

Bank Annapolis

Situation BankAnnapolis is a full-service community bank that serves commercial and retail customers in Maryland. While its distinctive lion logo and flagship building were recognized by the local community, BankAnnapolis' overall visibility among other community banks in the region was relatively low. As a result, BankAnnapolis was looking to generate more general top-of-mind awareness not only for the bank but also for specific banking products.

Furthermore, in light of growing national concern about the viability and available resources of large national banks, BankAnnapolis saw a significant opportunity to position itself as a financial institution that individuals and businesses could count on. In addition, the bank was celebrating its 20th anniversary—an occasion that reinforced its longevity and dedication to the surrounding community.

Solution **Brand Awareness**—Bank Annapolis turned to the Channel team to develop a brand platform with greater presence and appeal across a range of marketing materials. In order to be fully informed of perceptions and viewpoints of all relevant audiences, we conducted a comprehensive series of interviews with BankAnnapolis employees, business customers, retail customers and prospects. The resulting information served as the basis for an integrated branding campaign with radio, print, online and in-branch merchandising. Touting the bank's long-running presence and commitment to the region, the campaign gave confidence to customers and prospects in the bank's ability to serve their financial needs in uncertain times.

Private Business Banking—We were also tasked with generating additional awareness for the bank's Private Business Banking program. The agency developed a series of print ads that featured individual officers, with copy focusing on their experience in banking as well as their dedication to community success. We also created a series of web components to further support the program; these online elements provided website guests with a direct communication link to individual bankers.

Mortgage Banking—In addition, we developed a series of mortgage collateral pieces for Bank Annapolis. Separate brochures were created to speak to homeowners and real estate professionals. A comprehensive guide was also created to give homeowners all the information they needed to know when purchasing and building a new home from the ground up.

Debit Banking — BankAnnapolis wanted to educate non-activated debit card holders of the benefits of debit card banking in order to generate additional card usage. Our team created a campaign that included a series of letters (aimed at three types of debit card holders), a companion insert piece that further explained benefits, in-branch displays and an online component on the bank's home page. As a follow-up, we developed a similar campaign to promote BankAnnapolis' text messaging services for debit cardholders, which allowed customers to check account balances and perform other banking functions on their mobile phone.

Result

The re-freshened branding campaign and materials have helped BankAnnapolis establish a stronger presence in the marketplace and attract greater recognition of officers in its private business banking, commercial real estate and mortgage divisions. And, in spite of the difficult economic climate, deposits have risen, loan volumes are up and inquiries about Private Business Banking services have increased. Several prospective clients have cited the new marketing materials as one of the reasons they contacted BankAnnapolis.

- o positioning statement and brand campaign theme
- o print advertising

BankAnnapolis serves small businesses and individuals who value a high level of service and attention. We are a thriving community bank offering financial services that have benefited the greater Annapolis region for 20 years. And we care about the communities we serve as much as our customers do.

