



# THE IMPORTANCE OF COMMUNITY ENGAGEMENT

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## *A Brief Intro...*

### **MY “WHY” STORY**

I've been in financial services for over 16 years,  
and I feel most alive and at my best when...





# *Questions For You...*

1. ARE YOU INVOLVED IN COMMUNITY RELATIONS OR VOLUNTEER FUNCTIONS AT YOUR BANK BUT FEEL OVERWHELMED AND UNSURE IF IT'S REALLY PAYING OFF?
2. HAVE YOU EVER WONDERED WHAT OTHER BANKS ARE DOING AND WHAT'S WORKING FOR THEM?
3. RAISE YOUR (VIRTUAL) HAND IF YOU WISH YOU KNEW HOW TO MEASURE ALL YOUR EFFORTS!



### 3 WEBINAR TOPICS/TAKEAWAYS:

1. How to engrain community engagement into the **culture** of your organization.
2. **Examples** of community engagement at large and small banks.
3. Ways to **measure** your efforts and impact.

# *What makes community banks unique?*

(Source: ICBA)

LENDING  
LEADERS TO  
SMALL  
BUSINESSES

TIMELY  
DECISION-  
MAKING

**COMMUNITY  
ENGAGEMENT  
&  
ACCESSIBILITY**



*Starting in 1977 with the Community Reinvestment Act, the expectation has been clear.*



A healthy bank begets a healthy community and vice versa.



Our communities NEED us now more than ever!



How and where to initiate involvement and how to determine if the projected goal has been achieved are sometimes less clear.



# WEBINAR TOPIC

# #1

Engraining community  
engagement into the  
culture of your  
organization...



# COMMUNITY ENGAGEMENT MUST BECOME A PART OF ORGANIZATION'S CULTURE

- It all starts with the bank's Core Values
- Ensure it's recognized by your employees, managers and the board.
- Work it into the Mission and Vision Statement
- If you have a Strategic Plan, work it in!

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## BUY-IN

It's critical to success.

**COMMUNITY  
ENGAGEMENT MUST  
BECOME PART OF THE  
CULTURE OF THE  
ORGANIZATION.**

## REFLECT

If a business strategy or tactic goes against your Core Values or Mission, you probably shouldn't be doing it.

## CHECK

Everything you do in the bank.... projects, events, marketing, and business development.... should be vetted against your bank's Mission, Vision, Core Values & Goals/Strategic Objectives. Use them as your "barometer".

WE HAVE A MISSION STATEMENT AND CERTAIN COMMITMENTS  
WHICH LEAD INTO OUR CORE VALUES AT STAR BANK...

*In order to accomplish our Mission, we commit to the following:*

- *Being creative, friendly, and responsive to our customers' ever-changing needs.*
- *Selecting, training, and retaining motivated employees. Providing an environment where they can feel engaged and will experience a sense of personal worth, growth, achievement, and the recognition of a 'job well done'.*
- ***Supporting the growth and development of all segments of the communities which we serve.***
- *Open and ethical communication with our employees, directors, customers, vendors, and bank regulators.*

***THE FOUNDATION OF OUR PERSONAL & BUSINESS PRACTICE  
INCLUDES THE FOLLOWING CORE VALUES:***

***AGILITY, CARING , COMMUNITY COMMITMENT, INTEGRITY, & TENACITY***





## EXAMPLE OF OUR CORE VALUES "IN ACTION"

Every month, we share a "Mission Moment"  
- a customer service interaction or an  
expression of community commitment  
that was impactful and demonstrated our  
Core Values in action.

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# *Sharing Mission Moments...*

ENGRAINS YOUR COMMUNITY COMMITMENT INTO  
THE BANK'S CULTURE.

IF YOU DON'T TALK ABOUT IT... IT'S LIKE IT DOESN'T EXIST!

YOU HAVE TO WALK-YOUR-TALK....LIVE IT AND BREATHE IT!



# *Another example...*

## REWARD

Employees are often our best local involvement resource.  
Provide employees PTO to engage in volunteer or charity work!

## HIGHLIGHT

Highlight employees who take advantage of the opportunity  
- here's an example from social media.

