

**FIRST BANK**

**RIVERS**

agency

# Website Redesign Overview

OVERVIEW

# Site Traffic

	2016		2017
PAGEVIEWS	7.2 million	↑	10.3 million
UNIQUE PAGEVIEWS	4.0 million	↑	4.7 million
AVERAGE TIME ON PAGE	1 minute 50 seconds	↓	1 minute 17 seconds
BOUNCE RATE	23%	↓	9%

↓ 61% REDUCTION IN BOUNCE RATE AFTER HOMEPAGE REDESIGN IN MAY 2016

## RECOMMENDATIONS

# Homepage

Visitors are interacting the most with the following items on the homepage:

The screenshot shows the First Bank homepage with several key areas highlighted by colored boxes and numbered callouts:

- 1 TOP NAVIGATION:** A red navigation bar at the top containing the First Bank logo, contact information (CONTACT US, LOCATIONS, LOG IN), and a search icon. Below this is a secondary navigation bar with links for Personal, Business, Digital Banking, Insurance, Mortgage, Wealth, About Us, and FINANCIAL EDUCATION.
- 2 FEATURED ARTICLES:** A vertical list of three articles, each titled "5 Reasons to open a Home Equity Line of Credit (heloc)", with a right-pointing arrow. This section is highlighted with a green box.
- 3 HERO CTA SLIDE:** A large hero section featuring a background image of a person holding a smartphone. The text reads "Three kinds of banking are better than one. Desktop, mobile or text banking." and includes a prominent "GET STARTED" button. This section is highlighted with an orange box.
- 4 JUST FOR YOU:** A section titled "JUST FOR YOU" with the subtitle "Presenting products and services that are right for you." It contains three columns, each with an icon and a description: a dollar sign icon for "Reward yourself with points or cashback.", a smartphone icon for "Deposit checks from your smartphone.", and a stack of coins icon for "Make a savings account part of your financial strategy." This section is highlighted with a blue box.

OVERVIEW

# Mobile

MOBILE  
TRAFFIC  
↑45%

Mobile access to the site continues to increase in popularity:

2016 mobile traffic **increased 14%**

2017 mobile traffic **increased 45%**



OVERVIEW

# Section Ranking

1	Online Banking	3M PAGEVIEWS
2	Personal	481K PAGEVIEWS
3	Digital Banking	269K PAGEVIEWS
4	FinEd Content	220K PAGEVIEWS
5	Business	163K PAGEVIEWS
6	About Us	158K PAGEVIEWS
7	Mortgage	120K PAGEVIEWS



## OVERVIEW

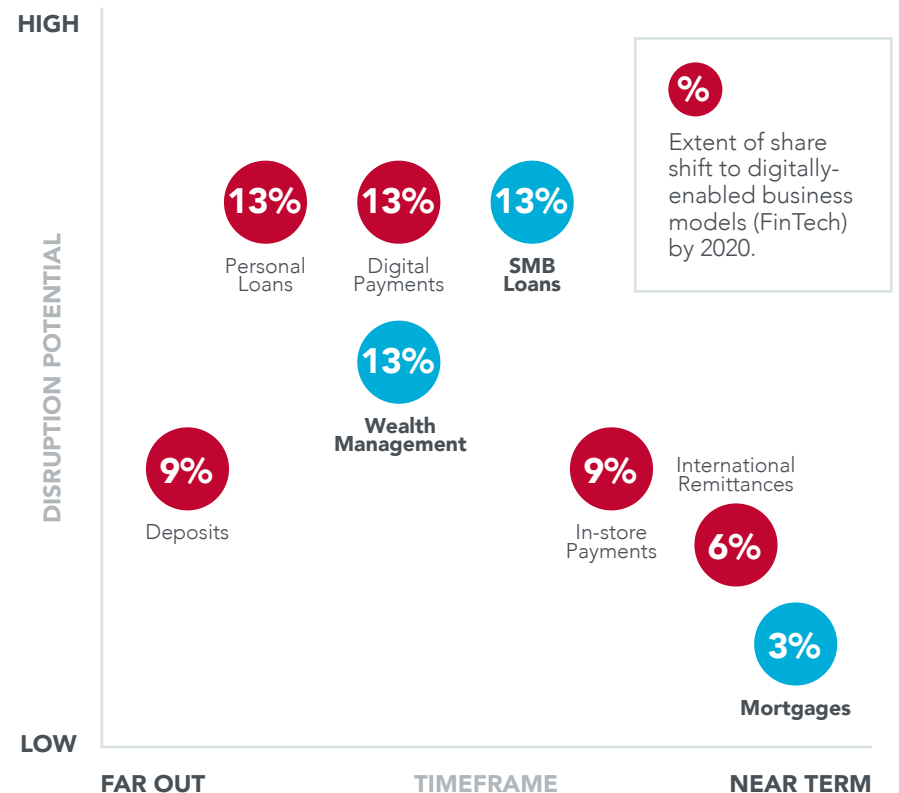
# FinTech Predictions

FinTech is empowering users not just to bank — but to completely rethink their financial well-being. They're encouraging users to be active participants in their financial lives.

A report commissioned by CitiBank predicts the percentage of revenue moving to newer digital models will **rise to 10% by 2020**, and to **17% by 2023**. The chart on the right shows the shift potential and extent per business section.

First Bank is doing a great job incorporating FinTech into the company by adding tools like Tree and Cent but we could do more to combat the shift in lines of business by making it easier to open accounts online, guiding users to products they need, increasing ways to contact, and displaying digital banking features and functionality more clearly.

IMPACT OF DIGITAL DISRUPTION IN BANKING BY LINE OF BUSINESS



# Goals



## OVERVIEW

# Goals



Become a place where users can go to get guidance and help with their financial needs in every stage of life and business — the go-to financial partner for customers.

---



Update the website to include more emotion-driven, consumer friendly content.

---



Add more customized content to increase personalization and user data information.

---



Drive lead generation through tools, guides and chat functionality.

---



Increase accessibility and usability.