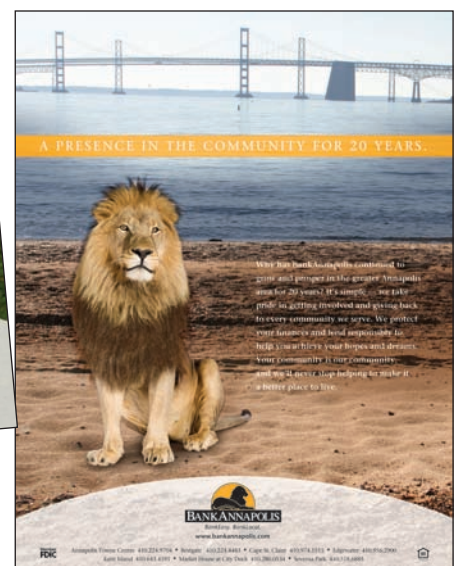
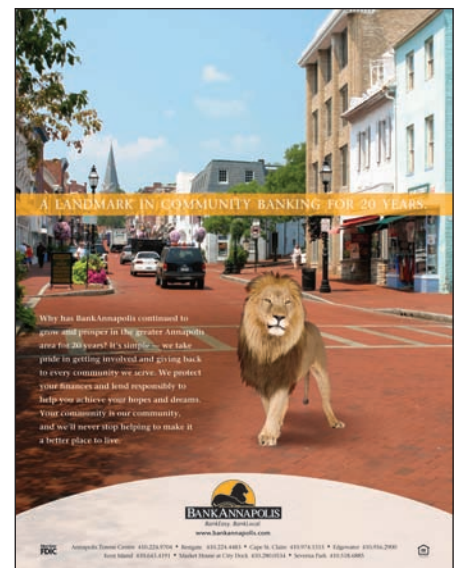
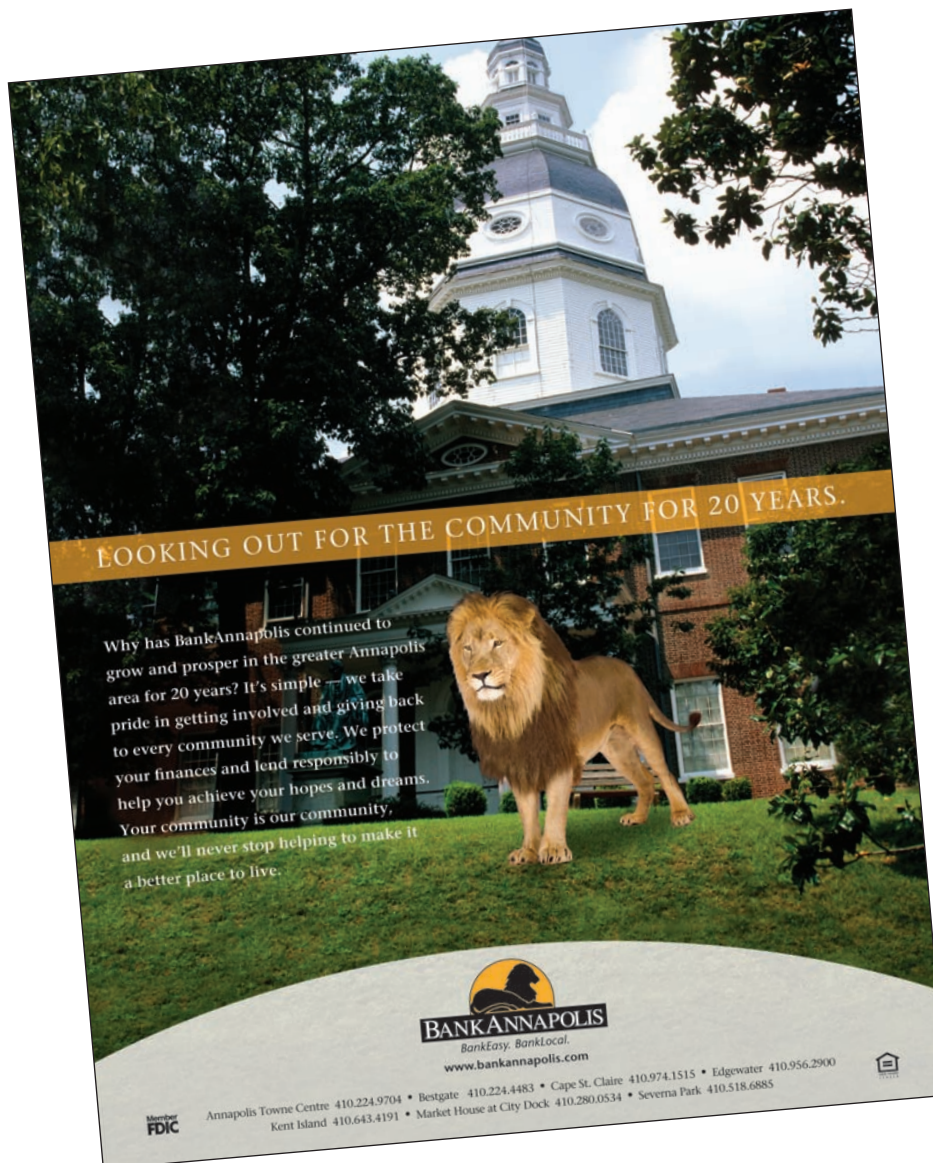
LOOKING OUT FOR THE COMMUNITY FOR 20 YEARS.

