

DIFFERENTIATE. THEN DOMINATE.

FOR COMMUNITY BANKS





Let's build brand leadership.

The promise of Thoma is to help you “build brand leadership.” What’s that mean? It means a talent brand—to help you attract and retain the best bankers. The bank with the best talent wins.

It means more and more loyal customers—not just price shoppers and hot money.

It means growing the bank, better efficiency, stronger profits.

How can we claim this? Because our community bank clients have delivered these results and more when they exploited our unique approach to building brand leadership for their organizations. They’ve more than doubled in size through organic growth alone. They’ve seen employee engagement scores jump 15 percentage points in a single year. They’ve attracted their market’s top talent, driving outsize performance. In these pages we elaborate. Thank you for your interest in our team and technology. We look forward to exploring how this unique discipline can serve your executive team in building a better bank.

Martin Thoma | Principal

EXPERIENCE IN FINANCIAL SERVICES

Thoma has extensive experience across many dimensions of financial services — including but by no means limited to banks. As an elite team of practitioners, every member of the agency has extensive hands-on experience with our banking clients.



As the nation's leading social enterprise bank, Southern turned to Thoma to support a holistic brand strategy redevelopment, internal brand culture program and national public relations initiative. The program yielded a 25 percentage point jump in employee alignment scores and paved the way to doubling the size of the bank.



At this \$700+ million northern Arkansas community bank, Thoma's efforts to define its unique brand position helped drive an aggressive five-year growth initiative — delivering 26% organic growth in one year alone—and nearly tripling the size of the bank in six years. Identity refinements and updates, market research, development of Brand Leadership Frames and internal employee activation set the stage for this dramatic success story.



Brand strategy, internal communications consulting and new creative helped this \$230 million community bank carve out a unique positioning in a market populated by giants such as Bank of America, Regions, First Security Bank and Arvest Bank.



For this Heber Springs and Little Rock bank, Thoma completed an effective brand image advertising campaign that ran in print and radio.



Thoma completed a comprehensive rebranding of this new bank resulting from a rollup from multiple S&Ls. Our program featured a highly effective brand advertising program (popular with management and customers alike) positioning the bank as "The People Who Know You."



Thoma's comprehensive Live Your Brand strategy and activation program drove BLRM to market leadership and set the stage for its regional expansion into Alabama, Missouri, Utah and Northwest Arkansas. Thoma manages advertising, direct mail, public relations and digital marketing for this mortgage bank.



Through developing an authentic brand position, we helped this mid-size bank more clearly and consistently promote its unique value proposition. Over our seven-year partnership, Delta Trust achieved a 105% increase in deposits, a 61% growth in bank loans, an 89% increase in total assets, and a 58% growth in trust assets.



RELEVANT WORK AND CASE STUDIES

CASE STUDY: FNBC

SITUATION

FNBC was a bank on the move. It was emerging from a period of regulatory scrutiny and fighting deeply entrenched competitors in its highest potential growth markets. FNBC was ready to grow aggressively, and it thought an agency could help.

SOLUTION

Deploying our Brand Navigator, Thoma helped the bank define its core and bring to life its new identity as “FNBC: Community Bankers.” Our Employee Brand Council program lit a fire inside the bank — setting off extraordinary creative energy and excitement. Next, we personified the bank’s focus on community involvement and identity in its “Better Together” campaign, which shows how exceptional, dedicated service is mutually beneficial to customers and employees.

RESULTS

The bank has been among American Banker’s “Best Banks to Work For” two years in a row. And a recent article in Independent Banker magazine praised the ground-up rebranding and strategic, cultural change. In one year alone, the bank achieved exceptional organic growth from \$335 million to \$440 million, and has subsequently crossed the **\$700 million mark.** The story continues to build momentum today.





A partnership with many perks.

