



COMMUNITY BANKERS

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CB Solutions

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MERCHANT SERVICES PROGRAM

Q: *Looking for ways to diversify and grow your bank's small business deposits?*

A: Look no further than your Merchant Services program. Having a proactive merchant services program is a great way for your bank to grow your deposits. It used to be when we thought of merchant services we thought of retail and restaurant. Not so any more. Today credit cards, and other forms of electronic payments, are used at all business types: medical, attorney, service, manufacturing, business to business, business to government, e-commerce, property management, schools, churches, non-profit organizations and many more. When evaluating your current merchant services program, ask yourself:

- Does our bank offer next day deposit of our business customers transactions into their account?
- Can we combine all card types: MasterCard, Visa, Discover and American Express on the same statement AND deposit?
- Do we have a local representative that can meet face to face with our valuable business customers to help them when needed?
- Does our local representative have the knowledge and skills to help our business customers qualify for the lowest possible rates from the card associations?
- Does our local representative make joint calls with our branch managers and bank calling officers to assist with business development?
- Do we have the products and services to meet the needs of all of our small business customers?

These are just a few questions that you need to be asking in order to ensure that you have the most effective merchant services program.

In addition to helping drive deposits to your bank, a strong merchant services program can also generate very important non-interest fee income.

For more information on our program, please contact Kathleen Mojica at kmojica@CBBonline.com or via phone at 804-794-5885 x 126.