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WordCom's Traffic Builder Promotion "Cracks the Vault" of Effective Marketing

By Sean Mulvaney Vice President,
Product Development, WordCom

"What would you do with \$1,000 cash?" Premier Bank in Washington, D.C. posed this question as an incentive for area residents to come to their branch's grand opening celebration. Everyone likes to have a chance to win something, right? Remember the frenzy over buying Mega Millions tickets when the jackpot was \$1.6 billion in October? The good news is there doesn't need to be a billion-dollar jackpot to attract people to a branch promotion. Just offering attractive (not necessarily expensive) prizes will do the trick, add in an interactive game and it makes a promotion that is fun for your prospects, customers and bank staff.

Traffic Builder Promotions – Part Direct Mail, Part Game, All Fun

This past December, Premier Bank ran a one-week branch traffic builder promotion called "Crack the Vault". Just under 12,000 residents within a one-mile radius of the branch were targeted and mailed a postcard with the details of the promotion, as well as a unique six-digit "personal combination number" printed on each postcard. Those receiving the mailing were encouraged to bring their

WordCom continued pg 2

Bill Rosacker A Note from the President



The changing colors of the trees and falling leaves are a stark reminder that fall is upon us and winter is right around the corner. This edition of the Independent finds us in the home stretch of our event season, having hosted a sport shoot and learning event in Ohio, our annual Standard Bearer Grand Event in October, and a cyber-security conference in Minnesota the first week of November. This year's event season was another great success and would not have been possible without the support of our customers throughout the UBB territory.

One of the hallmarks of UBB's success has been our ability to listen to the challenges community bankers are facing throughout the industry and then identify solutions either internally or through partnerships to address those challenges. One such solution, is the recently announced collaboration with intelligent target marketing solutions provider, WordCom, to form UBB Marketing Solutions. Through this partnership, UBB will provide community banks with access to a suite of data and bank marketing solutions to assist them in acquiring new customers, deposit accounts and loan products. In addition, these programs will enhance customer engagement and ultimately assist them in more efficiently and effectively marketing their bank. WordCom has been assisting financial institutions for over 30 years, and we're excited to be working with them to provide community banks, of virtually any size, with what were once considered "big bank" marketing solutions and leveling the competitive playing field in their markets. This issue's cover story about traffic building campaigns, focuses on just one of the many exciting marketing programs available through UBB Marketing Solutions.

Included in this edition, John Beerling, Vice President, International Business Development, discusses the benefits of implementing our global payments platform and becoming an international bank in the process. By adding UBB's platform, community banks will not only add a new revenue stream, but also, most importantly, no longer have to send customers to a competitor for foreign exchange business.

Important changes are happening with the Home Mortgage Disclosure Act (HMDA). Jeff Thompson and Kassia Holt from our UBB Compliance Services team, explain what you need to know about the upcoming changes.

In this day and age, it can be difficult to know how and what questions you can legally ask a candidate during a job interview. Bob Greening, Vice President, USource, provides important guidelines as to what questions you can and cannot ask when interviewing job candidates.

UBB welcomed our new Pacific Northwest Correspondent Banking Officer, Donna Blake, this past June. Learn more about Donna in our Employee Spotlight on page four, and then flip to page six to learn how Commencement Bank in Tacoma, WA is *Keeping the Community in Community Banking*.

As the year draws to a close, we are thankful for the opportunity to serve your institution and assist you in serving the banking needs of your communities. As always, UBB is First for Your Success.

postcard into the branch and enter their combination number to see if they were a lucky prizewinner.

How the Game Works:

The customized and interactive traffic builder game is preloaded to an iPad or laptop computer at your branch. To play the game, those receiving the postcards containing the unique 6-digit number simply stop into your branch during the course of the promotion and enter their combination to see if they won a prize. Once their code has been entered, they will be notified immediately if they were a prize winner. To create a positive experience for everyone playing the game, a consolation prize is strongly recommended for all participants, so everyone walks away a winner. The prizes awarded for Premier Bank's traffic builder promotion (mentioned above) were a Grand Prize of \$1,000, an iPad Air, an Apple Watch Sport, a GoPro Hero camera, and a \$25 gift card. According to Premier Bank's Vice President, Terrell Braden, the promotion was a huge success, commenting that "Our guests had a fabulous time but so did our staff... it was a great success." In the six days the promotion ran, the number of people who came into the branch to play the game greatly exceeded their expectations.