# Recommendations

## RECOMMENDATIONS

# Testing and Research



Employ heat maps to see how users are interacting with the website.

Do customer surveys to see what they like and don't like on the website.

Create user stories to inform plans for customized content.

Employ user testing with live recordings on new designs.

## RECOMMENDATIONS

# User Survey Results

Overhaul Digital Banking section to clearly outline what First Bank offers within digital banking.

Desktop is still the #1 device used to access the website but mobile is coming in at #2.

The third item users are doing most on the site is reading about products.

Promote the mobile app.

Clearly call out fees.

Include a chat feature.

Highlight CTAs and include location and ways to get to a phone number.

Highlight the rewards program.

Add more how-to educational financial information.



## RECOMMENDATIONS

# Overall Updates



Update content to drive the experience and guide the user to the right product for their needs, including customized ad content, and pushing helpful content through tools, calculators and FinEd center.

Increase overall site accessibility and usability by complying with W3C's Web Content Accessibility Guidelines 2.0 and beyond.

Build trust and partnership through testimonials and customer/employee stories.

Increase ability to sign up/apply for products online.

Update design with more white space for a clean modern look and to improve user experience. Reduce the use of icons.

Create a larger bank of design elements to increase ability for unique pages. Expand width of content area.

## RECOMMENDATIONS

# Responsive



Affirm that mobile site complies with W3C's Web Content Accessibility Guidelines 2.0 and beyond.

Improve user experience by making it easier for users to navigate through the site on mobile.

Prioritize the most important content on mobile.

Update the off canvas navigation.

Offer user friendly forms for smaller screens.

## RECOMMENDATIONS

# Accessibility

### W3C'S WEB CONTENT ACCESSIBILITY GUIDELINES (WCAG)

Meet a minimum of AA level requirements.

Provide alternative text for all non-decorative images.

Create logical and correct hierarchy of header and content tags.

Ensure that text has sufficient contrast for easy legibility for users with impaired vision.

Provide "skip to content" links so that screen readers can jump to important content on pages.

Ensure that content does not include flickering or other visually distracting animations.



## RECOMMENDATIONS

# Accessibility

Code website for Accessible Rich Internet Applications (WAI-ARIA) standards to allow screen readers and other assistive technologies a better understanding of content for a more nuanced experience for users with disability

Use HTML5 tags to provide more semantic information to assistive technology, further improving the user experience

Use the Web Accessibility Evaluation (WAVE) Tool to evaluate page compliance with accessibility standards in addition to manual code and page inspections

## INSIGHT

Coding to accessibility standards allows bots to better understand site content and increases search engine results and rankings.





## RECOMMENDATIONS

# Content

Guide customers through an experience rather than direct selling through rates and features.

Help the customer first, sell the product second.

Appeal more to the emotional side of customers.

Update CTAs to guide, not just to immediately “buy”.

## INSIGHT

Research finds that bullet points can be viewed as analytical and less personal. When switching to a relationship-based selling journey, increases were seen in revenue, sales, referrals, satisfaction and loyalty and greater use of self-service products.



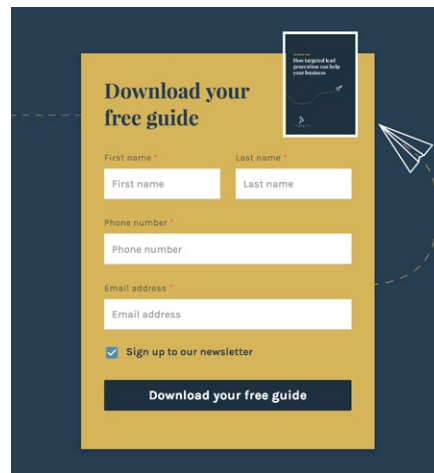
## RECOMMENDATIONS

# Content

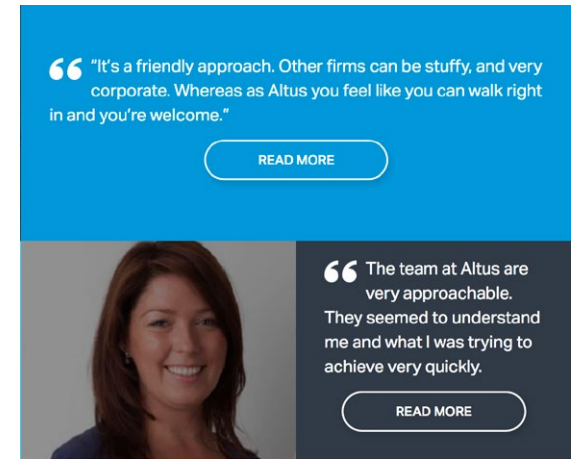
Use video, graphics and other visual and interactive elements to engage consumers.

### TOOLS TO FEATURE

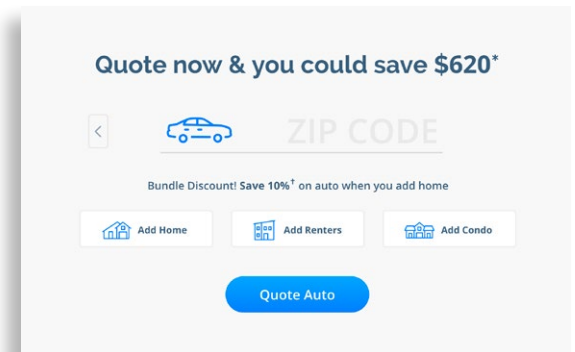
- Calculators
- Comparisons
- Testimonials
- Quizzes
- Checklists
- Infographics



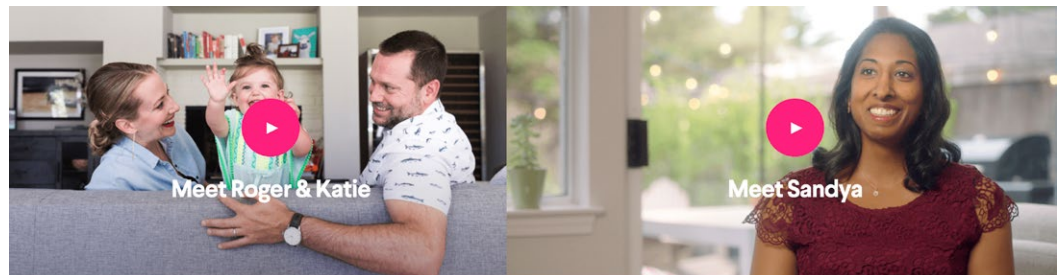
A dark blue form titled "Download your free guide" with a yellow background. It includes input fields for "First name", "Last name", "Phone number", and "Email address". A checkbox for "Sign up to our newsletter" is checked. A "Download your free guide" button is at the bottom. A small graphic of a paper airplane is on the right.