## SHOW IT

Presentations are communication tools that can be used as  
lectures, speeches, and more.

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## **TO REVIEW WHAT'S BEEN DISCUSSED...**

- Community engagement needs to be woven into the “fabric” of your organization.
- Mission/Vision/Core Values/Strategic Plan.
- Encourage behavior and action that you want to continue.
- Walk your talk (prove it).
- Share stories to make it real.

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**It all starts with the culture of  
your organization.**





# WEBINAR TOPIC *#2*

Examples of community  
engagement at large  
and small banks....



# HERE'S THE BIG QUESTION...

Who gets your support?

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The image features a collage of four text boxes with a torn paper aesthetic. The top-left box is light gray, the top-right is dark blue, the bottom-left is dark blue, and the bottom-right is light gray. Orange stars of various sizes are scattered in the upper left area. Each box is held by a piece of torn, light-colored paper at its corners.

MANY  
ORGANIZATIONS &  
SOCIETIES VIE FOR  
CONTRIBUTIONS

CHOOSING WHERE  
TO DIRECT FUNDS &  
VOLUNTEER EFFORTS  
CAN BE DIFFICULT

CHANGE CAN BE HARD &  
COMMUNITY BANKS OFTEN  
RELY ON TRADITION WHEN  
IT COMES TO CHARITABLE  
DONATIONS & CORPORATE  
GIVING

NEED TO FIND CREATIVE  
AVENUES FOR  
COMMUNITY  
ENGAGEMENT TO KEEP  
THINGS FRESH &  
IMPACTFUL

# *Idea #1:* FINANCIAL EDUCATION & LITERACY PROGRAMS

## A POPULAR CHOICE FOR COMMUNITY BANKS BECAUSE:

- Expertise is readily available.
- Creating savvy consumers benefits the bank and the community in the long-run.

## FOCUS EDUCATION ON STUDENTS, HOPING TO IMPROVE...

- Their "money sense". It creates fiscally knowledgeable and responsible future customers.

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## *Idea #2:* PARTNER UP IN YOUR PHILANTHROPY EFFORTS

### ORGANIZE COMMUNITY EVENTS WITH OTHER GROUPS

- Camaraderie and synergy happens
- Great partnerships can become long-lasting ones. It can even lead to banking relationships one day (bonus)!
- Banks of all sizes can involve **OTHER GROUPS** for an even greater impact.

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Reading is  
The way up.

**CITY NATIONAL BANK**



## EXAMPLE:

Los Angeles-based City National Bank has partnered with Barnes & Noble to raise book & cash donations for its Reading is The Way Up literacy program which impacts children ages K-12. Their vision is for "*all children to discover the joy of reading and experience a lifelong love of books.*"






## MAKE IT LOCAL!

- This is a really large bank and we can't compete with these numbers or their infrastructure, but we can SCALE IT DOWN and MAKE IT LOCAL!

## HOW?

- Leverage your local bookstore on Main Street.
  - Partner with a local food shelf, coffee shop, or retailer and create a similar program.
  - It's a win/win when the community resources are pooled together!
- 

## *Idea #3:* INVITE GROUPS TO SHARE SPACE FOR PHILANTHROPY

MANY BANKS HAVE A "COMMUNITY ROOM" (INCLUDING MY EMPLOYER) OR OTHER SPACE THAT NON-PROFITS CAN RESERVE FOR THEIR MEETINGS & PRIVATE USE AT NO CHARGE.

CLIENTS (WITH ACTIVE DEPOSIT ACCOUNTS) OF OUR BANK HAVE USE OF THE MEETING ROOM.

NO COMMUNITY ROOM? HOW ABOUT A YMCA OR COMMUNITY CENTER?





STAR BANK HAS A PARTNERSHIP WITH  
THE AMERICAN RED CROSS & WE USE  
OUR SPACE FOR BLOOD DRIVES.

IT BRINGS PEOPLE INTO  
THE BANK AND WE ARE  
HELPING SAVE LIVES!  
MANY HUNDREDS OF  
LIVES HAVE BEEN SAVED!

OUR EMPLOYEES RECRUIT  
DONORS FROM ACROSS  
THE COMMUNITY.