Larry and his wife were both teachers in Oregon when they decided to pack up and move to Jonesboro to open a coffee shop. "Shaduck Coffee was literally started on a wing and a prayer. Kevin was my first banker. He took a big chance on me and I've been with him and FNBC ever since. With Kevin, I get honest feedback and advice. It's not always what I want to hear, but I know his focus is on helping my business succeed. And, with his support and wisdom, we are growing. We now have four locations and our first franchisee. I could not have accomplished this level of success without a bank like FNBC behind me."


Better Together

FNBC
COMMUNITY BANKERS

Member FDIC **FNBC.US**

PEAK TO PEAK

GOING FURTHER FOR
CUSTOMER SUCCESS



FNBC
COMMUNITY BANKERS

PEAK TO PEAK

7-SUMMIT CHALLENGE


ACHIEVING MORE TOGETHER



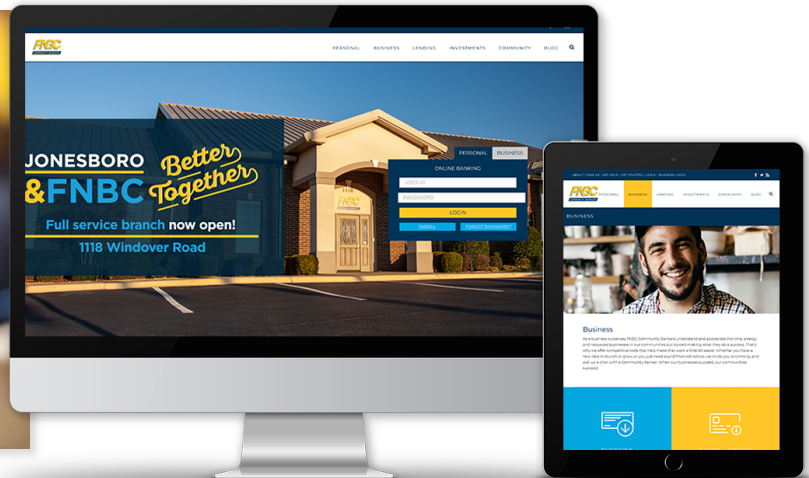
FNBC
COMMUNITY BANKERS

PEAK TO PEAK

REACHING GREATER HEIGHTS TOGETHER



FNBC
COMMUNITY BANKERS



CASE STUDY: DELTA TRUST & BANK

SITUATION

As a mid-size bank with a modest marketing budget, finding a meaningful point of difference and consistently communicating it was a critical goal in helping this financial institution stand out and engage its target audience within a marketplace cluttered with big bank advertising.

SOLUTION

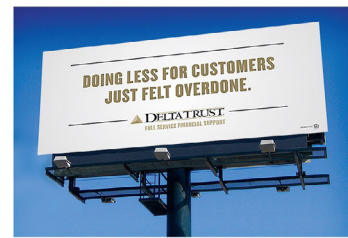
Along with consumer and business banking services, Delta Trust offers a full range of products and services for investments, trust, insurance and mortgage. The unique ability to meet all its customers' financial needs separates it from its retail bank competition. This insight led to helping the bank embrace a leadership position by articulating a dominant selling idea: comprehensive financial guidance that delivers unmatched trust. From this position, the "Bank Balance" campaign was born.

RESULTS

Over the seven-year partnership, DT&B experienced a 105% increase in deposits, loans grew by 61%, trust assets grew by 58% and the total assets of the bank increased by 89%.



OUTDOOR BOARDS




FINANCIAL SUCCESS IS MUCH EASIER TO ACHIEVE

WITH A STRONGER BALANCE.

BANKING | TRUST | INVESTMENTS | INSURANCE | MORTGAGE



ONE BANKING PARTNER WITH THE EXPERTISE TO MEET ALL YOUR FINANCIAL NEEDS. THAT'S TRUE BALANCE FROM A BANK. IT'S THIS BALANCE THAT HELPS BRING OUR CUSTOMERS GREATER RESULTS.

DELTATRUST
Delta Trust & Bank
SINCE 1910

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THROUGH A GREATER LEVEL OF EXPERTISE AND EXPERIENCE

WE DELIVER MORE TRUST.

