

Adams County National Bank (ACNB)

Situation Throughout its 160 years, ACNB has built its success on serving the banking needs of generations of families in Adams County and beyond – and sculpting its reputation as a friendly, community-centered bank that cares about its customers.

In March 2017, ACNB announced the acquisition of New Windsor State Bank (NWSB) to expand its success and foster continued market growth. With this acquisition, ACNB is rightly focused on ensuring NWSB customer confidence, retention and ongoing loyalty during the transition from New Windsor to “NWSB, An ACNB Bank”.

At the time, NWSB had a 6-7% market share in Carroll County. Share growth of 1-2% was a decidedly challenging proposition, given the highly competitive environment vis-à-vis other community banks and the more ubiquitous Big Banks. ACNB wanted to pursue this level of growth, with an emphasis on consumer deposits, HELOCs and mortgages, in addition to commercial lending.

It was important that both current customers and prospects viewed NWSB/ACNB as the ultimate alternative to bigger banks, providing a more personal banking experience along with an expected level of technology through online and mobile banking. The primary challenge: overcoming the perceived lack of convenience due to the much larger number of ATMs available at banks like M&T, BB&T, and PNC.

Solution Channel Communications took a retail-branded approach to the campaign and incorporated digital and social media tactics based on the following product offers: (1) \$200 for new checking and (2) 24-month CD special rate. The Channel team designed three billboards, implemented monthly search engine marketing (SEM) pay-per-click (PPC) and digital banner ads as well as Facebook PPC.

The advertising objective: for current NWSB customers to maintain and grow their relationship with the New NWSB (an ACNB Bank) and for prospective customers in the region to feel personally and strongly motivated to shift their current banking relationships away from their existing bank to NWSB/ACNB. Our key messaging was to reflect that NWSB/ACNB offers better, more personal community banking that aligns with your family's needs and values; and the opportunity to experience something new from your bank: a big heart and a desire to help you achieve your dreams and goals. For

businesses, NWSB/ACNB has greater lending power than other community banks and much greater flexibility to make affirmative local decisions than the distant and more rigid big banks.

Results

At the end of the two-month campaign, over 1,482,500 impressions and 2,785 clicks between SEM pay-per-click and the display ads. The two Facebook PPC ads secured nearly 330,000 impressions and generated over 2,200 clicks through with an average reach of 28,522.

Here are the top takeaways:

SEM Pay-Per-Click (PPC) – CD

- 380,363 impressions
- 658 clicks
- Click-thru-rate (CTR) averaged .17%

SEM Pay-Per-Click (PPC) – Checking

- 370,837 impressions
- 711 clicks
- Click-thru-rate (CTR) averaged .19%

Banner Ads – CD

- 369,406 impressions
- 732 clicks
- Click-thru-rate (CTR) averaged .20%
- 728x90 was best performing ad size

Banner Ads – Checking

- 361,906 impressions
- 684 clicks
- Click-thru-rate (CTR) averaged .19%
- 728x90 was best performing ad size

Facebook Pay-Per-Click (PPC) – CD

- 174,857 impressions
- 28,717 people reached
- 1,219 link clicks



Facebook Pay-Per-Click (PPC) – Checking

- 155,096 impressions
- 28,326 people reached
- 999 link clicks

1.50%
APY

24-MONTH
SPECIAL CD

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