Aside from generating traffic to your branch locations to play the game, the postcards are also a great way to communicate your bank's product offerings by including an **additional incentive** to stop by the branch and open new accounts. Some incentives that are popular among banks utilizing the traffic builder promotions are CD specials, a special 6 month money market rate, discounted HELOC rates or no closing costs, and cash bonuses to open a new checking or savings account. All of these ideas combined with a fun and interactive traffic builder promotional game will help your community bank draw additional opportunities into your

branch to build and strengthen relationships with prospects and current customers.

Who says you can't have fun generating awareness to your branch locations while increasing deposits and account openings?

The banking industry is more competitive than ever. With the increase in competition and growing use of digital banking services, the need to stand out from the competition and highlight what makes your bank great is only increasing in importance. A traffic builder promotion is a fun and effective way to give potential customers an opportunity to get to know your bank and an even better way to strengthen relationships with your current customers. To learn more about how a traffic builder promotion can help your community bank increase account openings and reach its deposit goals, visit www.ubbmarketingsolutions.com.



UBB Marketing Solutions is a first of its kind collaboration with intelligent target marketing solutions provider, WordCom. Through this partnership, UBB will provide community banks with access to a suite of data and bank marketing solutions to assist them in acquiring new customers, deposit accounts and loan products in addition to programs that will enhance customer engagement and onboarding processes, with the primary focus on helping them market more efficiently and effectively.

International Payments Platform: Easy Access, Efficient Payments

By John Beerling, Vice President, International Business Development

Back in the Winter edition of the Independent, we presented a few examples of how a U.S. company can actually save money using our global payments platform to pay suppliers in foreign currency. As it turns out, that article was merely scratching the surface of the benefits of using foreign exchange (FX) in our platform.

Many individuals, businesses and banks send U.S. dollar payments internationally for a couple of simple reasons. As our home currency, we are very familiar with the U.S. dollar. We understand statements and bills that are denominated in dollars, and we know how to instruct banks to send dollars out of our account. In fact, these same individuals and businesses (including banks) are not fully aware that there may be an alternative. We've found that a lot of banks fail to list international services on their websites or even in marketing materials. Some even actively discourage FX and international business. They find it too complicated or too risky and frequently refer customers to a more "international" bank. International payments and FX have become the most "traded away" financial product, giving competitors an opportunity to capture a larger share of your customer's wallet. To help community banks retain and attract international business from their customers, UBB provides a host of tools and strategies.

International Payment Solutions for Community Banks

UBB's global payments platform is the key tool for servicing our customers' foreign payments. The platform is used to input payment information for customers and access foreign currency exchange rates allowing customers to utilize their U.S. dollars to make foreign currency payments abroad. An important feature of the platform is its ability to provide the foreign exchange rate up front, assisting in determining the U.S. dollar costs. With this information, a community bank's customer can then use the available rates to compare invoices in foreign currency to those quoted in U.S. dollars and decide how best to make payments.

Benefits of sending payments in foreign currency instead of U.S. dollars

Sending U.S. dollars internationally can often involve

a circuitous route through banking systems, adding fees at each step along the way. Ultimately, a foreign exchange conversion likely occurs somewhere along the route, often performed by a bank that has no relationship with the sender or receiver. It can be common for this intermediary bank to 'sit' on the payment in an attempt to secure a more favorable rate for the intermediary, resulting in a delayed payment which is further altered by fees and unfavorable exchange rates. As a result, the payment that is ultimately received may be smaller than expected and difficult for the recipient to reconcile.

By comparison, the ease and convenience of sending foreign currency payments make for a very sensible payment alternative. If a supplier invoices a customer 10,000 euro, for example, the customer can send a payment for exactly 10,000 euro. Since the payment is sent directly to the supplier's account, it is made in a timely fashion with minimal fees. Meanwhile, the customer uses its own U.S. account to settle the transaction based on the known rate at the time of the transaction. The transaction remains a U.S. transaction to the customer and the bank, while efficiently delivering a foreign currency payment to the supplier.