Research Modes Used:

Interviews with key executives and stakeholders

Interviews with existing customers and prospects

Audit of existing marketing material



- o radio spots
- o online banner ad
- o flash for home page

“PRIDE”

SFX: Music under

ANNCR: Why is BankAnnapolis known as the bank with the lion? When lions come together, they form a pride. They unite with a purpose ... just like we do at BankAnnapolis. To provide you and the community with the highest level of service and integrity. Which means you can count on BankAnnapolis to lend responsibly, protect your finances, and help make your hopes and dreams a reality. BankAnnapolis has been looking out for the community for 20 years and we're still going strong because we take pride in doing things right.

BankEasy. BankLocal. BankAnnapolis. Member FDIC. Equal housing lender.

“STRENGTH”

SFX: Music under

ANNCR: Why is BankAnnapolis known as the bank with the lion? Just as the lion embodies strength and security, BankAnnapolis has helped strengthen the financial lives of customers throughout the area—helping make their hopes and dreams a reality. No animal symbolizes leadership and trust like the lion. And no community bank inspires these qualities like we do. BankAnnapolis has been looking out for of the community for 20 years and we're still going strong because we take pride in doing things right.

BankEasy. BankLocal. BankAnnapolis. Member FDIC. Equal housing lender.

A PRESENCE IN
THE COMMUNITY
FOR 20 YEARS.



- o private business banking
print advertising
- o private business banking
online banner ad

"I'm a local. To me that's a badge of honor."
— Kathy Coursey Vice President Private Business Banking



Born, raised and still living on the Eastern Shore, Kathy knows this area very well. Armed with that knowledge and the capabilities of BankAnnapolis Private Business Banking, she has helped many local companies grow and prosper. And her support of commercial and charitable organizations enables the surrounding community to thrive as well. To start or grow your business, just add Kathy to it.

For more information on Private Business Banking, call Kathy directly at 410.279.8336 or email her at kcoursey@bankannapolis.com

BANK ANNAPOLIS
BankEasy. BankLocal.
www.bankannapolis.com

Member FDIC

Annapolis Towne Centre • Bestgate • Cape St. Claire • Edgewater • Kent Island • Market House at City Dock • Severna Park

"I want your family to love growing up here as much as mine did."
— Bill Benner Vice President Mortgage Sales Manager



This community is near and dear to Bill, and there's nothing more satisfying to him than helping people settle here in the home of their dreams. With Bill's local knowledge and experience in mortgage lending, no one is better qualified to help you and your family find a sensible and affordable home loan. So if you're ready for that special place to call your own, you're ready to talk to Bill today.

For more information on our mortgage loans, call Bill directly at 410.991.9200 or email him at benner@bankannapolis.com

FDIC Annapolis Towne Centre • Bestgate • Kent Island • Severna Park

"I'm all business when it comes to supporting my community."
— Carol Kasper Senior Vice President Private Business Banking



BankAnnapolis Private Business Banking isn't just a job for Carol, it's her passion. Every day, Carol prides herself in helping local entrepreneurs fulfill their dreams. For more than 30 years, she has been helping to shape the business landscape in the Annapolis area, while serving on countless local charitable boards and associations. In other words, taking care of her community — and yours.

For more information on Private Business Banking, call Carol directly at 443.716.4129 or email her at ckasper@bankannapolis.com

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Introducing Our Private Business Banking Experts.




PRIVATE BUSINESS BANKING
The Personal Touch Your Business Deserves.
Exclusively from BankAnnapolis.



"I'm a neighbor first. And a banker second."
— Mitch Krebs Senior Vice President Private Business Banking
mkrebs@bankannapolis.com
443.716.4140

Supporting local businesses and communities for more than 20 years.



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www.bankannapolis.com

- o debit card direct mail and in-branch placard
- o text messaging direct mail and in-branch placard

John/Jane Q. Customer
321 Oak Street
Townville, State Zip Code

The BankAnnapolis VISA debit card works like cash—but **even better**. Start reaping the benefits by activating your card today.

Dear Mr./Ms. Customer:

Did you know that you have a simple yet powerful way to help make your life more hassle-free?