ESTATE PLANNING | TRUST ADMINISTRATION | IRA CUSTODIAN | PERSONAL MONEY MANAGERS



ONE BANKING PARTNER WITH THE EXPERTISE TO MEET ALL YOUR FINANCIAL NEEDS. THAT'S TRUE BALANCE FROM A BANK. IT'S THIS BALANCE THAT HELPS BRING OUR CUSTOMERS GREATER RESULTS.

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SINCE 1910

WE TRIED BUT WE COULDN'T PICK JUST ONE THING TO DO REALLY WELL.

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YOUR FULL SERVICE FINANCIAL PARTNER.

DELTATRUST

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SINCE 1910

FOR YOUR FINANCIAL SAFETY, DON'T TRY THIS AT JUST ANY BANK.

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CASE STUDY: SOUTHERN BANCORP

SITUATION

In its first 25 years Southern Bancorp grew from a \$10 million investment into a \$1 billion community development financial institution. Yet the bank found its identity and purpose fragmented and its reputation in the industry and its communities not as cohesive, clear or compelling as it should be.

SOLUTION

Thoma delivered its Brand Navigator consultation, with extensive research among all of Southern's stakeholders. We developed brand frames and designed a road show for its 360 employees and 40+ branches to introduce the new brand, aligned under the mantra, "One Southern. One Mission."

RESULTS

The internal brand culture development program designed and facilitated by Thoma drove employee engagement scores up by 25 percentage points in one year, and set the stage for an effective external marketing and capital development campaign. The core values program designed by the agency received thousands of nominations and our Employee Brand Council implementation was credited with profound cultural change within the bank. The bank has leapt from \$1.1 billion in assets when we started to more than \$2 billion today.



RELATIONSHIP
TEAMMATE
FIRST
EXTRA
UNITY

TAKING
RESPONSIVE
ACCOUNTABILITY

IDEAS ARE
NEVER
WASTED
SAVING MONEY

IN REGION
RECYCLE
INNOVATION
MARKET

IDEA
MENTORING
EXPANDED

This is how we spell success, and it's how you can increase your Southern potential.

P.A.L.S.E. Recognition is a program designed to celebrate employees for living our core values. Ask your manager for details, or go to the Internet to learn more and make nominations.

Southern Bancorp

WHAT IF

A BANK MADE A DIFFERENCE, AND NOT JUST A PROFIT?

Southern Bancorp
#WHATIF FDIC

WHAT IF

A BANK VALUED PEOPLE AS MUCH AS PROFITS?

Southern Bancorp
#WHATIF FDIC

WHAT IF

A BANK WAS MORE THAN JUST A BANK?

Southern Bancorp
#WHATIF FDIC

WHAT IF

YOUR HOMETOWN BANK COULD MAKE A DIFFERENCE IN YOUR HOMETOWN?

Southern Bancorp
#WHATIF FDIC

WHAT IF

WEALTH BUILDING WASN'T JUST FOR THE WEALTHY?

Southern Bancorp
#WHATIF FDIC

WHAT IF

A BANK VALUED PEOPLE AS MUCH AS PROFITS?

Southern Bancorp
#WHATIF FDIC



CASE STUDY: BANK OF LITTLE ROCK MORTGAGE

SITUATION

In 2005, Bank of Little Rock Mortgage was struggling to claim the number one position in its market. Thoma was able to leverage Bank of Little Rock Mortgage to the top position and has consistently kept it there since.

SOLUTION

Thoma's Brand Navigator helped Bank of Little Rock Mortgage create a unique brand position centered on its culture and customer experience. To bring the brand positioning to life, we redeveloped the logo and tagline, overhauled the website, launched a television and radio advertising campaign, created toolkits for referring Realtors, and placed company executives as homeloan experts in radio, television and print news media.