The banks using this platform can instantly benefit by becoming an international bank, and no longer having to send customers to a competitor for these services. It is recommended that banks who choose to use the platform, start promoting the offering of foreign exchange payment services at their bank on their website and in sales literature, lobby signage and brochures. Another benefit gained by banks using the platform, is operational efficiency. With the platform's streamlined process used for foreign currency payments, the investigations associated with the complex route described earlier are greatly reduced.

Sending foreign currency payments provides individuals and businesses with several valuable benefits. Senders can determine the rates and fees at the time of the order, fees are generally much lower when sending foreign currency rather than U.S. dollars internationally, and payments are made in a more timely fashion, resulting in a more efficient transaction. If you're interested in providing your customers with a solution for foreign currency payments or have any questions about UBB's FX platform, please contact UBB International Payment Services today.

United Bankers' Bank
Call Report (unaudited)
9/30/2018

Balance Sheet (000's)

Assets:

Cash and Due from Banks	\$ 33,853
Investments	\$ 70,771
Fed Funds Sold & Securities Purchased Under Agreement to Resell	\$ 132,345
Loans	
Outstanding	\$ 661,516
Loss Reserve	\$ (7,900)
Other Assets	\$ 28,714
TOTAL ASSETS	\$ 919,299

Liabilities and Capital:

Deposits	\$ 725,429
Fed Funds Purchased	\$ 83,347
Other Liabilities	\$ 11,421
Equity Capital	\$ 99,102
TOTAL LIABILITIES & CAPITAL	\$919,299

INCOME STATEMENT (YTD)

Interest Income	\$ 24,294
Interest Expense	\$ 4,817
Net Interest Income	\$ 19,477
Loss Provision	\$ 1,991
Net Interest Income	\$ 17,486
(After Provision)	
Other Income	\$ 11,289
Total Income	\$ 28,775
Operating Expenses	\$ 24,210
Securities Gains (Losses)	\$ —
Net Income Before Taxes	\$ 4,565
Tax	\$ 1,176
NET INCOME	\$ 3,389

Employee Spotlight

Donna Blake

Assistant Vice President,
Correspondent Banking Officer



Family Members: Ken Blake (Husband), Colin Blake (16 year old son), Briona Blake (12 year old daughter) and Bill Zhu (17 year old Chinese exchange student).

Pets: A 17-year-old red tri-color mini Australian Shepherd named Lucy.

What do you listen to on your drive to work: Talk Radio.

Interests: Boating, Family Road Trips, Wine Tasting, Traveling, Volleyball.

If I could live anywhere in the world, I would live in: Ireland.

If I could have one super power (besides flying) it would be: Time Travel. I would go back in time and have a few of the "last conversations" which time did not permit.

Many people don't know that I: Secretly binge watch entire seasons of TV shows on Hulu or Netflix in one evening.

If I was not working in banking I would: Own a Chicago Style pizza place.

I started working at UBB in: June 2018.

My favorite part of working in banking is: Meeting so many customers with diverse backgrounds and mindsets.

The best advice I ever got was: BCE = Build Capital Early.

First For Your Success means: Introducing our customers to opportunities they may not realize we offer.



Annual White Water Rafting Trip on Deschutes River.



Donna and her family celebrating Briona's team winning Volleyball Championships.



Donna and her family driving to Arizona for Christmas.

Interviewing Job Applicants - One Basic Rule to Remember

Laws related to fair hiring have been around for years, but many employers remain confused about what can and cannot be asked during a job interview. The best rule of thumb for job interview questions is to **make sure the purpose of every question is to determine the candidate's ability to perform the essential job functions; this requires up-to-date knowledge of the position's essential job functions.** While it sounds simple, we've found that it is still challenging for many employers.

Questions **you can** ask to determine whether a candidate can perform the essential functions of a particular job:

- What kind of job experience do you have?
- What aspects of your current/previous job do you consider most crucial?
- What have been your biggest professional successes?
- What would you change about your current job, if you could?
- What aspects do you like best and least about your current job?
- What are you looking for in your next job?

Inappropriate questions can and do arise if the interviewer shifts focus from job-related questions to personal topics. This often happens when trying to establish a rapport with the candidate or attempting to "break the ice" possibly resulting in discriminatory discussions.

