

BankNotes



**Commerce
National Bank**

A Division of First Merchants Bank, N.A.

**Healthcare Business
Banking GroupSM**

4TH Quarter 2013

Welcome to Commerce National Bank's BankNotes newsletter! We think you will find BankNotes to be a useful tool for you and others in your company, and we encourage you to share our newsletter with staff and colleagues. Questions or comments about BankNotes? Contact Jody Shonk at (614) 583-2077.

JENN'S CORNER

Customers' Needs Come First

by Jennifer Griffith, President and CEO



There is absolutely nothing in this world my son detests more than a haircut. Most of us have a bad hair cut story to share with a friend, but for Cole it's not about a bad haircut. Cole actually

perceives haircuts differently than most. To Cole they are potentially harmful and they terrify him. He feels his hair breaking, he is scared of the scissors (unless he's the one holding them), and he's genuinely sad to see his reflection changing in the mirror. Cole perceives the world as only Cole can.

So with the start of a new school year (and my personal dream of a great school picture), I began preparing Cole for another haircut. Trust me...this takes time and planning! We talked about hair cuts, role played haircuts, watched YouTube videos of haircuts and when I finally got him in to the chair.....no haircut. While sometimes Cole wins, it doesn't mean I stop preparing him for his next haircut appointment. The hairstylist we go to continues to work on new ways to connect with Cole as her client.

As I was sharing my story with a close friend, we reflected on the importance of personal perceptions. No two buyers will ever be alike because no two people are alike, such as Cole and the hairstylist's next client. Great sales professionals demonstrate the consistent ability to put their customers' needs first. They also tend to possess great skills in flexing



their communication style to meet the expectations of their audience. They can anticipate the viewpoint of their audience and respond in a manner that is pleasing to the buyer. Never will it be self-serving nor will it be contrived. True relationship sales professionals just have a knack for people skills.

Your greatest asset is your brand. Your brand is built by how your customers and stakeholders perceive you. You can hire a brilliant marketing director and retain a top-notch public relations firm, yet you still won't control your brand. The customer does. So consider the importance of the delivery, tone, and format of each sales professional you rely on. Your clients' perception of the value you create is the golden key to success. Delivering on your brand promise is not a task oriented exercise. A truly exceptional sales professional will understand that it's about connecting with the buyer at a unique level and making them feel GREAT!

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**Mark your
Calendars**

**CNB Holiday
Open House**

**December 5, 2013
4 to 7pm**



The Threats Are Not Going Away

by Clyde Hague, CISM, CISSP, Information Security Officer, First Merchants Bank



Everyone raise their hands if you think you are hearing more about security and what you should do to protect yourselves while online. I will assume many of you raised both hands. Now, how many of you think that the number of suspect e-mails in your e-mail inboxes appears to be growing? How about those odd text messages on your smart phone? Probably even more hands went up. If you raised your hands to both questions, you are correct.

Unfortunately, you probably will be hearing more and more about online security and how to protect yourself as time goes on. Why? Well, the cyber criminals are making more and more attempts to separate you from your information, identity and ultimately your money. Some recent statistics regarding this topic are:

- According to Kaspersky Lab, phishing attacks (those e-mails that try to trick

you into clicking, responding or opening attachments) have registered an 87% increase in just one year.

- Cyber Criminal tools have dropped in price and some criminal organizations are marketing "Hacking as a Service" as their business offering to others who do not possess the skill and time, but have the desire.
- Business employees, including executives, continue to click, open, and respond to phishing e-mails making this a cheap, profitable method to steal information and identities.

It seems that the more we learn, the more we forget. Do you remember all the training about making your PIN a "not easy to guess" number? Most people will state that a strong PIN is an important layer in protecting their information. Meanwhile, a study conducted by DataGenetics found the most common 4-

digit PIN number is still 1234 followed closely by 1111 and 0000. In addition, many people have PIN's that begin with 19, suggesting that they are using a birth year or anniversary year at their PIN. This becomes very easy for a criminal to figure out.