If your credit card company has recently raised interest rates and fees, your BankAnnapolis VISA debit card is the solution. It's faster than writing checks and safer than carrying cash. And it doesn't come with the array of charges many credit cards have. You pay no fees when you select the "credit" option and, of course, no interest charges as well. In short, your BankAnnapolis VISA debit card can immediately save you time and money.

It's accepted wherever you shop.

Use your BankAnnapolis VISA debit card wherever you go, to get what you want—at restaurants, gas stations, department stores and more. Because your BankAnnapolis VISA, you can be assured that it's widely accepted when you're traveling

FAST. SECURE. HASSLE-FREE.

The BankAnnapolis Visa Debit Card

- Accepted everywhere—get what you need wherever Visa is accepted
- Convenient—easier than writing checks, safer than carrying cash
- Quick checkout—press the "credit" option, sign and be on your way
- Instant cash—simply choose the "cash back" option at checkout
- Save money—no fees or interest typically charged with credit card use
- Peace of mind—VISA's Zero Liability Policy* protects you against unauthorized transactions

It's the smart way to make any purchase today!

your checking account. All transactions appear

be on your way. And **VISA's Zero Liability**

VISA debit card. Just go to your nearest
it simple. Why not do it today?

urchases today. Activate your card now at any

*VISA's Zero Liability Policy covers U.S. issued cards only and does not apply to ATM transactions, PIN transactions or payments by Visa, or stolen, misplaced and otherwise. Cardholder must notify issuer promptly of any unauthorized use. Cardholder covers for additional details.

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1000 Heritage Road, Suite 400, Annapolis, Maryland 21401
Phone: 410-224-4455
www.bankannapolis.com

FAST. SECURE. HASSLE-FREE.



The BankAnnapolis Visa Debit Card

- * Accepted everywhere – get what you need wherever Visa is accepted
- * Convenient – easier than writing checks, safer than carrying cash
- * Quick checkout – press the “credit” option, sign and be on your way
- * Instant cash – simply choose the “cash back” option at checkout
- * Save money – no fees or interest typically charged with credit card use
- * Peace of mind – VISA’s Zero Liability Policy* protects you against unauthorized transactions

It's the smart way to make any purchase today!

*VISA's Zero Liability Policy covers U.S. issued cards only and does not apply to ATM transactions. PIN transactions are protected by VISA, as certain commercial card transactions. Cardholders must notify their company of any unauthorized use. Consult issuer for additional details.



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BankAnnapolis

Your account information is just a text away with your BankAnnapolis Visa debit card and your mobile phone.

John/Jane Q. Customer
321 Oak Street
Towsonville, State Zip Code

Dear Mr./Ms. Customer:

You already get convenience, speed and security every time you use the BankAnnapolis VISA debit card. But we're introducing yet another great way it can help you better manage the purchases in your daily life.

Right now, all BankAnnapolis VISA debit card holders can sign up for Text Banking and get account balance information AND transaction history via mobile text – FREE OF CHARGE.*

BankAnnapolis Mobile Text Banking delivers up-to-date balance information and mini-statements for the primary BankAnnapolis Mobile Text Banking accounts associated with your BankAnnapolis VISA debit card. You'll know exactly how much checking and savings accounts associated with your BankAnnapolis VISA debit card. You'll know exactly what amount is available to you or what recent transactions you've made, at any time, whether you're at home or on the go. It's completely secure, easy to use and free*. What could be better?

Sign up now at www.bankannapolis.com. Click on the Text Banking process. Be sure to have your BankAnnapolis Visa debit card handy when registering your card at any BankAnnapolis ATM or visit www.bankannapolis.com and click on the Text Banking process.

BankAnnapolis branch and order one. When you register your card at any BankAnnapolis ATM or visit www.bankannapolis.com and click on the Text Banking process, you'll be able to register for Text Banking and you'll be able to register for Text Banking and you'll be able to register for Text Banking.

BANK ANNAPOLIS MOBILE TEXT BANKING IS HERE

If you have a BankAnnapolis Visa debit card you can receive account information by text message on your mobile phone.

Text Banking is a FREE* service available to all active BankAnnapolis VISA debit card holders.