A blue testimonial card with a white quote: "It's a friendly approach. Other firms can be stuffy, and very corporate. Whereas as Altus you feel like you can walk right in and you're welcome." Below the quote is a "READ MORE" button. To the right is a photo of a woman with a quote: "The team at Altus are very approachable. They seemed to understand me and what I was trying to achieve very quickly." Below this is another "READ MORE" button.



A white form titled "Quote now & you could save \$620\*". It features a car icon, a "ZIP CODE" input field, and a "Quote Auto" button. Below the form are three buttons: "Add Home", "Add Renters", and "Add Condo". A note says "Bundle Discount! Save 10%\* on auto when you add home".



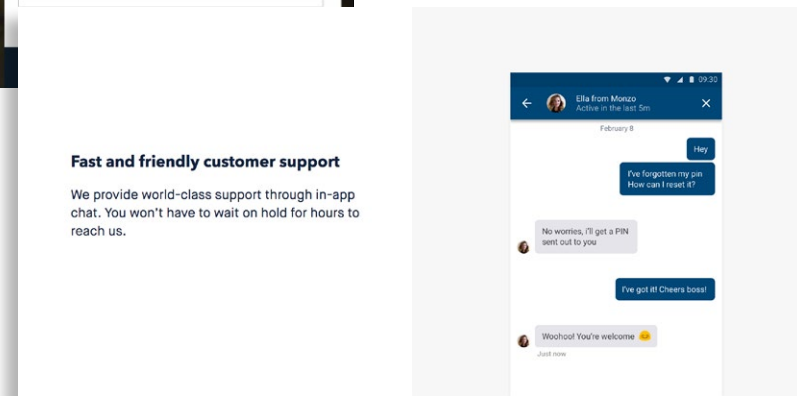
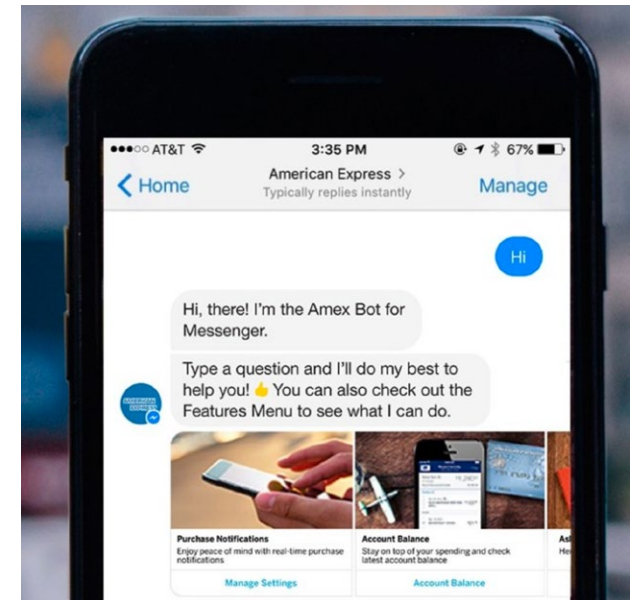
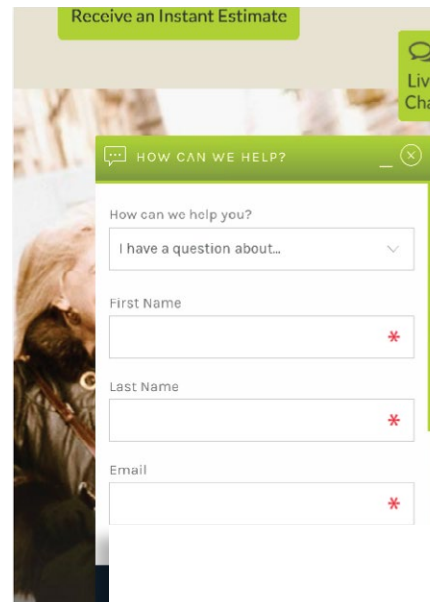
## RECOMMENDATIONS

# Chat Feature

Employ a chat option to lower the barrier of getting a customer to start a conversation, allowing First Bank to start interacting with customers right away.

Prompt users intermittently to see if they need help or guidance.

Provide answers to basic FAQs immediately.



### Fast and friendly customer support

We provide world-class support through in-app chat. You won't have to wait on hold for hours to reach us.

## RECOMMENDATIONS

# Homepage

Keep the updated top sections of the 2016 page launch based on improvement of stats but update design to a more modern look.

Create a dedicated "what do we recommend for you" section where users can complete a questionnaire about their current financial status and goals to see what products are recommended for them.

Push Financial Education articles.

Feature videos.

