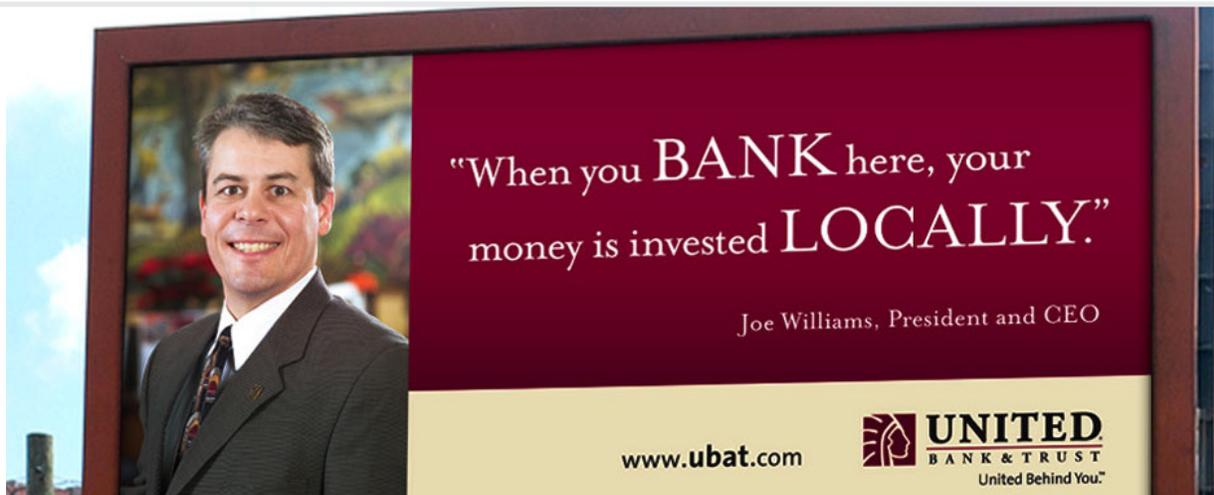


UNITED BANK & TRUST

agency re:group inc. | client United Bank & Trust | industry financial

re:group helped us bring our Bank Local strategy to life. It was an important message to communicate at a time when the Michigan economy was suffering and people needed to feel that they could help by keeping their money in the community and supporting local businesses.

— Jamie Guise, EVP Chief Retail Officer



We were selected by United Bank & Trust (United) to help them expand into the Washtenaw County market. They had a rich, 150-year history as community bank in a neighboring county, but no one in Washtenaw County knew who they were. They were also entering a market flooded with competition from national, regional and other community banks.

OUT-FLANKING THE LARGE COMPETITORS WITH A LOCAL APPROACH

As we were working on creating awareness for the bank, the unthinkable happened: the downturn of Michigan's economy, accompanied by a massive loss of consumer confidence in the banking industry.

We looked at this as the perfect opportunity to talk to clients and prospects about the advantages of banking with a community bank over a large national or regional bank. Part of this required education. Many consumers were not aware that several big banks had decided to limit loans in Michigan. Or that loan and appraisal decisions at big banks were being made at a corporate headquarters thousands of miles away by people who had never even been to their town. And that loan proceeds did not stay in the community but were being sent out of state!

INCREASING DEPOSITS DURING MICHIGAN'S CHALLENGED ECONOMY WITH THE BANK LOCAL CAMPAIGN

The message we wanted to convey to United's clients and prospects was that when they banked with United Bank & Trust—a community bank—their dollars would be reinvested back into the local community through loans that would allow businesses to employ people, provide goods and services and to contribute to the local economy.



**“Supporting LOCAL
business IS vital for a
BETTER community.”**

Frank Dick, United Client

Frank and Shirley Dick really care about this community, so they bank at a community bank—United Bank & Trust. They know the board members, stockholders and coworkers are local, and that United keeps the best interests of this area at heart. Plus, unlike at big banks, deposits

We also wanted consumers and business prospects to get to know the real, local people who were part of the bank and their community. We did this with the Bank Local campaign. Ads featuring customers and United team members ran in local outdoor, radio, newspaper and in-branch. A community report was created to share their financial donations and volunteer contributions to the community. In addition to its external impact, the campaign gave United team members tools and messaging to talk to customers and prospects and encourage them to invest in their shared community.

IMITATION IS THE BEST FORM OF FLATTERY

In the first two months of the sales initiative and the advertising campaign, total deposits increased by \$15.4 million and CD deposits increased by \$19.9 million.

The campaign was so successful that we began to see competitors' large and small attempt to communicate a similar message.

Since it was introduced, the campaign has evolved a bit, but continues to be the cornerstone of what makes this community bank a great local partner.





Founded as a branding and design firm over 30 years ago, we added advertising agency services to meet the diverse needs of our clients. Today, we are an integrated marketing agency that helps companies transform their brands and grow their businesses. We work collaboratively with each other and with our clients to provide strategic clarity, insightful creative and digital and traditional marketing programs that build brand engagement and business value.

Our years of experience working with franchise, health care and financial services companies has made us experts in helping complex organizations achieve success. We help them manage their distribution channels, align and motivate their internal teams and deliver a consistent brand experience at every customer touchpoint.

The growth and financial success of our clients is the ultimate measure of our work, and we let our results speak for themselves.