What appears to be happening is that most people hear the message on security but they do not change the behavior to match it – at least not until they have become a victim. Many people quickly change once it happens to them.

So the message is the same as it has always been: don't wait until you are a victim to change your behavior. Protect yourself now and prevent the criminals from taking advantage of you. If you have questions about what you should do, ask.

Be safe out there.



A Good Rule to Live By

by Sam Lower, Account Executive, First Merchants Bank



The "Rule of 100" came about after the "Great Depression" wiped out much of the wealth our great nation had built back in the early 1900's. The "Rule of 100" simply states that you should have no more than 100 minus your age (as a percentage) at risk, invested in the market. Conversely, you should have your age (as a percentage) in "Safe Money Places."TM

Are you following the "Rule of 100"?

Many people that were in the "Retirement Red Zone" four - six years ago are still working today because they didn't follow the "Rule of 100" when the last Bear Market hit. What is the "Retirement Red Zone"? It is that period of time when you are within 10 years of your projected retirement and you want to avoid that sudden downturn in the market that can devastate your retirement plans.

What can a person in the "Retirement Red Zone" do to make sure that their money is SAFE and that they can't outlive it? What does a person do to protect their home, car, or anything else of value? They enter into a contractual

agreement with an insurance company that will give them protection from loss. People wouldn't think of not having their home or car insured, but they don't have a contractual agreement to make sure their retirement dollars will be there for the rest of their lives.

An Annuity is a contractual agreement with an insurance company that turns your retirement account into a Defined Benefit Pension Plan, which gives you an income at some point in the future that you can never outlive. This Personal Pension Plan can also include benefits that will increase the guaranteed lifetime income if a Long Term Care event occurs during the payout period.

Do you have a contract for your retirement income?

If you would like to find out more about Safe Money PlacesTM and/or a personal pension plan, contact Sam Lower at (317)566-7608 or slower@firstmerchants.com.

You may also check out our Insurance Team at www.commercenationalbank.com and click on the insurance tab at the top of the page.

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Commerce National Bank Helps Sponsor and Participate in 2nd Annual KidSmiles 5k Charity Event

Justin Baker, Relationship Manager, Healthcare Business Banking Group



In an effort to continue our commitment to the dental community, Commerce National Bank helped sponsor the recent 2nd Annual KidSmiles 5k Charity Run/Walk on June 29th at Glacier Ridge Park in Powell, OH. My wife, Dr. Amber Wright and I were joined by over 200 individuals who helped participate in the event that successfully helped raise over \$8,500 to support the clinic operations.

KidSmiles is a non-profit organization led by volunteers to help provide quality dental care and education to children at a minimal cost of only \$10 per visit provided the family has a household income of less than 250% of the Federal Poverty Level (based on the family size). The clinic is conveniently located at 770 Bethel Road (behind McDonald's at the intersection of Bethel and Olentangy River Roads).

The clinic is always looking for volunteers and donations to help continue its mission of providing affordable dental care to children under the age of 18. As a great team building day for your staff, I would encourage you to help donate your time or financial resources to help continue this great cause.

To learn more about the program, volunteer opportunities and upcoming fundraiser events, please visit the KidSmiles website at www.kidsmilesclinic.com or email the clinic at info@kidsmilesclinic.com



How to Build Better Relationships

by Martin Brady, Senior Vice President and Chief Sales Officer



Well here we are, about to enter the 4th quarter of 2013. One thing I have learned is that it goes by faster each year. During our monthly sales meeting we have a topic called Sales Wisdom. I choose a different person each month to present to the group something they have recently learned or share a new book or article they have read. We have had everything from Dr. Seuss to Vince Lombardi speeches. It has been a lot of fun.

