

# In Banking, Like in Marketing, Let People Do What They Do Best

*Adams Dairy Bank launched a community bank during the Great Recession. They had enough challenges to overcome. Marketing didn't need to be one of them.*

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David Chinnery, then president and CEO of Adams Dairy Bank, knew the challenges could be many when he started a new community bank in Blue Springs. After all, we were just entering the Great Recession in 2008 and the entire banking industry was feeling the pain. All things considered at the time, a new community bank with only one location in a developing part of Kansas City left some less than optimistic about the prospect.

But Chinnery had a strategy for success. His plan was to reintroduce community banking the way it had first been adopted generations ago: commit to treating each customer as an individual and restore customer service to the way it was intended to be.

Within the first year of operation Chinnery had assembled a first-rate team of customer-focused associates. Operationally things were going according to plan, and customers began to recognize differences between this one community bank and the dozens of other financial institutions with locations on every corner.

Toward the end of that first year, Chinnery also realized that one thing had yet to be accomplished. The bank's marketing was inconsistent, lacked clarity and was unconvincing. Enter EAG Advertising & Marketing (EAG).

## How Could a Bank Really Differentiate Itself?

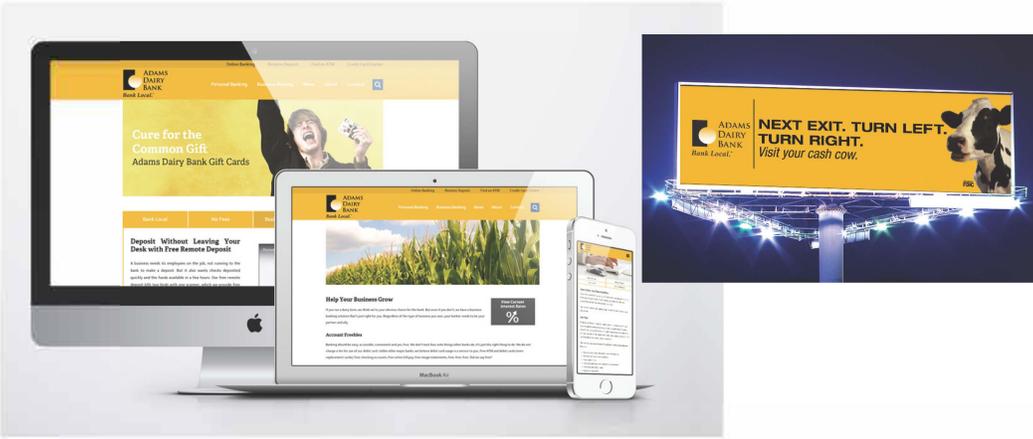
In their first meeting, Chinnery and EAG's CEO, Paul Weber, talked a lot about differentiating the bank based on excellent customer service. Weber was skeptical. Banking services had become a commodity, and the industry was under assault from consumers and regulators due to the Great Recession. How could the bank really differentiate itself?

But Chinnery was convinced that raising the bar on customer service was not out of the realm of possibility. He described countless ways in which the bank had and would continue to separate it from the others, one customer at a time. The challenge now was to build a brand around this selling point.



**We are very good at banking, but you [EAG] are the experts in marketing. Do what you do best."**

*-David Chinnery, former president & CEO, Adams Dairy Bank*



Weber and the EAG creative team took on the challenge and studied the market, the bank and the community. Chinnery's willingness to break creative boundaries led to developing a brand and strategy that:

- Spoke to individuals as neighbors
- Reintroduced the importance of a local bank to a community
- Was slightly irreverent, if not humorous

Chinnery had another challenge for Weber and the EAG outsourced marketing team. He wanted complete confidence that EAG would handle every aspect of the bank's marketing to perfection so his staff wouldn't be burdened by marketing tasks. Chinnery acknowledged, "We are very good at banking, but you [EAG] are the experts in marketing. Do what you do best."

### Be on Message, Consistent and True to the Mission.

For the next nine years, EAG was the bank's full-service marketing department, handling every aspect of the customer experience. Chinnery's mandate was simple: if a customer will see it or hear it, EAG must be responsible for ensuring it's on message, consistent and true to our mission.

As the bank became one of the fastest-growing community banks in Missouri, EAG's role expanded. Customer acquisition was one of several responsibilities of the marketing plan, as was brand recognition within the community and beyond. Every conceivable marketing tactic was considered and many tested. Each new challenge was met with a collaborative solution as EAG and the bank walked side by side during the rapid growth period.



(L-R) Paul Weber, Jennifer Wenzl and David Chinnery at the 2016 EY Entrepreneur of the Year Awards in which Chinnery was a finalist.

In 2018, with many goals accomplished, the bank's leaders and investors decided it was time to acknowledge their success and agreed to be acquired by another bank. Although the story is closed on Adams Dairy Bank, the history is one to relish and review as a blueprint for other community banks.

**Treating a bank like a brand, not a commodity, drives growth.**

- + Make customers feel like individuals in every interaction with the bank.
- + Create new ways to talk to customers, beyond a transaction or bank statement.