**Executive Summary**

Overview

Research

The client is First National Bank (FNB). This bank is the strongest in the market when it comes to loan procedures. Approximately 80 percent of profits come from 20 percent of First National’s customers. First National has a competitive environment in Serene, where First American Bank (FAB) and Exchange National Bank (ENB) also coexist. Trustworthiness and security are the two main reasons customers select FNB. The client faces many opportunities if it feeds off of its high credibility to continue serving the community of Serene. The goal is to maintain, as well as gain, account members. The problems that arise are mainly among competitors in the same market. FNB targets young adults between ages 18 and 25. At this age the customers may feel insecure when taking steps for the future and seeking a sense of independence after college.

Goals/Objectives

FNB’s objective is to gain 200 new account holders or increase memberships by 20 percent in the upcoming year, within the demographic of Serene. The bank plans to use promotions, outreach incentives and events that appeal to young adults. When it comes to banking in the 21st century, FNB wants to be seen as secure, friendly, complete and flawless.

Programming

The main idea is that college students want a secure financial future. With this campaign, we want to create perceptions of security, reliability, familiarity and stability with the use of FNB. We want our customers to be well informed about everything FNB has to offer. By doing so, we allow our customers to tour their bank and view the security measures. This opportunity gives each member a sense of safety knowing that they each know where their money is located. Familiar restaurants are used as promotional incentives for FNB. The FNB Open House Tour will be the main tactic to attract new members. We will also use flyers, FNB banking brochures and text updates to promote the tour. The customers would be interested in these promotions because the local bands at the tour are directed to their age group. Also, the text messages are more convenient for this demographic and it’s the perfect time for students to make their own financial life decisions. This campaign would be launch in early August and September. It would continue throughout the year, but the promotions will only be in August and September as students are moving in and out of Serene. The campaign will cost the client approximately $3,450.

Conclusion/Evaluation

The goals and objectives will be met if we increase membership by 20 percent or gain 200 new members by December, within Serene. A questionnaire will also be included at the tour, asking potential members about their initial feeling about FNB and then offer those customers the same questionnaire in December. Bank members’ behaviors should improve their spending through text message updates of their available balance. This can also bring about more motivation in young adults to save money.

**FNB**

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News Release

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**FNB Open House Tour**

First National Bank is hosting an open house tour in Serene. It offers free food, live bands, on-site bankers, tours of the bank and a view of where one’s money is kept. This proposal presents an idea to solve the problem of the instability, insecurity, unreliability and unfamiliarity college students face when making that career transition and are financially indecisive.

New members can sign up during this time and receive free text message updates anytime about the available balance. Members can also get points for gift cards to restaurants for every dollar they put in the bank. FNB wants to encourage and invest the knowledge into young adults about the importance of saving money, especially in today’s economy.

This event will take place from the beginning of August and last through the month of September. It is located on Steen Drive off of Highway 91.

“Move towards the future. Move towards security. Move towards First National Bank.”- FNB slogan.