RESULTS

Bank of Little Rock Mortgage **grabbed the lead as the top residential lender** in Pulaski County almost immediately — and then proceeded to distance itself from other lenders dramatically. Bank of Little Rock Mortgage roughly **TRIPLED market share** in its service area. As our inbound marketing program caught fire, we helped Bank of Little Rock Mortgage consistently expand the geographies it serves and put up one record year after another. The mortgage banker continues to rely on the Thoma agency's services to position and propagate its brand—a testament to the value of staying power when building your bank's brand leadership.



Real People. Real Results.



BANK OF LITTLE ROCK MORTGAGE

GET \$500 OFF CLOSING COSTS!

WE MAKE IT EASY. YOU MAKE IT HOME.

NMLS #449234

YOUR LENDER FOR LIFE

Though we've experienced steady growth since we first opened in 2006, at least we remain local people providing clients the best possible mortgage experience. While we're grateful for our success, what we cherish most of all are the strong, long-standing relationships that we've formed with our customers. Whether you're a first-time home buyer or seeking to refinance, your satisfaction is our top priority. We want to earn the opportunity to be your lender for life. Ready to move into your next phase of life? Get prequalified today. Go to blrmortgage.com.

BANK OF LITTLE ROCK MORTGAGE
Best People. Best Results.

NMLS #449234

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Put us in your Home-Buying Playbook.

THE BLRM MOVE-IN BLAST

When your goal is to get the house you want, the strategy to get there is essential. Bank of Little Rock Mortgage knows the right moves. Stop by and meet us—or better yet, visit our web site. In as little as five minutes, you can be preapproved and have a letter in hand to give your real purchasing power. We've made the home buying experience so enjoyable, more than 98% of our customers rated us excellent in a recent survey. Give us a chance to help you score the home of your dreams.

BANK OF LITTLE ROCK MORTGAGE

CALL US FIND US EMAIL US

TODAY'S RATES

GET PREQUALIFIED

BLOG

FULL SITE

BANK OF LITTLE ROCK MORTGAGE

YOUR TIME IS VALUABLE.
OUR CLOSING GUARANTEE PROVES IT.

At Bank of Little Rock Mortgage, we value your time, your relationship and your business. That's why we offer our "On-Time Closing" guarantee*. If we don't close your loan on time, you get a \$500 credit at loan closing. It's that simple. Want guaranteed on-time closing and the service that only Bank of Little Rock Mortgage can deliver? Call or apply online today.

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Fort Smith • Heber Springs • Springdale • Springfield, MO • Joplin, MO

*The following restrictions apply: ADFA and RD loans are not eligible. Title, appraisal, or repair issues that arise void the guarantee. Delays due to borrower/seller negotiations after the contract can void the guarantee. All loans with Bank of Little Rock Mortgage come with our "Best Rate Guarantee."

BANK OF LITTLE ROCK MORTGAGE
NMLS #449234



LET OUR EASY 5-MINUTE ONLINE PREQUALIFICATION OPEN DOORS FOR YOU.

GOT THE URGE TO GO HOUSE HUNTING? OR WANT TO MAKE A FAST OFFER?

Simply go online to blrmortgage.com and in as little as five minutes, you can be prequalified with a letter in hand to give you real purchasing power. Or, if you have questions, give us a call and let us help you through the process. Either way, we can get you on your way to home ownership in no time at all.

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Maumelle • Conway • Fort Smith • Russellville • Springdale

BANK OF LITTLE ROCK MORTGAGE
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All loans with Bank of Little Rock Mortgage come with our "Best Rate Guarantee."

SALUTING 75 PEOPLE WHO CAN HELP YOU FIND THE PERFECT HOME. AND ONE TEAM TO PROVIDE THE PERFECT MORTGAGE

The Top 75 realtors in Central Arkansas know that hard work yields great results. We applaud them for their efforts and their inclusion in this select group. And we invite them and their clients to call on another hardworking group when they are ready to buy or refinance the team at Bank of Little Rock Mortgage. Pre-qualify in just minutes at BLR mortgage today.

