratio from 9% to 8%, and also allow a longer period, from two quarters to four quarters, for banks to correct their leverage ratio. Keep in mind that the Community Bank Leverage Ratio is a voluntary measurement that community banks can opt into, but those banks can also follow the typical risk-based capital guidelines instead. The comment period for this proposal expired around January 25, so it should not be long before we know the final outcome.

The OCC has also been working to create a less burdensome regulatory environment for banks of all sizes.

On December 18, 2025, the OCC rescinded 55 outdated or replaced OCC issuances and 21 bulletins. Much of the subject matter of those rescissions still exists in other guidance documents, but the volume of rescissions is telling.



On December 17, 2025, the OCC issued a new proposal designed to simplify the CRA Strategic Plan approval process specifically for community banks. Under the proposal, a community bank is defined as having total assets of \$30 billion or less for two consecutive year-ends. The revised process is meant to encourage more banks to adopt a strategic plan when offering products online or through other non-traditional delivery channels.

Congress is also getting into the act with proposed legislation that might reduce regulatory burden on banks of all sizes, particularly community banks. The first item of note is the Streamlining Transaction Reporting and Ensuring Anti-Money Laundering Improvements for a New Era Act (STREAMLINE Act). This rule, if finalized, will increase the reporting threshold for CTRs from \$10,000 to \$30,000 and SARs from \$2,000 to \$3,000 or \$5,000 to \$10,000 depending on circumstances, and will allow automatic adjustments to those levels every five years.

On January 7, 2026, House Republicans proposed a bill to overhaul community bank regulations. The proposed bill would include:

- A three-year phase-in period for de novo financial institutions to meet federal capital requirements. It also would lower the Community Bank Leverage Ratio (CBLR) for rural community banks to 7.5% or the generally applicable CBLR – whichever is lower – during the first three years of operation, and it would require banking agencies to set rules further reducing the CBLR for the initial two years.
- Banking agencies would be required to notify banks within 30 days of submission whether their applications for mergers or acquisitions are complete. Final agency action must be taken within 90 days of the initial submission.
- Banking agencies would be required to consider an institution's risk profile and business model when issuing new regulations and supervisory decisions and make certain regulatory threshold adjustments.

- The Federal Financial Institutions Examination Council would be required to develop formal recommendations to revise the CAMELS rating system. The council also must develop an Office of Independent Examination Review to review material supervisory determinations issued by banking agencies.
- Banking agencies would be prohibited from using reputational risk in bank supervision.
- The bill would modify the amount of reciprocal deposits of an insured depository institution that are not considered to be brokered deposits under a graduated scale based on an institution's total liabilities. It would also establish that custodial deposits of an insured depository institution are not considered brokered deposits if the total amount does not exceed 20% of the institution's total liabilities and the institution has less than \$10 billion in assets.

While some of this is still in the proposal stage, these items represent an obvious shift toward a less adversarial relationship between regulators and their constituent banks of all sizes, with an emphasis on easing requirements for community banks. While we should all celebrate this new attitude, none of us should become complacent. The regulatory environment for banks has always been cyclical from de-regulation to re-regulation and back again. So, while this new paradigm is quite welcome, bankers should remember that it is likely that the paradigm will shift again at some point in the future.

So, what should banks do to prepare for this new paradigm? One theme that seems to run through all these initiatives is that regulators will analyze their constituent banks based on risk and risk controls. In some cases, the strength of internal monitoring and your audit program will significantly reduce the scope of the next examination, and in others, they might actually use the findings from your audits rather than doing their own testing. We recommend that banks strengthen both functions, as applicable.

If your compliance function requires strengthening, or if you just want to discuss the possibilities, UBB Compliance Services can help. Please give us a call.

# Insurance Audit Services for Community Banks: Protecting Your Bank. Strengthening Governance. Supporting Growth.

By Tim Henry, United Bankers' Agency

Community banks face increasing operational, cyber, regulatory, and governance risks—often with lean teams and limited margins. An insurance audit provides an independent, expert review of the bank's insurance program to ensure coverage is aligned with the bank's current risk profile, operations, and strategic goals.

This service goes beyond standard insurance renewals by identifying coverage gaps, outdated limits, policy exclusions, and unnecessary overlaps that may expose the bank to financial loss or inefficiency. The audit also supports board and regulatory expectations by documenting proactive risk oversight and sound governance.

The result is confidence: confidence that the bank's assets, leadership, and operations are properly protected—and that dollars spent on insurance are optimized without sacrificing protection.