WE PLAY HOST & SIMPLY  
MAKE SURE THAT THE  
RED CROSS IS  
COMFORTABLE AND ABLE  
TO DO THEIR JOB!



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STAR BANK  
+ AMERICAN RED CROSS  
= A GREAT PARTNERSHIP





SHARING (SPACE) IS CARING.



# Idea #4: MORE ON PARTNER UP...

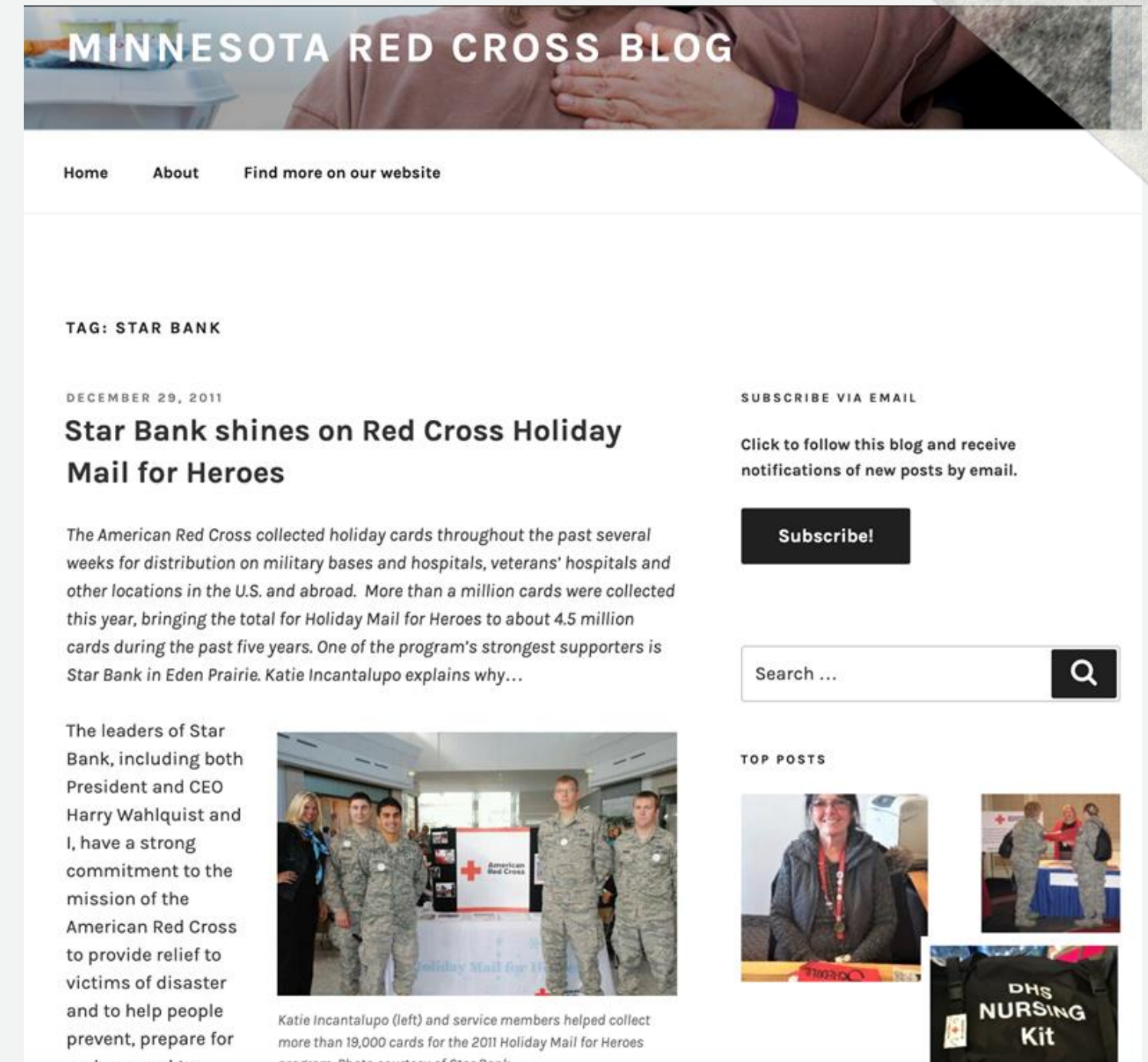
STAR BANK HAS HOSTED HOLIDAY MAIL FOR HEROES CARD SIGNINGS WITH THE AMERICAN RED CROSS.

