



Dear Subscribers to *Community Bank Marketing Manual*,

As never before, 2011 will see changes in banking — new products, new delivery services, and new technologies. With geographic boundaries becoming less important in determining a bank's customer base, marketing maneuvers are changing significantly.

Enclosed is the latest update to the *Community Bank Marketing Manual*, which continues to address these changes. In this update you will find new information on the following topics:

- Changes in media for advertising (Chapter 9)
- The Direct Marketing Process (Chapter 9A)
- A new Chapter 14, "Social and Mobile Marketing"— what it is, who's using it and how, and what its value is.

If you have suggestions or questions about this manual, please call client services at 1-800-456-2340. To see our complete line of banking manuals, visit our web site at [www.sheshunoff.com](http://www.sheshunoff.com).

To keep your *Community Bank Marketing Manual* up-to-date, combine the new materials into your existing binder by following the Filing Instructions.

Sincerely,

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