Topics you **should not ask** a candidate during a job interview:

- **Family status:** Asking a candidate if they have children might seem like a way to connect during an interview, but questions regarding marital status or children must be avoided. For example, employers should not inquire about daycare arrangements or afterschool commitments, but can ask if a candidate would be able to work during specified hours, overtime, or travel for business.
- **Age:** Beyond asking if the person is over the age of 18 (or 21 if required), the topic of age should never be part of the interview.
- **Native origin:** In most cases, the only allowable question is if the candidate is authorized to work in the United States. Ideally, this question was already asked and answered on the job application, sifting out any ineligible candidates.
- **Religion:** Unless it is pertinent to the job (e.g. church minister), direct questions about a candidate's religious practices are not allowed. Religious beliefs are relevant only if the candidate needs a related accommodation. Even then, a manager should never assume an accommodation is necessary, and the candidate should initiate the request.

Test Your Knowledge

Question: You want to make sure a potential employee will have good attendance if hired. Which of the following is an appropriate interview question?

- A. Do you have reliable transportation to- and from- work?
- B. Do you own a car?
- C. Either A or B
- D. None of the above.

The correct answer is A. Unless the use of a personal vehicle to travel between worksites or other locations is a primary job duty, asking if an individual owns a car is irrelevant and could result in a discrimination claim. Car ownership won't necessarily prevent attendance issues and while being at work on time every day is a job related concern, how the job candidate plans to get there has no bearing on job performance.

Again, please be aware when it comes to job interviews; ask **only** questions regarding the candidate's ability to perform the job's required, essential functions.

Does Your Bank Have A Designated Human Resources Role?

According to a poll conducted by the Independent Community Bankers of America (ICBA), community bankers were asked if their bank had a designated human resources role. The responses were:

- "Yes, we have a designated HR role" (41.94%)
- "Yes, we do and are looking to expand it" (9.68%)
- "No, but the need for one is growing" (29.03%)
- "No, we do not have a designated HR role" (19.35%)

Thus, over half answered "Yes" with some even planning to expand the role. Although a majority of bankers recognize the need for a designated HR role, nearly half answered "No." How about your bank? Important HR-related matters slipping through the cracks could place your bank at risk.

USource, UBB's human resource consulting service, was developed to assist community banks with HR-related needs. Those assigned HR responsibilities at community banks often wear many hats and require assistance to remain current in their knowledge of HR management, as well as related employment legislation. USource helps community banks navigate the increasingly complicated and legally complex world of employee relations. Our recommended solutions can minimize your time commitment in developing consistent and effective human resource programs. For more information, please contact us at 866-394-1984 or usource@ubb.com



Keeping the Community in Community Banking

Commencement Bank • Tacoma, WA

With a picturesque Mt. Rainier setting, the waterfront city of Tacoma, WA sits on Puget Sound just 30 miles between Seattle and Olympia. The downtown's revitalization since the 90s transformed the city into a cultural urban area amongst a historic background. In the midst of this downtown transformation, Commencement Bank opened its doors in 2006, with a mission that encompasses equipping clients with "innovative products, state of the art technology and the extensive expertise of employees." Hal Russell, Chief Executive Officer at Commencement Bank, sat down with us to provide more insight on how they are Keeping the Community in Community Banking.



Commencement Bank Float for 2018 Enumclaw 4th of July & Olympia Capital Lakelair Parades



Olympia Branch Blue Friday

What is your community most known for?

Incorporated in 1875, Tacoma, WA was selected as the western terminus for the Northern Pacific Railroad due largely to Tacoma's deep-water port known as Commencement Bay. The name Commencement was selected as a tribute to the port for being the economic hub of our community as well as signaling a fresh start for local banking.

The city of Tacoma and Pierce County have grown substantially over the years. They are known for their active ports, local breweries, diverse culture, and thriving economy. From a recreational standpoint, we live in the shadow of beautiful Mt. Rainier and the Cascade and Olympic mountain ranges.

How is your bank involved in the community?

The Commencement Bank motto is to do the right thing even if it's not the most profitable. Our employees are encouraged to serve on local nonprofit boards or participate in volunteering opportunities. In 2017 alone, we supported over 75 local charities and nonprofits with financial contributions as well as 1,200 volunteer hours, all of this with only 48 employees.

We have opened our boardroom to local organizations that need meeting space and host a yearly community BBQ serving over 300 hot dogs to our customers, partners, and community members. In addition, we host complimentary Lunch & Learns for clients and community members with lunch and a presentation on relevant trends for small business owners.

