

Profit Growth Banking Challenge
Adams Community Bank
Gerry Biron - Janice Adams

Current USPs

- **Branches - length of service:**
 - Our Williamstown employees all live in the Northern Berkshire area and have been employed by ACB an average of 13 years, which allows us to have greater knowledge of our community and the market we serve.
 - Our Cheshire employees are deeply rooted in the community with a combined 47 years of service, which allows us to have greater knowledge of our community and the market we serve.
 - Our Park Street staff has over 135 years of combined experience, which allows us to have greater knowledge of our community and the market we serve.

- **Community Giving:**
 - Adams Community Bank and its employees are again this year a leading sponsor for the Northern Berkshire United Way, donating over \$69,000 to support 22 local agencies and non-profits to assist neighbors in need.
 - Donating over \$18,000 to help local charities, friends, and neighbors in need, our employees pay to dress casually, one Friday per month.
 - Adams Community Bank and its employees were the leading fundraiser for the American Cancer Society's Relay for Life, raising over \$20,000 for the second year in a row.

- **Service Standards:**
 - When you call us at 743-0001, an ACB associate, not a machine, will answer within 3 rings and direct your call to a service professional that will assist you or you'll receive a \$5.00 Dunkin Donuts gift card.
 - Calls returned within 24 hours or less or your next cup of coffee is on us - guaranteed.
 - Meet with your personal banker to receive a free annual financial check up. We've developed a customized checklist and process to help maximize your earnings and minimize your costs to put more money in your pocket.
 - Our caring team of service professionals will work with you to find the best overall value option using our customized 7 step process to help you meet your current financial goals and future vision.
 - We provide one on one tutorials with your college bound child to help them learn about the importance of checkbook balancing, smart budgeting and how to establish good credit so that when they head off to college they are fully aware how to remain financially responsible and avoid making poor financial choices that could ruin their credit and have a long lasting, negative impact on their future.
 - We provide you with FREE access to the world's leading authorities like Stephen Covey, Jean Chatsky and David Allen, live from the comfort of your living room or on your office speaker phone!

- **Lending:**
 - We guarantee you a mortgage prequalification decision within 24 hours or less that will assist you and your realtor identify homes that are a good match for you financially and streamline the process of finding your perfect dream home.
 - Small business owners receive an annual free 15 point checklist designed to identify opportunities to ascertain major areas of risk – such as employee embezzlement, PCI compliance, and cash flow.

New Killer USPs!!

At Adams Community Bank we know that applying for a loan is a big decision and can be a daunting experience. Our new killer USPs are built around making this a smooth and trustworthy experience. Listed below are our overarching USP statements with examples of how we will implement and use these in customer conversations. The last few pages of this submission are examples of marketing material, including lobby signs, digital frame screens, and a shot of the usage on the website.

1. When you choose us as your mortgage partner, you can be assured that we won't send your loan for approval to another city or state. We make our credit decisions locally so we can be flexible to create solutions to fit your particular need and financial goals. Our lending professionals are local, understand our community and have the authority to make decisions. We guarantee start to finish within 45 days or less or we'll credit you \$250 towards your closing costs.

Using USPs in customer conversations:

- a. Lending decisions are made locally. That means you are assured fast, accurate and prompt decisions from application to closing. We guarantee start to finish within 45 days or less or we'll credit you \$250 towards your closing costs.
- b. Local decision making, flexible underwriting, and streamlined processing makes lending easy. We guarantee start to finish within 45 days or less or we'll credit you \$250 towards your closing costs.
- c. Leave it to the professionals at Adams Community Bank. Our job as a mortgage specialist is to make your decision-making process hassle and stress free while providing a service that saves you time and money.

Bullet points for use on website pages and digital photo frames.

- Lending decisions made locally by local professionals.
- We take the time to understand your needs to find the best mortgage solution for you
- We guarantee we will close your loan within 45 days or we'll credit you \$250 towards your closing costs.
- Processing your loan locally means you won't have to wonder where your paperwork is.
- At your mortgage closing we will give you a tool bucket with the basics to maintain your new home.

This USP is now part of the Lending team goals using the tracking systems available within the Avista Loan Origination system to ensure that we always know the status of the loan progress and allows us to close all loans for our customers within the promised 45 days.

2. At Adams Community Bank, we don't believe in just opening accounts. We believe in developing relationships, calling people by their name and working together to make our communities a better place to live. We have identified key transitional moments in life and provide financial solutions to help you transition smoothly from one stage to another. Stop by and meet with one of our personal bankers and they will help you achieve financial success.

