



## Incentive Marketing News for Financial Institutions

Issue: #3

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Well, it's finally time to talk about incentives for 2012... and we are just thrilled to share how River Rock is strengthening the offering! Throughout each year, River Rock focuses efforts on learning consumer behaviors and industry outlooks. Our 2011 ConsumerNSight revealed some astounding findings about consumers' negative perception of the financial services industry and how consumers support efforts toward giving back to local communities.

As a result of the research, we have developed the "Building Community Roots" initiative, which provides an immediate social impact to your community. The below article entitled "Psychology of a Consumer" tells you how the initiative was created. Details can also be found on our website, along with our preferred incentives for 2012, via the River Rock Virtual Online Gift Show.



When you take a look at the innovative, name-brand, tested and preferred top 24 items, take note of the real savings that you have an opportunity to receive. An equally important feature to take note of is the ease at which your branches can transition from any inventory system you may be currently using to what our customers tell us is the "simplest inventory system they have used." Our experienced staff offers decades of combined banking and incentive marketing knowledge and our business model is flexible to work around your unique needs.

Remember, these are not all of our gifts, just the top items that we are highlighting for you this year. We have thousands of alternatives to choose from in our Product Library. Please feel free to contact me with any questions. Thank you for considering River Rock Marketing as your incentive partner in helping you to support and strengthen your community!

Thanks!  
Shannon DeVilbiss  
Executive Vice President

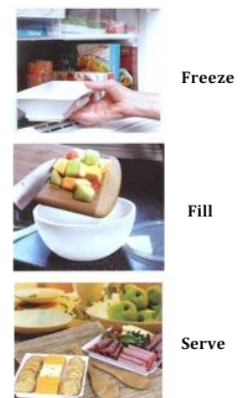
### NEED A NEW GIFT IDEA?

#### Keep your food fresh & delicious with fit & fresh™ Chiller Plates & Platters

The fit & fresh™ chiller plates and platter are innovative with a proprietary ice gel-blend on their inner layer. Once frozen, the gel on the inside is able to keep the plate surface and your food chilled for hours.

To use, first, place the plate or platter in the freezer for 2 hours or more. After the gel inside is frozen, fill the plate or platter with anything from fresh fruit and vegetables, cheeses, deli meat, and much more. This item is BPA free, manufactured of food grade plastics, non-toxic, stain resistant and easy to clean.

The classic, but versatile design makes these dishes perfect for both casual and formal events. These plates & platters not only look nice but are also sure to be a conversational hit at your next party! They come in bowls, plates, & platters of all sizes.



As always, our primary focus is to secure and provide you with innovative, branded, and consumer preferred products. In achieving this, we researched how to better understand your clients and, in general, how consumers make their choices and perceive the financial services industry. River Rock's 2011 ConsumerNSight research revealed the following:



### **Consumers want quality, branded incentives.**

It's no surprise that our ConsumerNSight research affirmed that participants ranked specific attributes they consider when selecting a retail product in this order: quality, brand, price, features, and practicality. However the results supported that the product is most favorable when they come with all of these attributes.

### **Consumers have a negative perception about financial institutions.**

While we did not start with asking this question, it was revealed by consumers that federal regulation changes, low confidence and lack of trust due to an increase in mergers and acquisitions, and the elimination of Free Checking are among some of the reasons for the negative perception. According to a 2010 Consumer Financial Outlook Study, consumers' negative perceptions about banks was at its highest at 50%, a number just slightly reduced to 45% according to our 2011 ConsumerNSight research.

### **Consumers are motivated by simple need and rewards.**

In our 2011 ConsumerNSight we learned that consumers focus first on satisfying simple needs, then personal desires, then toward solving problems and self-improvement, and finally end on satisfying pressured need such as social status or family tradition. This is consistent with Abraham Maslow finding in 1943 that individuals can find a state of satisfaction and contentment when our human needs are met. In his Hierarchy of Needs pyramid, he explains that individuals who have basic nutrition, shelter and safety, and share life with others are motivated to accomplish more, driving them to a state of harmony and understanding, which is pleasurable. When we engage in pleasurable behaviors, signals are sent through the reward pathway in the brain releasing dopamine and encouraging us to repeat those behaviors that feel good.

### **Consumers believe in giving back to the community.**

The most compelling finding was that consumers feel it is important to give back to the community because it feels good to positively affect someone's life. In our 2011 ConsumerNSight research, we have learned that 75% of consumers factor in whether or not a financial institution gives back to the community when making their decision about their banking relationship. Wow... that's a huge percentage!

### **Tying it all together!**

By getting back to basics in trying to understand why and how consumers make their choices and through innovation and forward thinking, River Rock is able to provide you with effective tools for marketing that makes a social impact and provides your customers with gifts that they'll respond to and appreciate.

## WIN PAULA DEEN KITCHEN SET

Complete the survey and enter to win a Paula Deen Kitchen Set.

It's a great set, with tons of features including:

- Two piece Red Enamel Mixing Bowl Set
- 14.5 Quart Red Enamel Roaster Dish
- 9 x 5 Ceramic Loaf Pan



Congratulations to Carolyn Berens at First Bank Kansas  
in winning the Bushnell Spectator Kit for her participation in our last survey!

[August Survey](#)

## RIVER ROCK CAN MAKE YOUR SPECIAL EVENT MEMORABLE & AFFORDABLE!

After all, who isn't interested in getting the most bang for their marketing buck?

As we head into the final months of the year, remember there's still time to plan a special event that will bring results and goodwill to your bank or credit union. There are unending themes and special causes for which you can create a marketing event for your bank or credit union. Special events and cause-related marketing knows no seasonality and is limited only by your imagination.

Some ideas for special events and cause-related marketing activities may include Customer Appreciation Days, Charitable Fun Run sponsorships, Golf Tournaments, or even Holiday Parades. Inexpensive giveaways (with or without logo) are always popular and make a lasting impression on your customers and prospects.

If you're looking to drive results to Home Equity or Auto loan promotions, you should always include a bonus offer to illicit an acceptance response from your targeted audience. Using incentive gifts to reward customers or prospects for accepting offers or for availing of certain products or services creates great marketing buzz. As well, both new and existing customers have the opportunity to walk away feeling appreciated with a practical gift that says, "Thank you" for their patronage.

Finally, as the year begins to wind down, thoughts often turn to employee recognition awards and Board of Directors gifts. Don't forget that you can do all of your one-stop shopping through River Rock for those unique items that you only thought you couldn't afford. Let our buying power with product manufacturers save you money on one gift or hundreds, from large screen TVs to an engraved pen and pencil set. We have access to thousands of gifts at rock-bottom pricing!

Simply tell us what you've got in mind, and we'll go to work sourcing innovative and affordable merchandise that can be used as giveaways, door prizes, or rewards in recognition of your customer's participation.

Call us to discuss your needs. It's the easiest way to make sure your event is successful!

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Thanks for taking the time to read our newsletter. If there is any way we can help you improve the performance of your marketing promotions that will result in better profitability for your institution, please call me at (817) 488-3901! Feel free to visit our website at <http://www.riverrocksvcs.com>

**Sincerely,**  
River Rock Marketing Services