THE HOLIDAY CARDS WERE SENT OVERSEAS TO MEMBERS OF THE MILITARY.

THE EVENT WAS MARKETING IN THE LOCAL PAPER DURING THE HOLIDAY SEASON.

COMMUNITY CAME TO JOIN US AFTER HOURS - IT WAS AWESOME!

THE MEDIA WAS ENTICED DUE TO THE FEEL-GOOD MESSAGE AND BECAUSE WE INVITED 2 LOCAL CELEBS!



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## EXAMPLE:

FirstBank, Lakewood, Colo., unveiled “Banking For Good” in April 2017 to showcase the good things that the bank was doing for people, organizations, and non-profits.

- Program features TV commercials.
- Community events and promotions.
- Outdoor ads which were created by local street artists and youth from nonprofit organizations in hopes of giving young adults opportunities for leadership and positive creative expression.
- Banking for Good also encourages community involvement by employees.



## *Idea #5:* MAKE A DAY OF IT (OR A MONTH)

Each March, employees at Memphis-based First Tennessee participate in “March of Service”, which encourages bank departments or small groups to undertake in community service projects.

- Their volunteer tradition is widely known and well respected
- In 2016, 4,300 employees of First Tennessee logged 23,000 volunteer hours and participated in 4,700 unique volunteer events.
- Scale it down. Add a local flair!

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First Tennessee volunteers join Second Harvest of Middle Tennessee at a warehouse during Hunger Action Month to sort food items.



## *Idea #6:* LOOK TO OTHER FINANCIAL INSTITUTIONS FOR IDEAS

Affinity Plus Federal Credit Union has “Plus It Forward Day” each October.

- 5 year program; 500 employees perform simple acts of kindness all over MN.
- The hashtag #plusitforward is used in social media to bring attention to the cause.
- The website [www.plusitforward.org](http://www.plusitforward.org) has been purchased and videos have been made to showcase the efforts of the employee base.

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## *Idea #7:* CHARITY DRIVES

- Some banks encourage their employees to fill backpacks with school supplies for students in underserved areas.
- Others allow their employees to wear jeans on Fridays depending upon the market area of the bank, and they make a monetary donation to a specific cause.
- If space allows, bring in a receptacle to your branch for food/diaper/toy donations and then drop the donations off to a local shelter or church program.

Low cost! Fosters a sense of community.

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## TO REVIEW WHAT'S BEEN DISCUSSED...

- Financial ed and literacy.
- Share space.
- Partner up.
- Scale your efforts to fit your size / number of employees / time commitment.
- Promote your efforts using traditional and social media.
- Keep these slides as a reference and use whatever ideas might fit!
- Share ideas with fellow community bankers in your network – see resources at the end of this deck. You don't have to reinvent the wheel.



# WEBINAR TOPIC

## #3

Ways to measure your  
efforts and impact....





# QUESTION...

Can you measure community  
engagement and community  
impact?





ANSWER...

YES!



You can evaluate the impact of your efforts  
through measurement.....

But, you can't measure everything!  
Some things will strictly be for goodwill.



# *Feel Like a Money Tree?*

Sometimes people think banks are a “money tree”.  
Our bank has 10 offices and we receive weekly asks from every charity you can imagine.

The “yes” responses need to be tracked. Here’s a way how!

1. Create a community-giving general ledger and monitor the spending.
2. When bills are paid, make sure they are paid with proper names so you can easily see what groups or charities are getting paid, and for what.
3. If you have multiple branches, make a community giving general ledger for each location.
4. I review our community giving GLs on a quarterly basis (at least) to see what’s happening on a branch by branch basis.
5. Tracking and measurement can be fun.
6. Take a step back and say wow, look at what we have done!

Consider a Giving Mission if the number of asks are too hard to manage.

\*This idea came to my attention from Mills Marketing in Iowa.



