

**A Golden Opportunity:** First Fidelity Bank wanted to emphasize both their retail and commercial products and services. With this wide range of focus, we had a perfect chance to strengthen the brand name and help it lay claim to something both memorable and effective.

**Branching Out:** Lots of banks promote consumer loans. They'll communicate features and expect the average consumer to make a spreadsheet about the pros and cons of each — like a teenager choosing a college. Banking customers don't shop like that.

So we took a different approach. We centered on creating branded products that consumers could identify with. Because consumers don't buy features. They buy brands.

**Making Statements:** Our branded consumer loan program was positioned as a different and better product than what the competition had. And the retail messaging around it created a sense of urgency during campaigns.

On the commercial side, we defined a niche — albeit a pretty large one. Commercial customers not only want their own cash needs met, but they want their family's needs met too. And in a special way. So the niche became the bank for you and your family. Plenty of prospects. And lots of warm feelings.

**Cashing In:** We could go on, but here's the bottom line. At the end of our 10-year run with this great brand, it had doubled in assets. Cha-ching. Oh, and they didn't even buy our best idea...Want it?