## **What is a bank insurance audit service?**

A bank insurance audit service is an independent, expert review of a community bank's own insurance policies. The service evaluates whether coverage is appropriate for the bank's size, operations, and risk profile, and identifies gaps, redundancies, or outdated terms that could expose the bank to loss.

## **Why shouldn't community banks rely solely on their broker or renewal process?**

While brokers play an important role, their primary focus is on policy placement and renewals. An insurance audit service provides a second set of experienced eyes—focused solely on the bank's risk exposure, not selling policies—helping ensure coverage truly aligns with how the bank operates today.

## **What risks does an insurance audit help uncover?**

An audit commonly identifies coverage gaps created by growth, new services, or technology changes; inadequate cyber, crime, or liability limits; outdated property values; policy exclusions that conflict with operations; and overlapping or unnecessary coverage, all of which increase premiums.

## **Why is this especially important for community banks?**

Community banks often operate with lean teams and limited margins. A single uncovered loss—such as a cyber incident, fraud event, or liability claim—can have a disproportionate impact, even affecting the bank's viability. An insurance audit helps ensure the bank is protected without overspending.

## **How does an insurance audit support regulatory and board expectations?**

Regulators and directors expect proactive risk oversight. An insurance audit provides documentation showing the bank has evaluated its insurance program, identified risks, and taken steps to address them.

## **Does an insurance audit help protect directors and officers personally?**

Yes. Audits review D&O, E&O, and employment practices coverage to ensure leadership is adequately protected—an important factor for community banks that rely on local directors.

## **Can an insurance audit reduce insurance costs?**

Often, yes. By identifying redundant coverage, misaligned deductibles, or unnecessary limits, an audit can improve premium efficiency and sometimes offset the cost of the audit itself.

## **How disruptive is the insurance audit process?**

The process is designed to be low impact, relying on existing policy documents and limited interviews to minimize staff burden.

## **What does the bank receive at the end of the audit?**

A clear report summarizing coverage, highlighting key risks and gaps, providing prioritized recommendations, and supporting discussions with brokers, boards, and regulators.

## **What is the bottom-line value of an insurance audit service?**

An insurance audit gives community banks confidence that coverage is right-sized, leadership is protected, regulators are satisfied, and the bank is prepared for unexpected events.

**United Bankers' Bank**  
**Call Report (unaudited)**  
**12/31/2025**

**Balance Sheet (000's)**

**Assets:**

Cash and Due from Banks	\$ 343,106
Investments	\$ 96,121
Fed Funds Sold & Securities Purchased Under Agreement to Resell	\$ 38,891
Loans	
Outstanding	\$ 793,494
Loss Reserve	\$ (13,328)
Other Assets	\$ 47,747
<b>TOTAL ASSETS</b>	<b>\$1,306,031</b>

**Liabilities and Capital:**

Deposits	\$ 662,653
Fed Funds Purchased	\$ 444,910
Other Liabilities	\$ 57,875
Equity Capital	\$ 140,593
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$1,306,031</b>

**INCOME STATEMENT (YTD)**

Interest Income	\$ 53,961
Interest Expense	\$ 24,920
Net Interest Income	\$ 29,041
Loss Provision	\$ 2,855
Net Interest Income (After Provision)	\$ 26,186
Other Income	\$ 19,639
<b>Total Income</b>	<b>\$ 45,825</b>
Operating Expenses	\$ 37,319
Securities Gains (Losses)	\$ 407
Net Income Before Taxes	\$ 8,913
Tax	\$ 1,916
<b>NET INCOME</b>	<b>\$ 6,997</b>



**Family Members:** My husband, Levi, and two sons.

**Pets:** No pets.

**What do you listen to on your drive to work:** I typically call family to and from the office or listen to podcasts..

**Interests:** Cooking, Reading, Travel & Hiking.

**If I could live anywhere in the world:** I would live in an RV traveling the world.

**If I could have one super power (besides flying), it would be:** Time travel.

**Many people don't know that:** I enjoy creating unique food allergy sensitive recipes.

**If I was not working in banking, I would:** Be a financial planner.

**I started working at UBB:** June of 2021.

**My favorite part of working for UBB:** Is working with passionate people who all support community banking and value the success of our clients.

**The best advice I ever got was:** Always be kind.

**First For Your Success means:** Building trusted relationships while providing exceptional products & services to help community banks thrive.



Jen Severson and Family



# Keeping the *Community* in Community Banking

## Falcon National Bank • Foley, Minnesota

Just 20 minutes northeast of St. Cloud, Minnesota, Foley is where Falcon National Bank's story began. Rooted in the railroad, lumber, and agricultural industries, Foley helped shape the values that continue to guide the bank today—hard work, local pride, and a deep commitment to community.

