

A Small Budget Doesn't Have to Mean a Small Marketing Plan

Attend ICBA Bancard's *Developing an Effective Card Marketing Plan*

These days credit and debit cards come part and parcel with the banking relationship. But while consumers have come to expect these products, if they're not using them with enough frequency they can become a drain on your bottom line.

The secret to increasing revenue and building customer loyalty comes down to careful planning. This is especially important in our present economy, where even a shoestring marketing budget must be executed superbly. By attending *Developing an Effective Card Marketing Plan* you will learn how to make the most of your current credit and debit card relationships, regardless of your budget.

A written card marketing plan will help you define your market, identify your customers and competitors and outline a strategy for attracting and keeping customers—all of which will help you identify and anticipate change. Underscoring these initiatives is the importance of how well you implement and execute a market-driven strategic plan. This ability has always been important and in today's economy it is an absolute imperative.

The workshop's presenter is Dennis Driscoll, vice president of Loyalty Services for Fidelity National Information Services, Inc. (FIS), formerly, Certegy Card Services. Dennis is a 30-year veteran of the financial services industry and has personally guided the creation of the fastest growing product suite at FIS – ScoreCard® Rewards. He has earned numerous awards and national recognitions, including the Fairchild Publications award for the "Best Credit Card Marketing Program" and several ABA Bank Marketing Association Gold Coin Awards. Earning more than accolades, his expertise in the industry, makes him a sought-after consultant, author and speaker. We hope to see you there! ■

ON THE WEB: www.icbabancard.org

CALL US: (800) 242-4770

Should you attend this workshop? Ask yourself these questions.

1. How well does your bank retain customers, year-over-year?
2. How long do your customers remain customers?
3. How many new customers do you attract?
4. What is your market share growth rate?
5. What is your sales growth rate?
6. Do you perform customer complaint tracking?
7. How many new products/services do you introduce or improve?

ICBA Bancard \$100 Off Coupon

If your community bank participates in any of ICBA Bancard's programs you are entitled to a \$100 discount on the cost of your ICBA Convention & Techworld registration fee (one coupon, per bank). Call ICBA Bancard's client services staff to retrieve the code for the discount. You can reach them at (800) 242-4770.



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ICBA Bancard 2009 ICBA Convention Workshops

We'll See You There!

THE NEXT DECADE IN CONSUMER PAYMENTS

Wednesday, March 18th, 8:30AM-9:30AM

The fact is that in good times consumers pay with plastic, in bad times, consumers pay with plastic. Learn how to maximize your bank's revenue no matter what the trend.

Speaker: Fredda McDonald, Vice President, Alliances and Processors, MasterCard Worldwide

TRENDS IN CARD FRAUD

Wednesday, March 18th, 9:45AM-10:45AM

Account theft, identity theft, stolen card numbers—security breaches are in the news every day and a security breach on any level can send people into panic. Hear about the dynamic tools and techniques in place today that keep consumers safe, as well as keep your community bank a symbol of safety and security in your customers' eyes.

Speaker: Barry Smith, President, BFS Consulting, Inc.

DEVELOPING AN EFFECTIVE CARD MARKETING PLAN

Wednesday, March 18th, 11:00AM-12:00PM

Planning is the key to any success and credit and debit card issuing is no different. Consumers expect to be given a debit card and a box of checks when they open their account. Your job as a banker is to get them use the card as frequently as possible. In this session you will learn how to increase your revenue and build customer loyalty on your credit and debit card programs.

Speaker: Dennis Driscoll, Vice President of Loyalty Services, Fidelity National Information Services

MOVE OVER BOOMERS, GEN Y PAYS WITH PLASTIC

Thursday, March 19th, 7:30AM-8:30AM

The largest generation since the Baby Boomers is almost totally reliant on paying with plastic. Debit and credit are their preferred method of payment, but there is a twist, they also want great customer service and one-on-one attention. Learn how to capture the up and coming Gen Y.

Speaker: David Peterson, Executive Vice President, Goldleaf ICBA Services Network

CONSUMER CREDIT CYCLE—OPPORTUNITIES IN A DOWNWARD TREND

Friday, March 20th, 2:45PM-3:45PM

The media has painted a bleak future for just about anything related to banking however the reality is there is lots of opportunity to gain new market share. As big banks step back, downsize and consumers have less than acceptable customer service, community banks can step in and do what they do best—building relationships.

Speaker: Paul Weston, President & CEO, TCM Bank, N.A. ICBA Services Network