Recently, the discussion was on relationships and how to build better ones. I really enjoyed this and here are some of the reasons why:

1) **You need to reach out to people** – even people we are close to. I recently had lunch with a great client and I had waited way too long to call him between the last time we had

gotten together. We laughed and shared on a bunch of different topics. It was a long lunch and he said when we were leaving, "That's what happens when you don't talk for awhile. You have a lot to talk about."

2) **Be vulnerable** – don't be afraid to show people the real you. This builds trust. Recently, I sent out a mass e-mail that was embarrassing. It was a version of a butt dial, but in e-mail form. It just had a bunch of letters and basically said, "Mmmmm". It went to many people in our company including our CEO. I am not suggesting you do this, but the response I received was overwhelmingly positive. I received my fair share of kidding but I also received a ton of great responses. Including, "It is great to hear from you, let's talk soon and I was thinking of you". It made me think again of #1-you need to reach out to people. I would recommend a more appropriate message.



3) **Listen more than you talk** – this is a tough one for me, but I am practicing hard. If you always want to talk, it is really hard to hear what someone else is saying.

4) **Handwritten notes** – I have a routine to send them out once a week. I am not perfect, but I am working on getting better. The basic rule I try to follow is anyone willing to spend a half hour with me gets a note of thanks.

Relationships are hard and take a lot of work. When you have a good one, there is nothing better.





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Summer of Fun and Supporting Great Causes

by George Leugers, Relationship Manager, HealthCare Business Banking Group



Commerce National Bank continues to support our customers' charitable endeavors and organizations. When we aren't fishing our golf balls out of ponds and creeks, our team

participated in several fund raising events this summer. As participants and sponsors of The Ohio State University College of Veterinary Medicine's Alumni Association golf outing, we helped raise scholarship money for aspiring veterinarians, as well as raised additional scholarship money through our Plinko game on hole #3 at Ohio State University's Scarlet Course.

In addition, Commerce National Bank was a sponsor for the United Pet Fund's (UPF) 2013 golf outing. The UPF was founded in 2010 by CNB customer, Dr. Zeke

Zekoff in Cincinnati, OH and is a non-profit organization with a mission of "Empowering all those who help needy animals!" The UPF provides products and services, such as legal and accounting, management training, pet products and more to organizations that care for animals that "have run out of options". According to Dr. Zekoff, the 2013 fund raising campaign has raised over \$18,000 from the generosity of the 90 attendees at the Casino Royale at the Manor House in Blue Ash, OH and the 74 golfers who enjoyed a great day of golf at Bel-Wood Country Club in Morrow, OH. While having fun, they ultimately helped homeless animals. For more information or to support the UPF, please go to the website at <http://unitedpetfund.org/>.

The Miami Valley Veterinary Medical Association (MVVMA) is a newer organization to CNB and we were excited to participate in two social events this summer. In July, we sponsored and attended a member social gathering at A Taste of Wine in Miamisburg, OH. On September 1st, the MVVMA hosted their annual member outing at the Dayton Dragons game. CNB was proud to attend and sponsor the event where approximately 50 members and their families enjoyed a day of baseball, fun and food. The MVVMA, under the leadership of current President, Dr. Vanessa Kuonen of MedVet, was kind enough to invite CNB to both events and our support will enable the MVVMA to provide more educational and social events for their members.



The Conway Center – Connecting Central Ohio’s Family Businesses

by Deana Gordon, Conway Center for Family Business

The non-profit Conway Center for Family Business is a unique Central Ohio resource that has had a long-time relationship with Commerce National Bank. It helps family businesses of all sizes develop leadership skills, find solutions to short- and long-term problems and connect with others facing similar challenges.

Since 1998, the Conway Center has provided invaluable programming to grow family businesses and strength their transition to the next generation. The Center offers educational programs, webinars, networking opportunities and peer groups designed just for family businesses.

The Conway Center has nearly 150 family business members with more than 10,000 Central Ohio employees in diverse industries. With annual membership fees less than \$400, business leaders and their employees can affordably attend

programs and tap valuable resources.

