

DIRECT MARKETING SUCCESS

FIRST FINANCIAL BANK

CHALLENGE: First Financial wanted to further develop profitable relationships with locally managed businesses. While well liked by existing customers, the bank was virtually unknown to the larger business community. In an effort to increase visibility, the management team was sent on physical cold calls to connect with decision makers. In reality, the group made contact with only a handful of actual business owners as a result of a full day's calling efforts, an ineffective use of important resources.

Through the creative use of direct mail, I was able to create enough differentiation from our competition that 30% of the recipients invited us in to talk with them about their business and our banking solutions.

SOLUTION: A creative use direct mail, with three introductory letters sent just a day apart, to create an image for the bank and warm the recipient to a live phone call. These letters used clever graphics and focused on the challenges that small business owners faced as opposed to listing bank services offered. Calling officers were supplied with calling scripts and follow-up dates to maximize results. No premium or gift was offered for meeting. The program was repeated weekly over the three month program.

RESULTS: By combining effective direct mail with a structured follow-up, an astounding 30%+ of the recipients invited the calling officers to a meeting within the thirty days following the phone contact (1% is generally considered a successful response rate in direct mail). This 30% increase saved calling officer a significant amount of time and required no additional promotional expenses. People actually remembered the letters and enjoyed receiving them.

Jan McLaughlin
Iron Electronics Corp
Moreland
Wilmington, PA 19385

Dear Ms. McLaughlin:

What you do often depends on what you can see

Do you see the letter B?
How many legs does this elephant have?
Do you see a face or the word "12/14"?
Do you see a diamond or a solution for your financial needs?

It's amazing how two people can look at the same picture and see something completely different. And it's that ability to see beyond the surface which makes some businesses succeed where others don't. Your success is a function of your imagination and hard work. Shouldn't you have a bank that shares that sensibility, to see more perspectives?

At First Financial Bank, we look at small- and medium-sized business needs differently. First Financial is a true Community Bank, with a primary focus on business like yours. We're known across Chester County for our unwavering ability to provide customized solutions to our clients. Where other banks charge, we seek opportunity to assist our clients.

A bank with a vision can make an important difference to your business in terms of cash flow, receivables, and business expansion. We'd like you to experience that difference first-hand. If I'll be calling you in the near future to see what I can help you with your financial needs. If you have needs that require further attention, please call me personally at 610-269-9796.

Sincerely,

Andy Leaman

First Financial Bank
Expert in Escrow
100 E. Lancaster Avenue • Downingtown, PA 19385 • 610-269-9796 • 610-269-4725 fax

Dr. Dianna Ambeger
Reproductive Services Center
950 W. Valley Forge Blvd
Weyers, PA 19387

Dear Dr. Dianna Ambeger:

How many hats do you wear for your company?

Primary engineer and company planner
Chief problem solver and fire extinguisher
Protector of company resources
Team builder and offense leader

As a leader of your company, you are asked to wear many hats. Often, your variety of responsibilities have only one thing in common: you. And when it comes to the company finances, you wear yet another hat. Of all your responsibilities, that financial concern may be your biggest and most important. So how can you ensure that you are doing everything possible to help your company and still get everything done?

A relationship with First Financial Bank can help. First Financial is a true Community Bank, with a primary focus on small- and medium-sized businesses like yours. We're known across Chester County for our unwavering ability to provide customized solutions to our clients. Where other banks charge, we seek opportunity to assist our clients.

Working with First Financial Bank is like hiring your own team of financial experts. Our bankers are seasoned professionals with the experience to help you successfully and thoughtfully to help you take advantage of it. We can make an important difference to your business in terms of cash flow, receivables, and business expansion.

We'd like you to experience that difference first-hand. I'll be calling you in the near future to learn about your particular needs and what I can help you in any way. If you have needs that require further attention, please call me personally at 610-269-9796.

Sincerely,

David Reisman

First Financial Bank
Expert in Escrow
100 E. Lancaster Avenue • Downingtown, PA 19385 • 610-269-9796 • 610-269-4725 fax

Robert Hoop
Hoop & Wooley Ltd
15 Drury Road, Suite E
Pala, PA 19361

Dear Robert Hoop:

Work hours for various professions

 TV Host 2 hours a day 1-4 days a week lots of summer work!	 Food Critic 2 hours a day Evenings Fast meals	 Santa Claus 810 hours per night 1 day per year Guest requests for parties	 Small Business Owner 24 hours a day 7 days a week lots of overtime a week
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As a small business owner, it all adds up to you. Employees can call our sick or take extended vacations, forgetting about business for the day or the week. YOU, however, cannot. You are the one responsible for holding things together and making certain that deadlines are met, customers are served and that your business remains solvent. Wouldn't it be nice to find someone else who takes the same way about your business?

First Financial Bank supports your business. We provide solutions that you can depend on to make managing your financial operations easier. Your Finance Building accounts are open 24 hours a day, seven days a week to help you manage your finances. eCheck gives you around-the-clock access from nearly anywhere, including your office or your home PC. Lines of Credit and Business Loans help you to manage your cash flow and focus more of your attention on your main business concerns.

So when you really think about it, you're not alone when you have First Financial Bank backing you up. Maybe now you'll finally feel that you can take that break for lunch or get more than five hours sleep.

I'll be calling you in the near future to see whether you're ready to Experience the Extraordinary from your bank. If you have needs that require prompt attention, please call me personally at 610-269-9796.

Sincerely,

David Reisman

First Financial Bank
Expert in Escrow
100 E. Lancaster Avenue • Downingtown, PA 19385 • 610-269-9796 • 610-269-4725 fax

GARY ZENKER

1243 Eastwick Circle, West Chester, PA 19380 • 610-344-9569 • garyzenker@aol.com

Steven McNaughton
Audiotron Electronics Corp
280 Moore Road
Downingtown, PA 19335

Dear Steven McNaughton:

How many hats do you wear for your company?



**Primary engineer and
company planner**



**Chief problem-solver
and fire extinguisher**



**Protector of
company resources**



**Team builder and
offensive tackle**

As a leader of your company, you are asked to wear many hats. Often, your variety of responsibilities have only one thing in common: you. And when it comes to the company finances, you wear yet another hat. Of all your responsibilities, the financial concerns are probably your biggest and most important. So how can you ensure that you are doing everything possible to help your company and still get everything done?

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Working with First Financial Bank is like hiring your own team of financial experts. Our bankers are seasoned professionals with the experience to help you see opportunity and the authority to help you take advantage of it. We can make an important difference to your business in terms of cash flow, receivables, and business expansion.

We'd like you to experience that difference first-hand. I'll be calling you in the near future to learn about your particular needs and whether I can help you in any way. If you have needs that require faster attention, please call me personally at 610-269-2800.

Sincerely,

Andy Leaman



100 E. Lancaster Avenue • Downingtown, PA 19335 • 610-269-9700 • 610-269-4725 fax