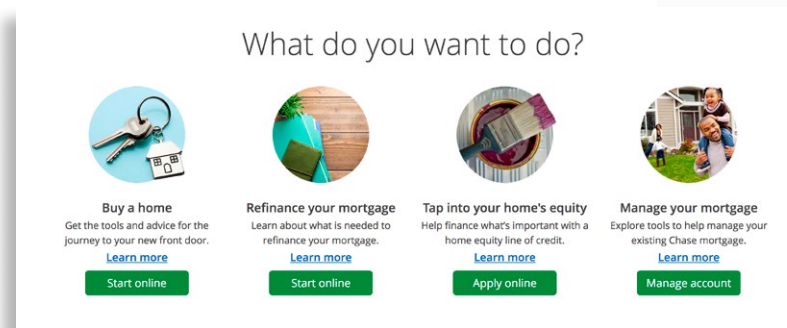
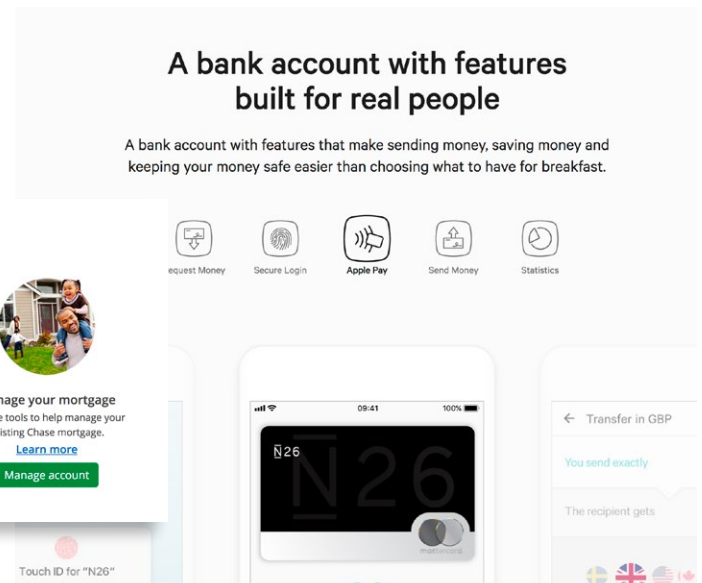
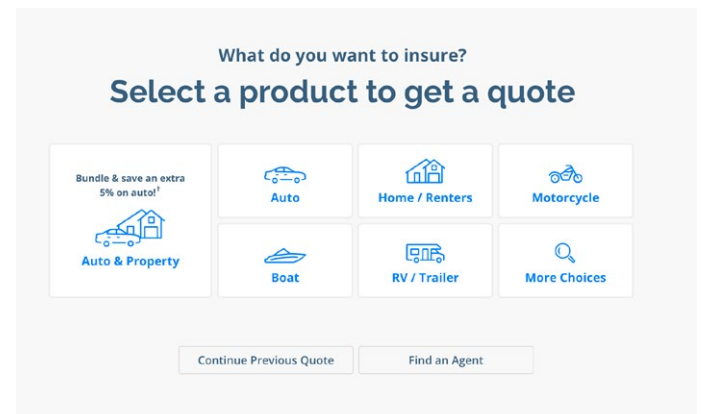
The screenshot displays the N26 homepage layout. At the top, the N26 logo is on the left, and navigation links for "N26 Bank Account", "N26 Black", "Mastercard", "Pricing", and "Online Banking" are on the right. The main content area features a large hero section for "The Mobile Bank" with the headline "A bank account for your phone" and an "Open Bank Account" button. Below this is a section for "The N26 bank account and Mastercard" with a description and a "Learn more" link. A central navigation bar titled "Choose what's right for you" includes icons and links for "Checking Accounts", "Free credit score", "Find a credit card", "Home Lending", and "Car Buying & Loans". Below this are three featured cards: "Open a checking account" with a "Get started" button, "Making a home change?" with a "Learn more" button, and "Save money on a new car" with a "Learn more" button. At the bottom, there is a section for "Instant account management and security" with a "Learn more" button and an image of an N26 card.

## RECOMMENDATIONS

# Landing Pages

Guide the user to the right product for their needs through new tools, lifestyle references, packages and updated design.

Expand on our user tracking and take advantage of the CRM data by including a section on every landing page to push customized content to each user.



## RECOMMENDATIONS

# Interior Pages

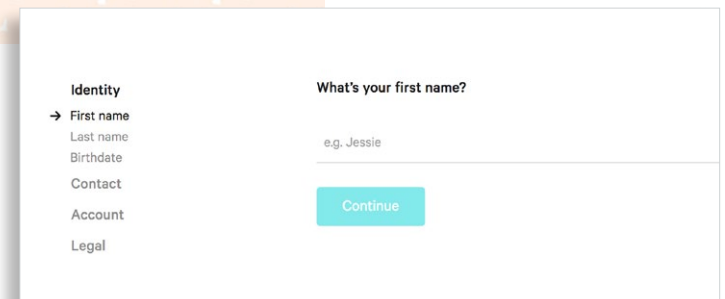
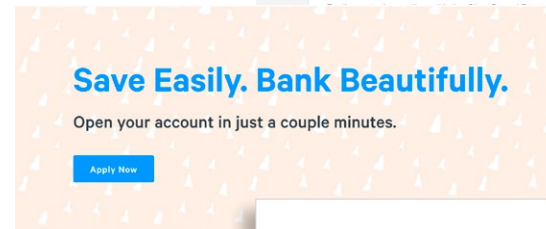
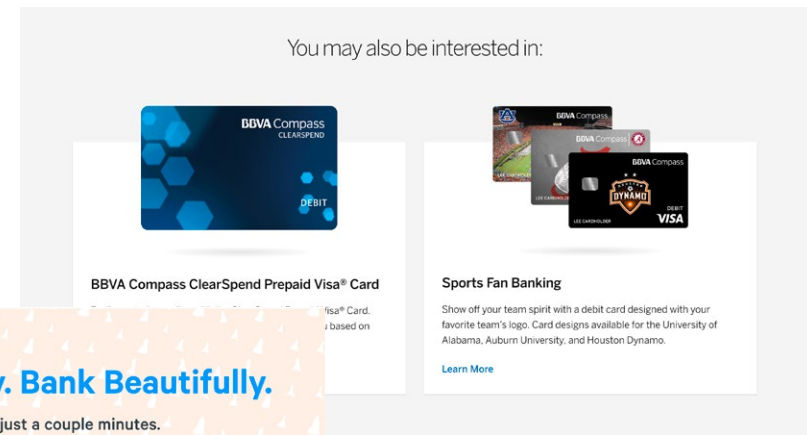
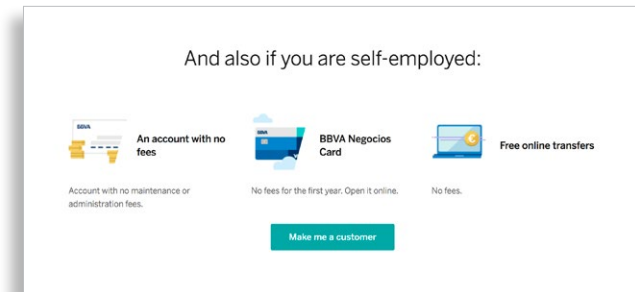
Remove second tier intermediate landing pages that get low pageviews.