## EXAMPLE

### Great Example of Measurement: First National Bank of Omaha

- They create a “First in the Community Impact Report” on an annual basis to assess community involvement.
- Eight core elements of a successful community are identified to highlight the bank’s efforts in each category.
  - Important factors for communities are:
    - ✓ strong local economies
    - ✓ stable housing
    - ✓ vibrant neighborhoods
    - ✓ an educated workforce
    - ✓ community cohesion
    - ✓ access to culture
    - ✓ good health
    - ✓ a sustained environment



THIS IS AN INCREDIBLE  
DOCUMENT & THEY SURELY  
HAVE A GREAT TEAM OR  
AGENCY THAT WORKS ON  
THE DESIGN.

BUT YOU CAN SCALE IT  
DOWN AND MAKE IT YOUR  
OWN AND IT CAN STILL BE  
IMPACTFUL!

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## 2018 COMMUNITY INVESTMENT & IMPACT SUMMARY

In 2016, we made a commitment to reinvest \$85 million and 100,000 volunteer hours in our communities by 2020. We are on pace to exceed both goals:



In 2018 alone, we reinvested \$28 million in our communities. These investments include:

### \$17.2 MILLION

in community development investments to organizations that work to increase access to affordable housing and strengthen local economies. This brings our outstanding community development investment portfolio to \$103 million.

### \$6.7 MILLION

in donations and community development grants to nonprofit organizations working to increase access to affordable housing in safe and vibrant neighborhoods, build an educated workforce and help businesses get started, grow and create jobs.

### \$4.1 MILLION

in sponsorships with organizations that enrich our community by increasing access to the arts, cultures, humanities and athletics.

### 37,500 HOURS

that our employees spent volunteering their time and talents with local organizations to help strengthen our communities.

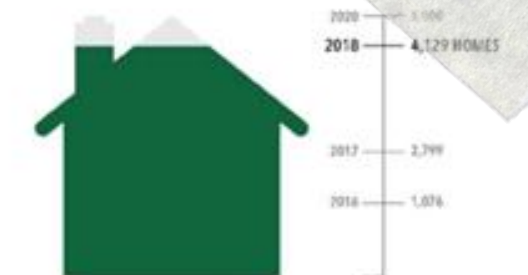
## We Invest to Create Stronger Communities

Our community investments are guided by our vision to have successful communities in all the places we call home. To achieve that vision, and to continuously feed the cycle of community success, we align our investments with community organizations who are working to improve these interconnected assets of a strong community:

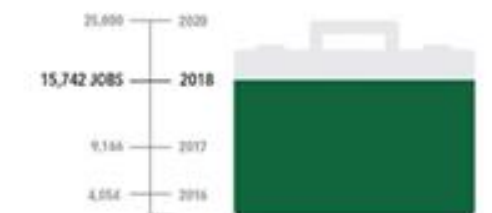
- Economic Development
- Stable Housing & Neighborhood Revitalization
- Educated Workforce
- Community Cohesion & Access to Culture
- Sustained Environment
- Good Health

In 2016, we also made a commitment to strategically direct our investments in order to help our partners achieve the following community goals by 2020. Their progress is impressive:

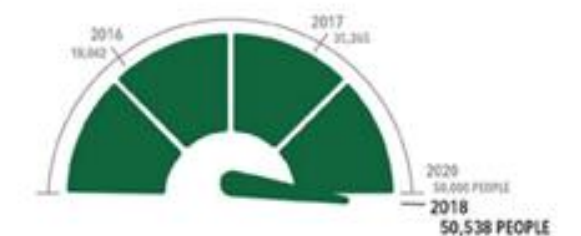
### 5,000 AFFORDABLE HOMES WILL BE CONSTRUCTED, REHABILITATED OR FINANCED



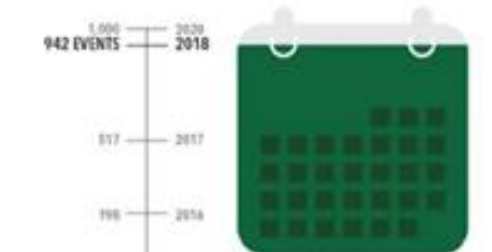
### 25,000 JOBS WILL BE CREATED OR RETAINED