Family Business advisors, like CNB, draw on their expertise in over 17 professional fields to lead major educational programs. CNB has been instrumental in helping family businesses by presenting programs such as:

- Dealing with “E-Fraud” by virtually protecting their business assets
- Developing business plans
- Managing finance and credit by learning what family businesses should expect from lenders
- Gaining best practices for financing business to have a sustainable future.

CNB has also been a long-time sponsor of the Conway Center’s Annual Awards Program, held this year on November 1.



CONWAY CENTER
for **FAMILY BUSINESS**

CNB and the Conway Center have recognized more than 120 family businesses for their accomplishments over the past 15 years.

Our partnership allows CNB and the Conway Center to cultivate long-lasting relationships with the people and businesses throughout Central Ohio. If you have a family-owned business, we hope you will try a Conway Center program as our guest. Visit www.familybusinesscenter.com for a complete program and peer group listing. 

Visit your Commerce Banker at These Upcoming Events...

Oct. 2	Indianapolis District Dental Society GMM
Oct. 3-4	Paragon Front Office Academy
Oct. 25	Columbus Dental Society GMM, Oct. 8; and CE Seminar
Oct. 15	Northern Kentucky Dental Society
Oct. 18	Paragon Indiana Excelleration Meeting
Oct., Nov., & Dec.	SW Ohio Seattle Study Club
Oct. 25	Paragon Ohio Excelleration Meeting
Nov. 3	CVMA Annual Meeting
Nov. 10	Miami Valley VMA Annual Meeting
Oct., Nov., & Dec.	Sfumato Study Club
Oct., Nov., & Dec.	Central Ohio Dental Forum
December	Columbus Dental Society Holiday Party

Also visit our *healthcare banking web site to request information about a specific product or service.*

www.commercenationalbank.com/healthcare



Why the Sluggish Growth Will Continue

by Michael J. Hicks, Ph.D., Ball State University/Center for Business and Economic Research



As summer turns to autumn, there is precious little economic news to suggest a broadening of the already stagnant recovery. What we face, in fact, is an unusual mix of news

that will challenge the confidence of even the most optimistic of economy watchers. The problem is that there is an apparent structural disconnect between the performance of the overall economy and its disparate parts in the financial, housing, capital and labor markets. Understanding this disconnect is an important part of appreciating the usefulness of economic news in the coming months.

By some measures, the overall economy shows some hopeful signs. Gross Domestic Product has returned to its pre-recessionary level and several sectors, including the much watched manufacturing and logistics industries, appear to have weathered the recession well. For our part of the country, this is welcomed news, as is the bumper farm crop. For Indiana and Ohio, this will be near a record year in total agriculture production. Not only are the apple trees fuller than any year I have seen, but corn and soybean production will be near record. The after effects of last year's widespread drought, along with less remarkable harvests in much of the rest of the nation, help buoy prices. So, for the first time in quite a while, Indiana and Ohio farming communities will see a bumper crop and high prices. Lurking underneath this happy news is the fact that the resurrection of some key sectors won't do enough to lift the region's economy to free us from the still strong grip of the Great Recession.

U.S. equity markets continue to move through a stunning year. Though September and October are traditionally troubled months for U.S. stocks, absent a horrific decline, the increase in valuations this year will have restored both investor confidence and retirement accounts. The strong performance of the housing market also fuels confidence among those watching the asset markets of equities and

real estate. So, with GDP recovered, a great Midwestern farming season, rebounding manufacturing, strong equity markets and a long awaited rebound in home prices and sales, what could be wrong with the economy? The answer is, a lot.

The bright spots of manufacturing, logistics and farming are too little a share of GDP to boost overall employment. So, even with busy factories, railheads and farms, labor markets have barely nudged. A stunning 12 million cannot find employment, and the share of adults working has shrunk back to levels not seen since the late 1970's.