Add features that can push customized content based on user tracking and CRM data.

Redesign sidebar and update width of content area.

Create a “you may be interested” feature to cross-sell and guide users to other products that are related.

Incorporate more Financial Education articles that are relevant to the consumer’s interests (business, personal, mortgage, etc).



## RECOMMENDATIONS

# Online Banking

Launch new login page and Online Banking design.

Launch access to Tree.

Continue awareness promotions for Cent.

Update the log-off page to interest users into different products that may apply to them.

Employ user tracking and CRM data to display customized content.

**FIRST BANK** Welcome Back, Graham Budd  
Last login: 06/20/2017 10:30 AM

Do you know that you can change the display order of your accounts in Settings > Account Preferences?

**ACCOUNTS**

- Account Overview
- Funds Transfer
- Commercial
- Bill Pay
- eStatements
- Remote Deposit
- Services

**HELPFUL INFORMATION**

- Branches/ATMs
- Help
- Contact Us

**PROFILE**

- Settings
- Messages
- Log Off

**Accounts**

Account	Available Balance
Business Essentials	\$100,305.00
Everywhere Checking	\$10,305.00

**Linked Account**

Account	Available Balance
Linked Account 1	\$100,305.00
Linked Account 1	\$100,305.00
Linked Account 1	\$100,305.00

**Recent Transactions**

Date	Description	Amount
Jul 21	TRANSFER TO 00 000 000 P.M.L.	-80.20
Jul 18	RE PAYROLL BUSINESS NAME	+51,888.88
Jul 7	SBA COMPLETE/PAYROLL	-825.00
Jun 30	TRANSFER TO 00 000 000 P.M.L.	-80.20
Jun 17	RE PAYROLL BUSINESS NAME	+51,888.88
Jun 17	RE PAYROLL BUSINESS NAME	+51,888.88

**Payments & Transfers**

Date	Description	Amount
Jul 21	CHASE CREDIT CARD	\$1,000.00
Jul 21	Duke Energy	\$367.00
Jul 21	Progressive Insurance	\$200.00
Jul 21	SBA Complete	\$200.00
Jul 21	SBA Complete	\$200.00

**Tree: Budgeting Tool**

- BUDGET
- SPENDING
- TRENDS
- DEBTS

**Asset Summary**

Everywhere Checking: 60.52%

Total Assets: \$97

Available Balance: \$10,305.00

Current Balance: \$10,280,000.00

NEW TRANSACTIONS

**FIRST BANK** f t+ in

Copyright © 2017 First Bank. Equal Opportunity Employer. Member FDIC. Equal Housing Lender.

EMPLOYEE SITE | LEARN MORE | ABOUT US | CONTACT US

**FIRST BANK** Welcome Back, Graham Budd  
Last login: 06/20/2017 10:30 AM

Do you know that you can change the display order of your accounts in Settings > Account Preferences?

**ACCOUNTS**

- Account Overview
- Funds Transfer
- Commercial
- Bill Pay
- eStatements
- Remote Deposit
- Services

**HELPFUL INFORMATION**

- Branches/ATMs
- Help
- Contact Us

**PROFILE**

- Settings
- Messages
- Log Off

**Account Overview**

Account	Available Balance
Business Essentials	\$100,305.00
Everywhere Checking	\$1,305,000.00

**Linked Account**

Account	Available Balance
Linked Account 1	\$100,305.00
Linked Account 1	\$100,305.00
ATB Linked Account 1	\$100,305.00
Linked Account 1	\$100,305.00

**Asset Summary**

Total Assets: \$97

Available Balance: \$10,280,000.00

NEW TRANSACTIONS

**Tree: Budgeting Tool**

- BUDGET
- SPENDING
- TRENDS

**Recent Transactions**

Date	Description	Amount
Jul 21	TRANSFER TO 00 000 000 P.M.L.	-80.20
Jul 18	RE PAYROLL BUSINESS NAME	+51,888.88
Jul 7	SBA COMPLETE/PAYROLL	-825.00
Jun 30	TRANSFER TO 00 000 000 P.M.L.	-80.20

**Let's Get Started**

- Sign up and begin adding your other accounts in a few easy steps
- Create labels for the purchases and places where you most frequently spend
- Get your questions answered with our quick FAQs

**FIRST BANK** f t+ in

**FIRST BANK** Share your dream for a chance to win up to \$25,000\*

CONTACT US | LOCATIONS | LOG IN

Personal | Business | Digital Banking | Insurance | Mortgage | Wealth | About Us | FINANCIAL EDUCATION

**Introducing Tree, a money and budget management tool.**

**GET STARTED**

Grow your money, monitor your spend.

With Tree, you can manage your entire financial picture. This means you can monitor account balances and transactions for all of your accounts—across multiple financial institutions—from within the safety and familiarity of your First Bank online banking dashboard on any device (mobile, tablet, or desktop).

**TRANSACTION CATEGORIZATION**  
Better manage your finances, categorize transactions (e.g. restaurants, presents, etc.) and create custom subcategories.

**ACCOUNT AGGREGATION**  
Link accounts held at First Bank and other financial institutions to see balances and transactions for all of your accounts.