While Foley remains Falcon National Bank's founding community, the bank is fortunate to serve six central Minnesota markets, each with its own identity, traditions, and economic drivers. Across all locations, Falcon operates with a shared commitment to creating a banking experience that develops into life-long relationships focused on customer growth. That commitment extends well beyond banking. Through community involvement and partnerships with more than 110 local organizations, Falcon National Bank employees dedicate their time, talent, and resources year-round to the communities they call home.

### What is your community most known for?

Each Falcon National Bank market reflects a distinct sense of place, shaped by local history, signature events, and strong community pride. Foley is known for Foley Fun Days—often called “the biggest small-town festival in central Minnesota”—and its roots in the railroad and lumber industries. The town is named after John Foley, and Falcon's Foley Market President also serves as the community's mayor.

St. Cloud, known as “The Granite City,” is recognized for its historic granite quarries, Mississippi River access, vibrant arts scene, and role as a college town anchored by Saint Cloud State University.

Richmond is the birthplace of the pontoon and is known for its chain of lakes, offering more than 80 miles of shoreline.

Isanti is best known for the Isanti Firefighters Rodeo, which draws nearly 10,000 visitors to the community each year.

Maple Grove is recognized for the Arbor Lakes shopping and dining district, and its strong commercial growth.

Ham Lake, incorporated just over 50 years ago, has grown into a thriving residential and commercial community and is celebrated annually with the Ham Lake Freedom Festival.

### How is your bank involved in the community?

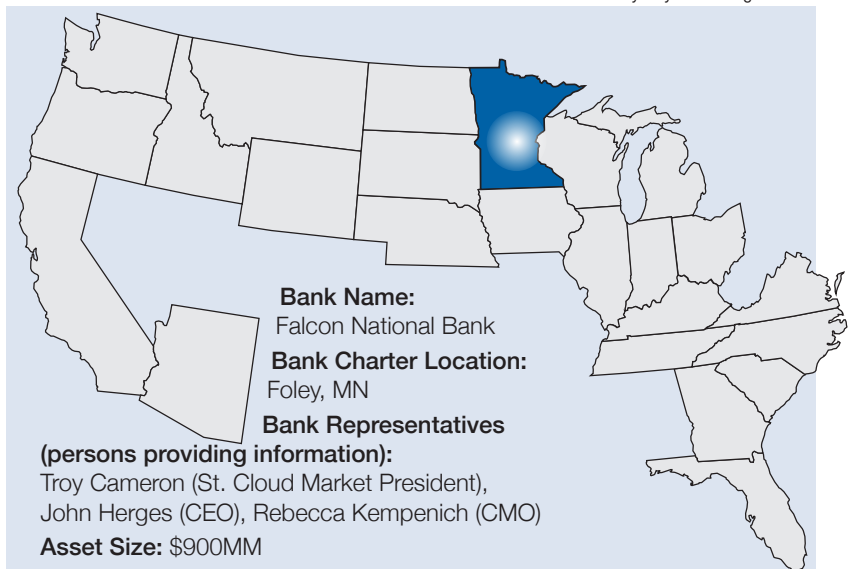
Community involvement is central to who we are at Falcon National Bank. We actively support the communities where we live and work through volunteerism, charitable giving, and partnerships with local nonprofits. Our employees contribute their time and talents to organizations focused on financial education, literacy, housing, food insecurity, public safety, and overall community well-being. From serving on nonprofit boards and committees to participating in hands-on service projects, our team is deeply engaged across central Minnesota and the northern metro. Each year, our locations



Troy Cameron presenting a donation check to Anna Marie's Alliance Women's Shelter



Falcon National Bank volunteers at United Way Days of Caring



**Bank Name:**

Falcon National Bank

**Bank Charter Location:**

Foley, MN

**Bank Representatives**

**(persons providing information):**

Troy Cameron (St. Cloud Market President), John Herges (CEO), Rebecca Kempenich (CMO)

**Asset Size:** \$900MM

**Number of Locations:** 6

**Number of Employees:** 130

**Year Bank was Incorporated:** 2003

**City Population:** Foley (2,700), St. Cloud (70,000), Richmond (1,400), Ham Lake (16,500), Isanti (7,600), Maple Grove (70,000)

come together around initiatives such as the Minnesota Bankers Association Community Impact Month, partnering with organizations like Big Brothers Big Sisters, Habitat for Humanity, United Way, and many others to make a tangible local impact.