The good news in stocks is widely thought to result from continued bond purchases by the Federal Reserve. The Quantitative Easing program has so reduced interest rates that stocks offer the last respite for anxious investors. Moreover, the housing recovery, which should be the most important indicator, is artificially fueled by new historic low mortgage rates.

Altogether, these data offer a disconnected view of the economy, but a deeper analysis suggests that underlying conditions have contributed to this schizophrenic economic conditions.

The research center in which I work has recently published several studies which identified problems in labor markets that could have contributed to the sluggish labor market recovery. We identified the increase in the minimum wage, a skills gap, underlying demographics and a listless housing market as prime contributors to the problem. We could now add worries about the Affordable Care Act to the mix of factors holding the recovery back.

The minimum wage increase signed into law by President Bush raised the legal minimum a worker could receive over three consecutive summers. We implicated this law in widespread increase in unemployment among younger workers in Indiana. But, so few adult workers

receive minimum wage, this law by its nature, almost exclusively targets younger workers. A 2013 study we published implicated a skills gap in about half of Indiana's unemployed workers. Both sets of studies are as relevant to Ohio and other Mid-western states as they are to Indiana.

Two of our national studies at the outset of the recession suggested that the aging of the workforce and the widespread drop

in home prices would act as forces to limit worker mobility and prevent labor markets from resolving high levels of unemployment.

Viewing these sets of forces through the leading economic models predicts a continuing slow recovery. They do not predict two other phenomena of a manufacturing recovery and the shift to part time employment in recent months.

In a healthy economy, large changes in capital purchases largely reflect the view that business investment is a complement to employment growth. Businesses buy capital and hire workers to produce goods or services. However, they may also be substitutes, with businesses investing in machinery to replace workers. Several years of low borrowing costs appear to have allowed many businesses to replace labor with capital. This explains much of the productivity growth in businesses, who have not followed up with additional hiring.

Finally, the Affordable Care Act's employer provisions clearly incentivize business to reduce full time employment. Typically about 5 percent of jobs are part time due to a slack economy, but the first half of 2013 saw almost one in five new jobs in the part time category.

The combination of all these factors, some policy induced, some simply an accident are a prediction by most economic models of continued near-static growth in the U.S. economy, and will carry on well into next year with no signs of respite.

Dr. Hicks views do not necessarily reflect the opinion of Commerce National Bank or First Merchants Corporation. 



Keeping Score

by Mark Engle, Senior Vice President, Healthcare Business Banking Group



I am asked frequently about credit scores and how they influence a lender's decision to extend credit. Your credit score (most often referred to as a FICO score) is very important, but is also

just one piece of understanding your credit profile. Let's take a look at how the FICO score works and how a lender may use it.

The FICO score gets its name from software developed by Fair Isaac and Company. This software is used by the major credit reporting agencies and calculates a score based solely on information contained in a consumer credit report. The score gives a snapshot of the health of a particular credit bureau. The FICO range is 300 – 850 and a higher

score suggests a lower risk when specifically analyzing a credit report.

Some of the information that goes into the FICO equation includes payment history, use of revolving debt or credit cards, losing a property to foreclosure, and public records such as a judgment or bankruptcy. All of these factors are detailed in a consumer credit report and FICO consolidates the factors and generates a score. Not all financial institutions use the credit score because it is a snapshot in time. Many lenders view the FICO score (sometimes referred to as Beacon score) as a supplement to the full credit report, which will give more detailed information regarding the timing of credit concerns and a more comprehensive history of credit behavior.

The three major credit reporting agencies that financial institutions use are Equifax,

Experian, and TransUnion. The FICO score provided by each of these agencies is an excellent gauge to regularly track the health of an individual's credit report. This is definitely something that your Commerce banker can share with you as a part of the annual review process. It could possibly alert you to any concerns that might need to be corrected. For many commercial lenders, 700 or higher is considered a desirable score.

The FICO score is an important piece of every credit request, however, there are additional factors considered for commercial lending, such as cash flow, collateral, and loan-to-value.

