

## It wasn't ALL the banks

One community banker takes to the airwaves to set the record straight

During its Spring Government Relations Summit, ABA unveiled a new slogan: "Traditional Banking: The engine of the economic recovery." From time to time we'll be looking at how banks are promoting their unique role in the economy. We'd like to hear from you, too. E-mail [scocheo@sbspub.com](mailto:scocheo@sbspub.com)

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"It's pretty easy to blame 'the banks' for the mess we're in. But wait a minute!"

That's the opening for a 60-second radio spot that Tucson, Ariz., community banker Mike Hannley recently aired to put some distance between his bank and large banks and nonbank lenders that made many of the loans that have made headlines and created havoc in much of the Southwest.

Hannley is president and CEO of \$190 million-assets Bank of Tucson, one of the many semi-autonomous affiliates of \$5.5 billion-assets Capitol Bancorp, Lansing, Mich. He's been watching smaller banks like his take an image shellacking since the financial crisis began, and got fed up. And he decided it was time not only to set the record straight, but to pick up some business from prospective customers who wanted to distance themselves from large players.

Hence, the "Wait a minute!" spot. You can hear it now, or, read the transcript, which follows:

"It's pretty easy to blame 'the banks' for the mess we're in. But wait a minute!

"It wasn't all the banks. If you ask Mike Hannley, President of Bank of Tucson, he'll tell you that there's a whole lot of difference between those big banks with the subprime loans and other stuff they were into; and traditional, community banks like Bank of Tucson.

"In fact, the community banks are the one bright spot in all of this. When they made loans, they knew who they were making them to. When they looked at projects, they knew what was going into them. If the whole banking industry had been run the way community banks are, the headlines would be a whole lot different.

"It's not just Bank of Tucson, either. It's community banks in general—solid competitors, solid banks. So, if you think 'the banks' are all the same, I'll tell you the same thing Mike Hannley says: Wait a minute!

"If you're staying with your big bank because you think 'Ah, they're all alike,' go visit Mike's traditional, community bank. You'll see. It is different. It's the right way to do business. And you should be there!

"Bank of Tucson. 4400 E. Broadway. And in Nogales. Member FDIC"

Hannley noted in an interview that ABA has adopted its "traditional banking" theme, and said, "I picked up on that big time."

Bank of Tucson does a great deal of radio promotion, says Hannley, often featuring his own voice. This spot, given the script, used a professional announcer.

"I consider our radio spots to be our 'salespeople' in the field," said Hannley.

Hannley used the bank's typical strategy for scheduling these traditional banking radio ads. The bank typically runs two days a month, but on those days, saturates the local stations, running ads five times a day on a variety of stations. Hannley says this approach creates the impression that the bank is out there on the radio pitching all the time.

Regarding this message, "we had an opportunity to get it out and get it into people's minds," said Hannley. Reception was strong he said, with listeners telling staffers that the spot was "very timely." How much actual business will move will be seen over time.

Hannley shared his spot with a circle of banking friends that he keeps in contact with by e-mail, and already one of them morphed the idea into a print ad.

Myron Rozell, president at \$41.1 million-assets First State Bank of Mapleton, Iowa, adapted the script for his market. (See the ad.)

Rozell told Hannley that local customers reacted positively to the message.

"I think it's good just to let the public know where local community banks fit into this picture," Rozell told Hannley. BJ

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