### 50,000 PEOPLE WILL BECOME CLOSER TO FINANCIAL WELLNESS



### 1,000 COMMUNITY EVENTS WILL TAKE PLACE





# HERE'S AN IMPACT REPORT EXAMPLE FROM SUNRISE BANKS (MN).

<https://sunrisebanks.com/wp-content/uploads/2018/03/SB-2017-Impact-Report-LowRes.pdf>

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David Reiling  
*Sunrise Banks CEO*

## WELCOME TO THE SUNRISE BANKS' 2017 IMPACT REPORT

At Sunrise Banks, our mission is to be:

***The most innovative bank  
empowering financial wellness.***

Live it! Every day we live our mission and lay the foundation for future innovations.

Financial wellness looks different to every person and every business. We build our mission into all of our products and services to make sure that we are meeting our customer's needs.

Our history as a social enterprise is built on listening to our customers' needs. We take feedback seriously and use that knowledge to drive our innovation and continuous improvement.

Our mission is not limited by geography. Our digital products give people access to responsible financial services globally. Sunrise, through its Payments Division, partners with financial technology companies to create innovative products and services to empower financial inclusion.

To all of our customers, partners and advocates,  
**THANK YOU!**

*Together, we are empowering financial wellness for all.*



# *Impact Reports Can Be Simple.*

- ✓ Create an Impact Report as a Word doc or a PowerPoint.
- ✓ Paste photographs from your volunteer efforts.
- ✓ Use charts or tables to track times spent and organizations you have supported.
- ✓ Pull in annual donations from your core software by branch or by entire bank .
- ✓ Share it with your Board.
- ✓ Share it with all employees.
- ✓ Put it on your bank's website.
- ✓ Share it on social media.
- ✓ This is what being a community bank is all about!

We give back to the communities we serve!



# ARE YOU ON SOCIAL MEDIA?

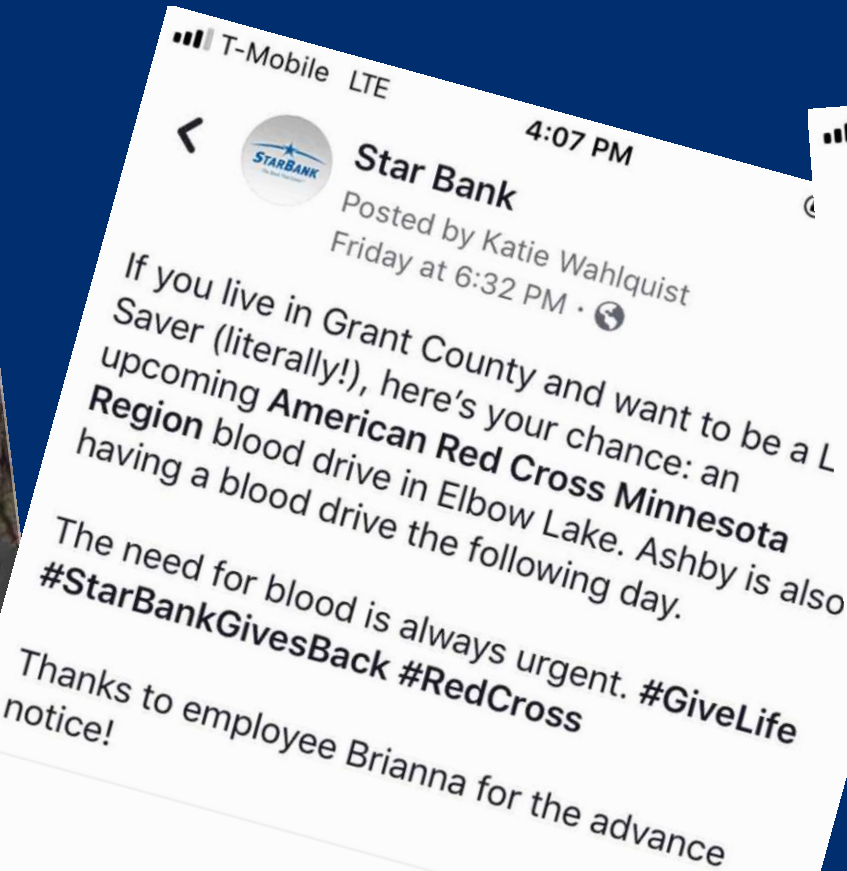
You can also measure your efforts with Hashtags!