For more information or help in monitoring your credit score, contact a Commerce banker at www.commerce-nationalbank.com/healthcare. 

Getting Muddy for our Wounded Warriors

by George Leugers, Relationship Manager, HealthCare Business Banking Group



Having served in the Ohio Army National Guard for seven years and having a brother and sister with multiple combat tours apiece in the Marines and Army, respectively; honoring and

supporting our nation's military is incredibly important to me, as well as Commerce National Bank. The Wounded Warrior Project (<http://www.wounded-warriorproject.org>) is an organization that provides programs and services to severely injured or disabled service members. Some of the programs involve peer and family support, recreational retreats, career transition support and training, and disability benefit guidance. The Wounded Warrior Project is a fantastic organization that has been around for over ten years and has developed partnerships with other organizations to help raise funds to benefit service members with severe combat-related injuries.

One such organization that has raised almost \$6,000,000 for The Wounded Warrior Project is Tough Mudder, an event company that sets up 10-13 mile

obstacles courses all over the world. Some of the obstacles involve low-crawling through muddy water under barbwire, fully submerging in a bin full of ice water, climbing over 8+ foot walls, carrying logs and other participants, and running through electrical wires; all while getting muddy...very muddy! It is a difficult event so when word got around that I was interested in participating in a Tough Mudder race on August 25th, CNB stepped up with a challenge. They offered to make a donation to the Wounded Warrior Project if I successfully completed the course. Despite a few bumps, bruises, and a pair of shoes that were left behind, the event was a lot of fun and, with CNB's help, raised thousands of dollars for The Wounded Warrior Project!

CNB is a unique and remarkable company because, in addition to providing superior financial advice and solutions for our customers, we invest in our community and customers' charities. From supporting organizations such as the Salvation Army, dental and veterinary associations and charities, and family business organizations, we firmly believe that if we invest in others' success, we all



George Leugers with a smile for a job well done after the event.

benefit. I and a few others from CNB will be competing in a Tough Mudder event in Kentucky on October 19th, so if you would like to donate to The Wounded Warrior Project and have a few laughs at the thought of bankers getting muddy and electrocuted, please visit the following link: <https://register.toughmudder.com/tm/#event/18612/page/donate/fundraiser/r10946068>. 



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Social Media Strategies for Your Practice

by Nate Johnson, Relationship Manager, Healthcare Business Banking Group



A recent article in *Dental Economics* has some great tips for practice owners regarding social media marketing strategies. This has been a recent topic within our Healthcare

Business Banking Group as well, as we plan to launch a LinkedIn page dedicated to connecting with our healthcare clients and educating them on our products and services. We plan to use the page as yet another way to build strong client relationships through education and customer service.

According to the article, recent surveys have shown that online marketing and social media is particularly important to healthcare practices because of the simple fact that 80% of adult Internet users look for health information online. Not to

mention, the more than 1 billion registered users on Facebook and the countless others frequenting YouTube, LinkedIn and Twitter as well.

As a result of these technology trends there are tremendous opportunities for healthcare practices of all sizes to increase their visibility and accelerate new patient acquisition by leveraging these online tools. One of the best things about these tools is that they are often free! And while social media marketing campaigns can be time consuming to maintain, the article states that even when hiring a professional to help, the cost is as much as 62% less than traditional marketing methods like mass mailers and print advertising.

Wondering what to put on your practice's Facebook or LinkedIn page? Here are some suggestions from the article – don't forget to take a minute to connect with your healthcare banker online and look



for CNB's Healthcare Business Banking Group LinkedIn page soon!

Social Media Post Ideas for Healthcare Practitioners:

- Procedure before and after photos
- Patient appreciation
- Patient testimonials
- Contests
- Community involvement and office events
- Office information and forms

At Commerce National Bank we have a team of dedicated Healthcare bankers. Contact Nate Johnson at 866-714-4626 to learn more or for a link to the *Dental Economics* article referenced here.