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

Each year we organize a program called "Denim Days for Charity" where our employees can wear

Bank Name:

Commencement Bank

Bank Charter Location:

Tacoma, WA

Bank Representative:

Hal Russell, Chief Executive Officer

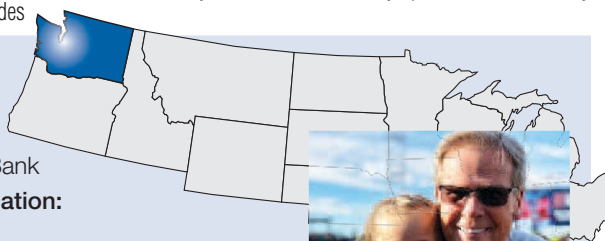
Asset Size: \$322 million

Number of Locations: Four

Number of Employees: 49

Year Bank was Incorporated: 2006

City Population: 211,000



President Hal Russell and Granddaughter Millie at bank sponsored S2 soccer field

jeans on Fridays for a \$5 donation to a local charity. Our employees submit names of charities that are important to them, and a different one is selected each month. We also participate as a team in community projects such as working at a local food bank, participating in downtown clean-ups, or supporting animal welfare.

What makes community involvement important to you and your bank?

We don't think of ourselves as "involved in our community". Instead, we think of ourselves as representatives and advocates for it. That holds us accountable to our commitment to improve our community and to have a positive impact on those who live and work here.

We found that by connecting with our customers and being a part of their success, the bank is successful. We look at our community as a team. Everyone chips in and does their part to contribute. At Commencement Bank, the best interest of our community is the center of everything we do.

What do you like best about your community?

That's an easy answer. The people. We have so many passionate leaders who are dedicated to serving the best interests of our community and those who live and work within it.

What do you like best about being a community banker at Commencement Bank?

There are so many advantages that come with working for a local bank. We are encouraged to do the right thing for each client and invest our time and resources in their success, allowing us to build relationships and work with customers to achieve their financial goals. Our philosophy of doing the right thing makes us feel good about who we are, how we treat our clients, and the impact we have on our community.

Good News – Home Mortgage Disclosure Act (HMDA) Relief is here!

By Jeff Thompson, CRCM & Kassia Holt, CBAP, CCBIA

Extra! Extra! Read all about it! On August 31, 2018, the Consumer Financial Protection Bureau (CFPB) issued an interpretive and procedural rule to implement and clarify the requirements of the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA) that amends provisions of HMDA. This means community banks subject to HMDA reporting will be able to scale back the amount of information they need to report.

How do you know if you qualify?

If you have originated more than 25, but less than 500 closed-end consumer mortgage loans, originated less than 500 home equity lines of credit (HELOC), and have a Community Reinvestment Act rating of Satisfactory or higher, then you qualify for the partial exemption. The Bureau did clarify originated closed and open-end loans means mortgage loans and lines would be reportable for HMDA purposes.

What data points are staying, and what data fields are optional?

The Bureau decided 22 data points will be mandatory, down from the original 48, at the beginning of 2018. Application date, loan type, loan purpose, preapproval, and construction method are among the items required to be reported. You will notice that a majority of the fields are familiar and reminiscent of HMDA of days past, while some points are different, for example, rate spread is no longer required, while an applicant's income is required.

The remaining 26 points are now optional and include (not all-inclusive): universal loan identifier, property address, rate spread, credit score, reasons for denial, total loan costs, origination charges, discount points, and lender credits. See Table 1 for a complete list of affected data points.

It is important to note a few things. First, one of the optional data points covered by the new rule is the Universal Loan Identifier (ULI). However, banks who report will still need a means to identify each loan or application and differentiate it from the other entries. The CFPB has indicated that banks opting not to use the ULI must use a non-universal loan identifier, which must conform to certain rules. Banks should be careful about the decisions they make in regards to the use of ULIs or non-ULIs.

Second, if you decide to report some or all of the optional points, you will be required to report any related data fields within that data point. For example, if a bank opts to report the street address (data field) as part of the property address (data point), it must also report the ZIP code, city, and state.

Third, consider your options carefully, and maintain the information you no longer report, as it might come in handy for internal analysis.

Now what?