**DATA VISUALIZATION**  
Easily analyze and interpret your financial patterns with new interactive widgets.

**Let's Get Started**

- Sign up and begin adding your other accounts in a few easy steps
- Create labels for the purchases and places where you most frequently spend
- Get your questions answered with our quick FAQs

**FIRST BANK** f t+ in

**PERSONAL**

- Checking Accounts
- Savings Accounts & CDs
- Personal Debit Card with Rewards
- Online & Mobile Banking
- Personal Credit Card with Rewards
- Personal Loans

**BUSINESS**

- Business Checking Accounts
- Business Debit Card with Rewards
- Business World Credit Card with Rewards
- Business Loans

**MORTGAGE**

- Request Information
- Apply Today
- Conventional Loans
- Jumbo Loans
- Government Loans
- Professional Loans
- Construction Loans

**WEALTH**

- Wealth Management

**INSURANCE SERVICES**

- Personal Products and Services
- Business Products and Services

**FIRST BANK** f t+ in

## RECOMMENDATIONS

# Personal

Guide users by tapping into the different stages of life and the perfect solution for them.

Add more features on credit card and personal loan options.

Highlight debit card to boost adoptions.

Feature digital banking options to show consumers they can bank all in one place. Options would link to the digital section for more details.

Add online application for HELOCs.

**10%** CONVERSION RATE  
FOR ASB ONLINE  
APPLICATION

Make Your Money Work For You.

No matter your financial goals, we're here to help you get more out of your money.



Find the perfect fit. Open your account online, today.

CHECKING OPTIONS | REFER A FRIEND TO CHOICE

**A bank account with features built for real people**

A bank account with features that make sending money, saving money and keeping your money safe easier than choosing what to have for breakfast.



Request Money



Secure Login



Apple Pay



Send Money



Statistics



## RECOMMENDATIONS

# Business

Convert longer page views to higher sales by creating tools to guide users.

Offer solutions and product packages specifically for customers' needs.

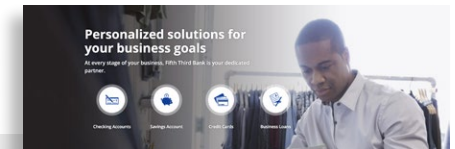
Feature items important to business owners: remote deposit capture, online account opening, online loan application, mobile payments, and security.

Display expertise of higher-level business planning and execution, provide guidance on money management and cash flow issues.


Offer more online account opening options and loan applications.

Include testimonials and stories.


Merge Merchant Services and Cash Management into Treasury Services.




What does your business need?




**Click&Pay**  
A line of credit for gaining liquidity with just one click. To pay your payroll, taxes, suppliers, social security contributions, and import financing.  
[More info](#)



**Your bank on your cell phone**  
You will be able to manage your business from the **BBVA app**—because you have no time to lose. And, if you are a company, you can take advantage of the features from the **BBVA Net**  
[bbvanet.com](#)




**Commerce 360**  
Helpful information for getting to know your market and customers better. **In order of improve your sales.** A business intelligence tool for SMEs and self-employed workers. Service offered by BBVA Data & Analytics, S.L.




**SME specialists**  
A set of quick answers for your business from SME specialists, franchise specialists, foreign trade specialists, etc.


Discover other digital services designed for your business




**SmartPay**  
Carry your POS terminal on your mobile and don't miss out on a single sale.



**Flat rate POS**  
Get your POS with a flat rate adapted to your billing needs, starting at €10/month, or at a discount.



**Financing**  
Should I invest in machinery or expand the warehouse? Whatever you choose, choose our financing.



**Self-Employed Salud Insurance BBVA**  
When it comes to medical care, you can put your health in good hands with BBVA salud

## RECOMMENDATIONS

# Digital Banking

Rework the landing page to better promote products users are looking to see in comparison to FinTech companies for personal and business.

Launch Mobile Wallet.

Promote the FinTech-competitive products like Cent, Tree and Mobile Wallet to encourage all financial activity to stay within the bank.

Update the Digital Banking Help Center to make it easier for users to quickly navigate to the topics they are looking for help on.

Reduce number of individual pages in section and incorporate similar features together.

Continue to make it easy to sign up and download the apps.

Add video demos that show users the features of digital banking.

## Welcome to everything Simple.



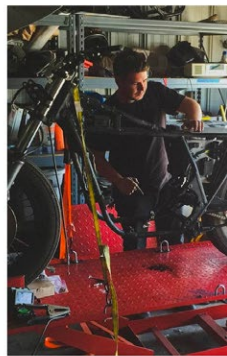
### **Mobile Banking**

Everything you need is always with you.



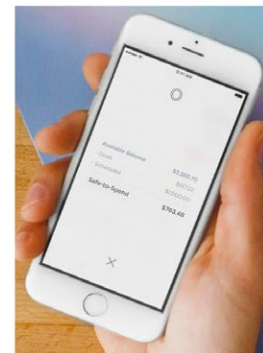
### **Fee-Free**

We don't charge unfair fees. Or any other kinds.



### **Goals**

Save for anything. All at once, or a bit each



### **Safe-to-Spend®**

Spend spontaneously, without derailing your budget.



### **Trackable Spending**

Learn how you spend. Find easy ways to save.



### **Security**

Support from friendly humans and tools to protect your money. Protection in your hands.

## RECOMMENDATIONS

# Insurance

Add a way for users to get a quick quote or submit a claim easily from the landing page.

Feature products that are frequently needed for both personal and business.







Create useful information and packages based on industries for business users.

Create an Insurance Provider locator.

Include testimonials and stories.

**Start with our quick price and coverage calculator**

Select all that apply to you and see what people like you pay


 Single	 25+ 25 or over	 My kids drive	 Finance / lease car	 Car worth over \$5k	 Own my home
--	---	---	---	---	---

27516 [GET QUOTES](#)

**I want...**

- Subscription insurance**
  - Our flexible subscription adapts to how much you drive.
  - Use your car a little? Don't pay a lot![Find out more](#)
- Short-term insurance**
  - Drive any car by the hour. Down the steps or down the coast, get going instantly.
  - Get insured from 1 hour.[Find out more](#)
- Taxi insurance**
  - Top up to Fire and Reward cover only when you need it.
  - Don't have your own car? Get insurance.

