

Get Creative & Not That Sort Of Gorilla

by [Steve Brown](#)

We received an email the other day from a provider specializing in guerilla marketing techniques. After reading the title, we immediately thought of large furry jungle primates, but of course, the email said "guerilla," a diminutive of the word for "war." In that context, guerillas wage war through small-scale tactics, often relying on surprise or secret sabotage. Similar to the war variety, guerilla marketing is all about using creative ideas and surprising techniques to distinguish one's brand and really make sure it gets noticed.

Guerilla marketing is a strategy outside the norm of newspaper or television ads or even internet banners. It's the idea of taking to the street and doing whatever you can to grab the attention of your potential customers, without costing your bank a lot of money. It is the world of flash-mobs, street art and other low-cost means to promote a product or an idea. You probably haven't imagined hosting a street-art project to promote your bank or using a flash mob to create a stir, but that is exactly the desired end result of guerilla marketing campaigns: create a stir and get people to notice you.

Banking is a traditional world so it may even clash with such an unorthodox marketing approach. Banking is an environment where success is based on following rules and projecting an image of security and trustworthiness. How does that work with graffiti or performance art?

Perhaps these don't exactly fit, but the idea that a guerilla marketing campaign should be unconventional in either its manner or its message is definitely something that banks can do. Think about something that would be unexpected in your community and how you could leverage it. Maybe you could call up a popular food truck and offer to let them set up in your parking lot to draw some attention. Perhaps you might even go one step further and give each customer that comes by one free item from the truck. Not only would this be unconventional, but it would drive business to your bank.

Guerilla marketing tactics are not always unconventional, but may use familiar concepts to target customers in a place or manner they don't expect. Consider that a few years ago, Audi put up a white billboard showing a black A4 sedan with a line reading, "Your move, BMW." We're sure that as cars drove past, they glanced at the sign and probably chuckled to themselves, but overall, it was just another billboard. Well, the nearby BMW dealer didn't let the ad go and responded. In a guerilla tactic, BMW bought space on the billboard facing the same side of traffic, slightly in front of the Audi ad. It provided an image of a white BMW pasted on a black billboard in direct contrast to the other image. That simple move made it stand out that much more than the Audi ad behind it. Even better perhaps, next to the BMW car in the ad were the words, "Checkmate."

That's how you grab attention. BMW didn't have a crazy flash mob dancing around a car, they simply took a traditional advertising format and made it relevant again using a creative tactic. In that game of billboard chess, BMW definitely won with an ad that was unexpected and done at exactly the right time.

Guerilla marketing is also often most successful when it comes from smaller organizations, like community banks. People seem to embrace it more and expect it more from smaller organizations.

Consider that one bank publicized a random kindness campaign where the bank's ATMs would occasionally spew a \$50 bill when a \$20 should have been dispensed. Needless to say, ATM traffic increased at desired locations. Or, how about another community bank that put up a huge 8' x 10' sign that said "thanks for nothing" in response to increased fees by big banks on consumer accounts. The card was moved to different bank locations for customers to autograph and it caught the eye of the local newspaper that then reported the story.

As you're driving home today, keep your eye out for any competitor billboards you can respond to. If you don't find any, think about some other guerilla tactics that could help get your bank's message out there and noticed. Once you get your thinking cap on, the possibilities are endless.

BANK NEWS

M&A

Southside Bank (\$3.5B, TX) will acquire OmniAmerican Bank (\$1.4B, TX) for about \$307mm in cash and stock.

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State Bank and Trust Co. (\$2.6B, GA) will acquire Bank of Atlanta (\$187mm, GA) for about \$25mm in cash.

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First Landmark Bank (\$220mm, GA) will merge with Midtown Bank & Trust Co. (\$203mm, GA) in a merger of equals. First Landmark will own 52.25% of the combined company.

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Reliant Bank (\$385mm, TN) will merge with Commerce Union Bank (\$253mm, TN) in a merger of equals. Reliant will own 55.5% of the combined company.

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The Yellowstone Bank (\$481mm, MT) will acquire 1st Bank (\$154mm, MT) for an undisclosed sum.

Risky Issue

Microsoft is working to patch a security issue in Internet Explorer (versions 6 to 11) that could give hackers the ability to fool users into clicking on malicious links. Banks should warn customers not to click on links they don't know.

Competition

U.S. Bank will offer customers real time person-to-person payment capabilities through online and mobile channels using Fiserv's Popmoney Instant Payments feature. The new service will allow customers of the bank to send money instantly to others who bank at participating institutions.

No Retirement

PNC research finds 60% of people 65Ys+ are withdrawing savings to cover living expenses.

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