These changes take effect on the date the rule was published in the Federal Register, August 31, 2018. The Bureau realizes that many institutions have already

begun to collect data covered by the partial exemptions in 2018. Therefore, the new rule makes it clear that the EGRRCPA, while allowing certain institutions to cease reporting certain data points, does not mandate that the reporting cease. You have a decision to make regarding what you feel comfortable reporting. Talking with your HMDA software vendors and external resources will help you make the best decision for your organization. UBB Compliance Services is committed to helping our clients through these changes, please reach out to our staff should you need additional help or resources.

Table 1: Effect of the Act's Partial Exemptions on HMDA Data Points

Covered by the Act's Partial Exemptions	Unchanged by the Act
• Universal Loan Identifier (ULI) (1003.4(a)(1)(i))⁴⁸ • Property Address (1003.4(a)(9)(i)) • Rate Spread (1003.4(a)(12)) • Credit Score (1003.4(a)(15)) • Reasons for Denial (1003.4(a)(16)) • Total Loan Costs or Total Points and Fees (1003.4(a)(17)) • Origination Charges (1003.4(a)(18)) • Discount Points (1003.4(a)(19)) • Lender Credits (1003.4(a)(20)) • Interest Rate (1003.4(a)(21)) • Prepayment Penalty Term (1003.4(a)(22)) • Debt-to-Income Ratio (1003.4(a)(23)) • Combined Loan-to-Value Ratio (1003.4(a)(24)) • Loan Term (1003.4(a)(25)) • Introductory Rate Period (1003.4(a)(26)) • Non-Amortizing Features (1003.4(a)(27)) • Property Value (1003.4(a)(28)) • Manufactured Home Secured Property Type (1003.4(a)(29)) • Manufactured Home Land Property Interest (1003.4(a)(30)) • Multifamily Affordable Units (1003.4(a)(32)) • Application Channel (1003.4(a)(33)) • Mortgage Loan Originator Identifier (1003.4(a)(34)) • Automated Underwriting System (1003.4(a)(35)) • Reverse Mortgage Flag (1003.4(a)(36)) • Open-End Line of Credit Flag (1003.4(a)(37)) • Business or Commercial Purpose Flag (1003.4(a)(38))	• Application Date (1003.4(a)(1)(ii)) • Loan Type (1003.4(a)(2)) • Loan Purpose (1003.4(a)(3)) • Preapproval (1003.4(a)(4)) • Construction Method (1003.4(a)(5)) • Occupancy Type (1003.4(a)(6)) • Loan Amount (1003.4(a)(7)) • Action Taken (1003.4(a)(8)(i)) • Action Taken Date (1003.4(a)(8)(ii)) • State (1003.4(a)(9)(ii)(A)) • County (1003.4(a)(9)(ii)(B)) • Census Tract (1003.4(a)(9)(ii)(C)) • Ethnicity (1003.4(a)(10)(i)) • Race (1003.4(a)(10)(ii)) • Sex (1003.4(a)(10)(iii)) • Age (1003.4(a)(10)(iv)) • Income (1003.4(a)(10)(v)) • Type of Purchaser (1003.4(a)(11)) • HOEPA Status (1003.4(a)(13)) • Lien Status (1003.4(a)(14)) • Number of Units (1003.4(a)(31)) • Legal Entity Identifier (1003.5(a)(3))



For more information contact: 800.314.7782 or
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If you have questions about our
products and services, please
call us at 1-800-752-8140.
www.ubb.com • Member FDIC

Increase Deposits by Acquiring More Customers ***Not Hot CD Money***

A woman with long brown hair, seen from behind, stands with her hands on her hips in front of a chalkboard. The chalkboard is filled with various business-related diagrams and words drawn in white chalk. At the top left is a target with an arrow in the bullseye. To its right is a bar chart with an upward-pointing arrow. Further right is a cloud. In the center, the word 'vision' is written above a large, bold word 'TARGET'. Below 'TARGET' is a lightbulb with an arrow pointing to it, and the word 'strategy' is written in a box. At the bottom right, there are several interlocking gears. Arrows connect various elements, suggesting a flow or process.A white lightbulb icon with a black exclamation mark inside, set against a blue background.

UBB Marketing Solutions offers intelligent marketing strategies to help your community bank grow your deposits organically without the reliance on expensive CD Specials.

To request pricing or learn more about the available marketing strategies
to help you reach your deposit goals, visit:
www.ubbmarketingsolutions.com