**Quote now & you could save \$620\***

 ZIP CODE

Bundle Discount! Save 10%\* on auto when you add home

[Add Home](#) [Add Renters](#) [Add Condo](#)


[Quote Auto](#)

**PROGRESSIVE** Insurance

**Bundle Insurance & Save**  
Combine auto with your home, renters or condo insurance

Zip Code  Auto + Home [Get a Quote](#)

This homeowner's rate and coverage are provided and serviced by affiliated and third-party insurers. Learn more.



## RECOMMENDATIONS

# Mortgage

Include a guide to finding the right mortgage product for the consumer's need and stage of life or business.

Create content and videos that educates users on the different types of loans.

Promote the interactive tools and calculators.

Include testimonials and stories.

- How long it takes**  
3 minutes
- Support, not sales**  
We'll assign you a dedicated loan consultant to help you as soon as you create an account
- What you'll get**  
An estimate for what you can borrow  
Your credit score  
A basic pre-approval letter
- The Better Price Guarantee**  
We're confident our prices are the best. If you've found a more competitive offer, we'll beat it.
- Who this is for**  
You just want a quick, ballpark estimate for your home purchase budget

### Get a Better Mortgage.

One that respects your time, your circumstances, and your wallet.

We're here to help you on your journey [GET STARTED](#)

Check today's rates [VIEW RATES](#)

**You can apply wherever, whenever, and way faster**

- Get pre-approved in 3 minutes**  
Answer a few quick questions to get an initial approval without affecting your credit score.
- Communicate how you'd like**  
We're here to help, not to haggle. Contact us by phone, chat or email; you decide.
- Make progress on your schedule**  
Our entire process is 100% online — work on your application whenever.
- Be super efficient and paper-free**  
E-sign documents, link your bank accounts, and securely upload files from any device.

**Why we're Better**

## Home Loan Overview

Learn more about our home loan products

- HOME REFINANCE LOANS**  
Mortgage lenders are approving more loan applications. Determine your potential savings & find out if you qualify for a home refinance.  
[Get Offers](#)  
[Learn More](#)
- HOME PURCHASE LOANS**
- HOME EQUITY LOANS**
- VA LOANS**
- FHA LOANS**
- REVERSE MORTGAGE**

## RECOMMENDATIONS

# Wealth

Create tools for users to find the right wealth solution for them based on age, income and stage of life.

Update and enhance section to focus on the product offerings and what each entails.

Work with Truebridge, Inc to redesign the Wealth Answers Center.

Make the steps to fill out a form to get the Wealth Quick Guides easier while still capturing necessary information.

Create a Wealth Advisor locator.

**OUR COMMITMENT**

**The new way means we work for you.**

As your online financial advisor, we always have your back. We don't get commissions for recommending funds, and we don't have funds of our own. That means we do what we believe is right for you. While our technology constantly works to grow your money, our licensed experts are here to answer your questions—anytime, anywhere.

[See how we can help](#)

**START YOUR INVESTMENT PLAN**

I am  years old and  .

My annual income is  .

[Get started](#)

**Plan for Your Goals**

- Invest For Retirement
- Plan For Education
- Buy A Home
- Save For Life Event
- Consolidate Debt
- Learn About Finance

**Plan your retirement right**

Planning for retirement is one of the most important things you can do in life. And it's never too early—or too late—to start. So tell us where you are today. We'll help you get to the right retirement tomorrow.

[START PLANNING](#) [READY TO RETIRE](#)

## RECOMMENDATIONS

# Financial Education

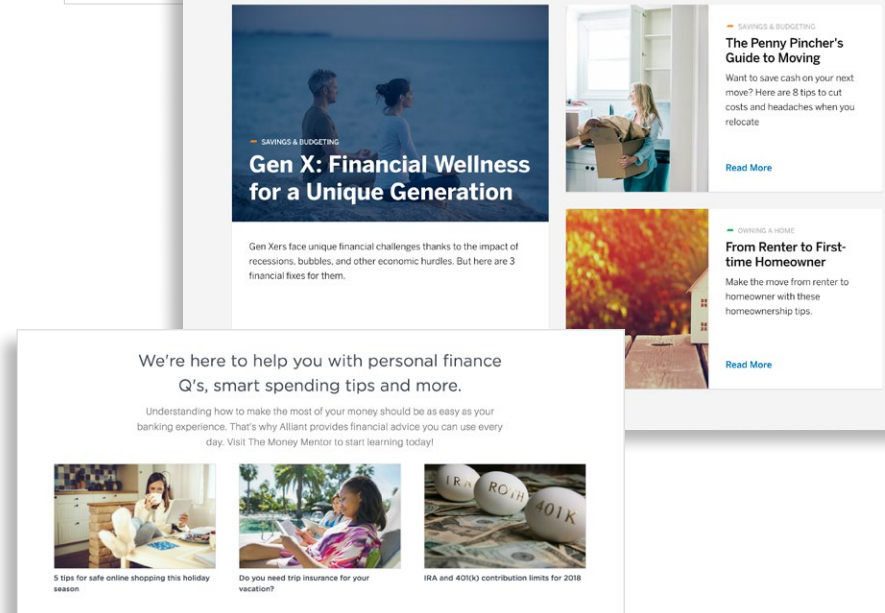
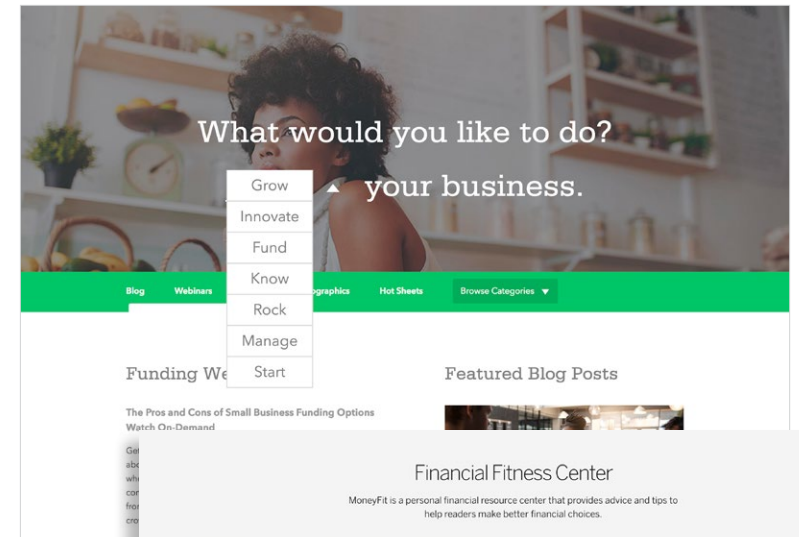
Update design of page to show more articles.