- Get up-to-date account balance text messages on your mobile phone
- Get mini-statements detailing your last 5 posted transactions
- Completely secure
- NO banking fees*
- Sign up now at www.bankannapolis.com — just click on the Text Banking image or link from our home page

*If text messaging is not part of your mobile plan, your carrier may charge a fee for individual text messages. For details about these charges, please check with your mobile carrier.

REGISTER  **BANK ANNAPOLIS**
Baltimore, Maryland

Register now at www.bankannapolis.com

1000 Designer Road, Suite 400, Annapolis, Maryland 21401
Phone: 410-224-4433
www.bankannapolis.com

BANKANNAPOLIS MOBILE TEXT BANKING IS HERE



If you have a BankAnnapolis Visa debit card you can receive account information by text message on your mobile phone.

Text Banking is a FREE* service available to all active BankAnnapolis VISA debit card holders.

- Get up-to-date account balance text messages on your mobile phone
- Get mini-statements detailing your last 5 posted transactions
- Completely secure
- NO banking fees*
- Sign up now at www.bankannapolis.com — just click on the Text Banking image or link from our home page

*This message is a sample of a text message you can receive now. Message rates will vary by carrier. For details, please check with your wireless carrier.

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- construction mortgage brochure
- construction mortgage homeowners brochure
- construction mortgage builders brochure

A GUIDE TO PLANNING YOUR DREAM HOME



and comments from our construction mortgage and as the framework for the development of this reviews many basic issues people will confront

process, you may be familiar with some of the and with new, useful information. We hope that it by, subcontractors and attorneys.

in, you'll need to decide that up front, as every step perspective. Green homes should have lower utility and milder, and can be better for the environment, entities, and other entities offer rebates, tax breaks and is a valuable resource to find this information.

through a number of different resources.

D-certified green home, which is administered National Association of Home oral Green Building Certification it state- and city-run programs p you find the program

2651. Bank Annapolis' ncing—and an excellent building your home.

consumer lending, f your neighbors

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Annapolis, Maryland
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This booklet provides some suggestions for you as you consider building a home. It does not cover every situation you might encounter, so please do not rely solely on this booklet in lieu of seeking professional advice. We are not attempting to give legal advice and highly recommend that you talk to an attorney for counsel on any legal matters.
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INTRODUCING THE GROUNDBREAKER CONSTRUCTION MORTGAGE

Help Your Customers Break Ground Faster and Easier Than Ever Before



The One-Settlement Construction Loan That's Also a Mortgage

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Annapolis, Maryland
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INTRODUCING THE GROUNDBREAKER CONSTRUCTION MORTGAGE

Make Building Your Next Home Easier Than You Ever Imagined



The One-Settlement Construction Loan That's Also a Mortgage

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GROUNDBREAKER THE BEST WAY YET TO FINANCE YOUR DREAM HOME

There are all kinds of great reasons for having a home built. Like expressing your personal taste—and style of living. Enjoying custom design features. And getting the best possible value for your dollar.

Now, BankAnnapolis adds yet another reason: a new, one-settlement home loan program that makes building your dream home easier than ever.



Settle Only Once—Saving Time and Money

At Groundbreaker Construction, it doesn't double duty. It serves as a construction loan to finance the construction of either a first or second home of any type in all price ranges. And you can convert your construction loan into one of the mortgage loan programs we offer that makes the most sense for you. You may even be able to apply the equity in your lot or your current home (even if it is not sold prior to construction) toward the down payment.



Choose from a Wide Selection of Mortgage Programs

Our Groundbreaker Construction Mortgage provides unprecedented flexibility. You can use a Groundbreaker loan to finance the construction of either a first or second home of any type in all price ranges. And you can convert your construction loan into one of the mortgage loan programs we offer that makes the most sense for you. You may even be able to apply the equity in your lot or your current home (even if it is not sold prior to construction) toward the down payment.



Apply for Your Groundbreaker Construction Mortgage Today

It's easy. Just call 1-800-362-2651 or visit your nearest BankAnnapolis branch. Apply over the phone, at home or in person—the choice is yours.

Let an experienced BankAnnapolis loan officer show you just how easy breaking ground on your next home can be. Call today.



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