“As a community bank, our success is directly tied to the health of the communities we serve. Giving back isn't something we do on the side; it's part of how we operate every day.” – John Herges, CEO

**Do you have any goals or programs to encourage bank employees to be active in the community?**

We intentionally encourage employee involvement through both formal programs and a culture that values service. Falcon provides volunteer hours so employees can give back in ways that are meaningful to them, whether that's mentoring youth, supporting local chambers, or contributing to causes they're passionate about. In 2025, we continued to invest in our internal culture committee, *Falcon from the Heart*,

Community Banking continued pg 9

which focuses on four pillars of wellness: Community, Financial, Physical, and Social. During our Community Wellness quarter, we partnered with United Way in both central Minnesota and the Twin Cities, combining financial contributions with hands-on volunteerism through Days of Caring. Together, our team raised more than \$32,000 to support local programs, a testament to the passion and leadership of our employees.

“We think about community involvement the same way we think about customer experience - it has to be thoughtful, consistent, and rooted in real relationships. That intentional approach allows us to build trust, strengthen relationships, and create lasting value in the communities we serve.” — *Rebecca Kempenich, Chief Marketing Officer*

**What do you like best about your community?**

Central Minnesota offers a unique balance of opportunity and connection. It continues to grow and evolve, while still maintaining the close-knit, supportive feel that defines strong communities.

Local businesses are deeply rooted, neighbors look out for one another, and there’s shared pride in supporting what’s local. As a community bank, being locally owned allows us to walk alongside individuals and businesses through every stage of life, providing guidance, solutions, and stability as needs change and goals grow.

“What I value most about central Minnesota is the balance it offers. It’s large enough to provide opportunity and strong amenities, yet it still maintains a genuine small-town feel where people support one another and care deeply about their community.” — *Troy Cameron, Market President, St. Cloud*

**What do you like best about being a community banker?**

What I [Tony Cameron] enjoy most about being a community banker is helping people and businesses build lasting financial success - whether that’s financing growth, navigating challenges, or preparing for what’s next. Being onsite with customers and seeing what they’re building reinforces why relationship banking matters. At Falcon, we combine big-bank capabilities with a small-bank approach, delivering sophisticated solutions while remaining personal, accessible, and deeply connected.

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**Announcements**

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**UBB has officially moved!**

In December, UBB employees officially moved to a new building in Richfield, Minn. Please be sure your records have been updated to reflect our new address, as well as any documents that may still list our previous Bloomington address.

**United Bankers’ Bank**  
**2 Meridian Crossing, Ste 600**  
**Richfield, MN 55423**

**UBB Congratulates**

We congratulate three employees that furthered their professional development through certification programs.



Jim Fox obtained his Community Bank Risk Specialist Certification



Maria Masetler became a Certified ACH Specialist



Elizabeth Wozniak earned her Community Bank Compliance Officer Certification

**UBB Partners with image.works for Community Bank Marketing Solutions**

United Bankers' Bank has partnered with image.works to bring community banks access to top-tier financial marketing services and solutions. Visit [www.ubbmarketingsolutions.com](http://www.ubbmarketingsolutions.com) to learn more about how image.works can support your bank’s marketing goals.

**UBB Welcomes**



Chester Haagsman joined UBB’s IT team in November as a Systems Administrator. He comes to UBB with a degree in Network Administration and over 3 years of experience supporting over 300 users.

Also in November, UBB welcomed Jim Houston, Correspondent Banking Officer, who will provide products and services to community banks in Illinois. Jim has over 25 years of experience in financial services and in correspondent banking since 2020.



Lina Fombuena started with the UBB Lending team in December as a Portfolio Manager. Lina joined UBB with over 9 years of banking experience.

# CREATIVE STRATEGIC EFFECTIVE SOLUTIONS

## FOR FINANCIAL MARKETING

image.works  
gives you access  
to top marketing  
tools and a full  
team of experts!

Through our partnership with United Bankers' Bank, image.works is proud to be a trusted source of marketing expertise for community banks, tailoring our services to your unique needs and budget. We can assist with:

*Loan Generation*  
*Deposit Growth*  
*Acquisition & Retention*  
*Brand Awareness*  
*And More!*

### Find solutions for all your needs...

**Digital Marketing:** Target your audience with precision online, maximize your budget and drive results.

**Marketing Automation:** Analyze your website visitors' trackable behavior, personalize your marketing and stay top of mind.

**Direct Mail:** Stand out from competitors, leave a lasting impression and capture your ideal audience by pairing your digital marketing campaign with an exciting, unique print piece.

**Traditional Marketing:** Connect with customers through newsletters, annual reports, posters, brochures and more – all with eye-catching design and creative copywriting!

LET'S CREATE SOMETHING *AMAZING!*



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