- Develop a community engagement hashtag.

Example: #StarBankGivesBack – use it as a tool when sharing your bank's community activity.

- You can measure hashtags on an annual basis to gather what's been going on!





# #StarBankGivesBack



# *Measure Impact Through Feedback*

- Provide a survey to the charity or group after your community event or volunteer effort.
  - ☐ How do you think it went today, overall?
  - ☐ What went well? What could have been improved?
  - ☐ Could we partner again in the future?
- Survey your employee volunteers – this feedback is often overlooked!  
(Stay tuned for more on that.)
- Leverage survey comments (with permissions) in your collateral materials such as the Impact Report or on web banners and social posts. Use as testimonials.





## Volunteer Experience Summary - 2019

**Your volunteer activity needs to be approved by your supervisor or by Human Resources PRIOR to it being taken by you as a “paid day off” volunteer day. Once approved, then you may take the volunteer time.**

**Thank you for completing this questionnaire about your recent volunteer experience. Your responses may be utilized by the bank for marketing/advertising efforts.**

Employee Name:

Date of Experience:

Location of Experience:

1. Briefly describe what you did for your community service experience (no more than 3-5 sentences needed):
  
2. On a scale of 1 – 5, please rate your level of personal enjoyment from the experience:  

1	2	3	4	5
Very Disappointing		Average		Very Enjoyable
  
3. Please identify any highlights and/or disappointments from your experience:
  
4. Additional comments, if any:
  
5. Supervisor signature:

**Please email this completed questionnaire to [HR@starbank.net](mailto:HR@starbank.net).**

**Thank you for taking the day to give back to the community we serve!**



**WEBINAR TOPIC**

**TOPIC**

**#1**

**#2**

**TOPIC**

**#3**

**WE DID IT!**



## *Final Suggestions...*

Don't do it alone.

- Teamwork makes the dream work!
- If you are a one-stop-shop, pick just one or two ideas.
- The best starting place is on the culture piece.

If you are in a multi-branch bank, consider:

- Put an employee group together - at Star Bank, it's the Community Action Team.
- Select one person per office who's passionate about giving back. You can't be all places at once, so this group can be your local eyes and ears.
- These individuals can keep you in the loop about what's going on across your branch network by feeding you ideas, photos, event updates, and local flyers.

# *Other Community Engagement Resources & Great Examples*

- Minnesota Bankers Association's Community Stories webpage: [https://www.minnbankers.com/MBA/Resource\\_Center/Community\\_Stories/Community\\_Stories/MBA/Resource\\_Center/Community\\_Stories.aspx?hkey=099147fb-cb6d-400a-802d-6e402d1a46f3](https://www.minnbankers.com/MBA/Resource_Center/Community_Stories/Community_Stories/MBA/Resource_Center/Community_Stories.aspx?hkey=099147fb-cb6d-400a-802d-6e402d1a46f3)
- Heard on Hurd by Citizens Bank of Edmond, Okla. <https://www.citizensedmond.com/heardonhurd.htm>
- Graduate School of Banking – Madison: <https://www.gsb.org/online-seminars/overview.php>
- The Community Relations page of BankBeat.biz: <https://bankbeat.biz/category/community-relations/>
- ABA Foundation: <https://www.aba.com/Engagement/Pages/default.aspx>



## *Resources, Continued*

- Subscribe to the e-newsletter through local banking associations: MBA, ICBM, ICBA, WBA, and others.
- Bank Director magazine
- Independent Banker magazine
- BankBeat magazine and/or their free e-newsletter
- The Financial Brand website posts many articles on this topic. <https://thefinancialbrand.com/67102/community-banking-branch-marketing-events/>
- Check the following hashtags on social media:  
#BankLocal #IheartCommunityBanks #communitybank  
#communitybankingmonth
- Don't forget to use LinkedIn for social media and follow the hashtags there!

# QUESTIONS?

REACH OUT!



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