Using USPs in customer conversations:

- a. We take the time to get to know you and your needs first
- b. If you are at a life transition point such as starting a new family, preparing to send a child to college, or even retirement, we work with you to find the best solution for your needs.

Bullet points for use on website pages and digital photo frames.

- When you start a family we will work with you to set up a customized savings plan for your child's future success and security.
- We will sit down with you to understand your needs so that we can assure that you achieve your financial goals.

3. When you apply for a mortgage with us, you are assured a mortgage loan coach will work with you from application to closing and beyond.

Using USPs in customer conversations:

- a. Your loan coach will be by your side throughout the entire process, keeping you informed when your appraisal has been complete or when we are ready to schedule the closing.
- b. You can contact your loan coach whenever you have any questions or concerns throughout the entire process from application to closing.

Bullet points for use on website pages and digital photo frames.

- With your mortgage comes a loan coach to work with you and keep you informed as your loan moves through the process from approval to closing.
- You will always know where your mortgage stands with ACB; your personal loan coach will keep you informed throughout the process.

We want to ensure that our customers are as comfortable and informed throughout the entire loan process so they will get a loan coach that they can contact with any questions or concerns. This loan coach will also keep them up to date on the progress of the loan through the process, such as letting them know that their appraisal has been completed. This is accomplished by a tracking process within our Mortgage Loan Origination system, ensuring that everything is timely and on schedule.

4. When you close your mortgage with us, we connect you with your community by connecting you with local resources to help you settle into your new home.

Using USPs in customer conversations:

- a. We will welcome you and introduce you to your new community by giving you a Resource Booklet of useful services and businesses. The booklet is also filled with offers from local businesses that can translate to cost savings for you.

Bullet points for use on website pages and digital photo frames.

- Connecting you with offers and services available in your community.
- Saving you money with offers from within your community with our Resource Booklet.

We will introduce a Resource Booklet for those new to the area, highlighting useful services and local businesses. We will work with our business customers to also provide savings and offers to our customers. This benefits both our personal and business customers by providing savings for the consumer and helps to drum up business for the commercial customer.

At your mortgage closing you also get a tool bucket with the basics to maintain your new home.



Welcome Home!

We guarantee we will
close your loan within
45 days or we'll credit
you \$250 towards
your closing costs!

Digital Photo Frames with Rotating USPs!



NEW TO THE AREA?



Welcome Home Resource Booklet

*Connecting you
with your new
community!*



Sample page from Resource Booklet

Local Resources

Police	555-1212
Hospital	555-1213
Dentist	555-1214
Veterinarian	555-1215
Dry Cleaners	555-1216
Cleaning Services	555-1217

Offers from around your Community

Pizza House	555-2213
-Buy one pizza, get one free on Wednesdays!	
Mom & Pop Country Restaurant	555-2313
-Kids eat for ½ price on Thursdays nights!	
Sharon's Hair Palace	555-1213
-\$5 kids cuts on Tuesdays!	



ADAMS COMMUNITY BANK
HOME
CHECKING SAVINGS AUTO AND PERSONAL LOANS

I WANT TO LEARN MORE ABOUT
PERSONAL BANKING
MORTGAGES AND HOME EQUITIES

I WANT TO LEARN MORE ABOUT
BUSINESS BANKING
ADDITIONAL SERVICES

I WANT TO APPLY FOR A
MORTGAGE LOAN
CUSTOMER CARE

I WANT TO LEARN MORE ABOUT
INVESTMENT SERVICES

MORTGAGES AND HOME EQUITIES



Adams Community Bank



Mortgages

Whether purchasing a home or refinancing your existing home, we have a number of different types of home loans to choose from.

[Learn More >](#)

Home Equity Lines of Credit

Make borrowing money as convenient as writing a check with an Adams Community Bank Home Equity Line of Credit.

[Learn More >](#)

Home Equity Loans

Whether it's home improvement, consolidation, or tuition a Home Equity Loan from Adams Community Bank will give you the flexibility you need to make it happen.

[Learn More >](#)

Meet Our Loan Officers!

Apply On-line Today!

HELPFUL LINKS

- [Application Checklist](#)
- [Mortgage Calculators](#)
- [Contact Us](#)
- [Locations and Hours](#)
- [Lending FAQs](#)

We guarantee we will close your loan within 45 days or we'll credit you \$250 towards your closing costs