BANK OF LITTLE ROCK MORTGAGE

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ALL LOANS WITH BANK OF LITTLE ROCK MORTGAGE COME WITH OUR "BEST RATE GUARANTEE."

ACCOUNT TEAM



MARTIN THOMA

PRINCIPAL

Since co-founding Thoma, Martin has leveraged roots in journalism and writing to conceive, develop, and implement a diverse array of projects, ranging from new product initiatives for global technology companies to public information and safety campaigns for state agencies. Martin is the author of *Branding Like the Big Boys* and a recognized author of articles and white papers on branding, marketing strategy, and communications.



MELISSA THOMA

PRINCIPAL

As a principal and co-founder of Thoma, Melissa provides strategy and market research leadership on projects – drawing on her long history and experience with both for-profit and nonprofit clients. A brilliant and rapid-fire conceptualizer, Melissa delivers innovative ideas that elevate brand communications for clients in diverse categories including tourism, healthcare, higher education, energy, nonprofit, and financial services.



SHAWN SOLLOWAY

PRINCIPAL & EXECUTIVE CREATIVE DIRECTOR

For 30+ years, Shawn has been working in the marketing trenches to help clients reach their business goals, grow market share, and build brands that stand out. As founder and owner of EXIT Marketing for 14 years, Shawn developed a uniquely effective social marketing practice in which he and his team helped clients in a wide range of categories develop lead-generating social media programs.



ADAM WHITEFIELD

ACCOUNT EXECUTIVE

With more than two decades' experience in integrated marketing, branding, advertising, and project management at some of Arkansas' largest corporations — including Dillard's Department Stores, Walmart, and Alltel — Adam has honed his ability to listen intently and respond creatively. His focus at Thoma is keeping projects and programs on track by understanding and integrating our clients' objectives while providing guidance and strategy.



LESLIE GOLDEN

PROJECT MANAGER

Leslie brings along decades of administration, education, and nonprofit leadership experience to our team. She began her career in arts administration as the public relations and marketing coordinator for Arkansas Repertory Theatre, the state's largest nonprofit regional theater. Leslie also served as executive director of Wildwood Park for the Arts for 10 years where she was curator for operations, programming, fundraising and strategic planning.



RACHEL BYRD

ART DIRECTOR

Rachel is deeply involved in creating design strategy, developing brand identity work, and executing campaign tactics for both traditional and digital channels. She has also leveraged her website design capabilities to do amazing work for Thoma — even winning Thoma the *Arkansas Money & Politics* Best Web Design Firm of 2020 award. Along with her creative talents, Rachel also stays on top of the latest industry trends and tools.



MANDY CORDELL

GRAPHIC DESIGNER

Mandy is an extremely talented graphic designer with a passion for telling stories through her work. Mandy graduated from Henderson State University in 2020 with a Bachelor's degree in Graphic Design, and has since broadened her skill set and produced stunning work for Thoma under the mentorship of Rachel Byrd. Mandy is also a professional photographer, whose work has been featured in the Daytona Museum of Photography in Florida.



ANNA DEPOYSTER

DIGITAL MEDIA STRATEGIST

Anna is in charge of managing all social and digital media projects at Thoma. With a Bachelor's degree in Mathematics, Anna is uniquely able to apply analytical problem solving to every project she works on. Her contributions to the team range from social media ad management to marketing automation, as well as digital animation. Anna is eager to expand Thoma's social media client base to help build brands that strengthen our community.



ELIZABETH MICHAEL

SOCIAL MEDIA STRATEGIST

Armed with an MBA in Marketing from the University of Arkansas at Little Rock and extensive certifications in Facebook Blueprint, Google Analytics, and Sprout Social, Elizabeth has built a reputation as the region's leading social media strategist. She grew the national reputation of her family's Delta artisanal home-goods business and built an eight-person social media department from the ground up.





THOMA

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LITTLE ROCK, AR 72202

{ LIVE YOUR BRAND }