Improve the way users can filter articles and find what they are interested in.

Include articles on more interior pages throughout the other sections.

Have all TSM content and standard articles available in a single interface within the FinEd section so that helpful information is in one place.

Update template for TSM pages to allow for images, video and graphics to visually engage consumers more.



## RECOMMENDATIONS

# Contact

Give access to a contact form from the contact page.

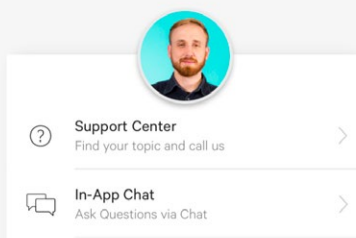
With chat, guide users to contact immediately through the tool.

Include ad to locations page.

Create FAQs for users with general questions.

### We're here for you. Contact us via chat, email and phone

If you have any questions, or if you run into any problems, our Customer Service is on hand to help you in your own language.



**Where We  
Are Going**



WHERE WE ARE GOING

# Homepage

The screenshot shows the desktop version of the First Bank homepage. At the top, there is a navigation bar with 'FIRST BANK' on the left and links for 'PERSONAL', 'BUSINESS', 'DIGITAL BANKING', 'INSURANCE', 'MORTGAGE', 'WEALTH', 'ABOUT US', and 'FINANCIAL EDUCATION' on the right. Below the navigation is a hero section for 'Cent QUICK MONEY TRANSFER TOOL' with a 'GET IT NOW' button. A secondary section titled 'Presenting products and services that are right for you.' features three cards: 'Spending power that's more secure.', 'Designed around the way you live.', and 'All your money, right at your fingertips.' Below this is a 'FINANCIAL EDUCATION' section with a search bar and three article links: 'Money Management for CPAs', 'Tips for buying your first car', and 'Ways to Retire in North Carolina'. A section titled 'All-in-one solutions from your local First Bank' includes 'Mortgages', 'Wealth Management', and 'SBA Lending'. The 'Latest Insights' section is divided into 'Related information' and 'Most Recent Articles'. The footer contains a grid of service categories: 'PERSONAL', 'BUSINESS', 'MORTGAGE', 'WEALTH', and 'INSURANCE SERVICES', each with sub-links. Social media icons and the FDIC logo are also present.

This screenshot shows the same First Bank homepage layout as the previous one, but with a large red overlay on the left side. The overlay contains the text 'We recommend Products and services recommended for you.' Below this, there are three recommendation cards: 'Deposit checks right from your smartphone.', 'Find smaller business banks and lines of credit.', and 'Finance a fuller life with your home's equity.' The main content area below the overlay is partially visible, showing the 'The One.' hero section and the 'Got big plans or important life events? We can help.' section with four sub-sections: 'Buy a Car', 'Start a Business', 'Purchase a House', and 'Plan for the Future'. The 'Want advice? Look no further than First Bank.' section is also visible, along with the 'We've been helping people just like you for 80 years.' section featuring a 'Happy Customer Stories' video player. The 'Trending Topics' and 'Latest Stories' sections are also visible at the bottom of the page.

WHERE WE ARE GOING

# Business Lander

**FIRST BANK** Personal Business Digital Banking Insurance Mortgage Wealth About Us Financial Education

Business just got a little bit simpler.  
Our business accounts make banking even easier for you.

**Business Banking**

Compare Business Checking Accounts  
Merchant Services  
Cash Management  
Business World Credit Card with Rewards  
Business Loans  
Group Banking  
ONLINE & MOBILE BANKING  
ATM BANKING

**Financial Education Center**

4 Ways to Get Started with Small Business Cash Management  
Can You Afford a New Hire?

**Related Information**

SMALL PERSONAL LOANS IN COLLEEN, NC  
FIRST TIME BUYER  
BUDGET BUSINESS ACCOUNT FOR BUS  
ADVERTISING TIP  
HOW BEST PERSONAL BANKING SERVICE FOR YOU?

**PERSONAL** Checking Accounts Savings Accounts & CDs Money & Finance Planning Personal Loans  
**BUSINESS** Business Checking Accounts Savings Accounts Business Credit Cards Commercial Loans  
**WEALTH** Retirement Planning College Planning  
**INSURANCE SERVICES** Life Insurance Health Insurance

**FIRST BANK** Personal Business Digital Banking Insurance Mortgage Wealth About Us Financial Education

Take your business to a better place.  
You have a vision, we have a way to get you there.

**How can we help you?**  
Find products and solutions tailored to your needs.

I am looking for... Please select an option

**The card to meet your business needs and earn rewards.**  
Market-leading Checking Accounts  
Workplace Solutions  
In It for the Long Haul: How the Most Successful Businesses Innovate

**We have everything you need for your business.**  
Move your business further with the right business banking products and services.

Checking Accounts Savings Accounts Credit Cards  
First Bank at Work Business Bundles Treasury Service

**Business loans**  
Explore options for financing business growth.  
Find Out More

Small Business Corporate Business

**Digital tools to help you stay connected.**  
Whether you're just starting out or growing an enterprise, we offer a digital banking portal that helps you make better informed financial decisions.  
Find Out More

**Meet the Blakelys**  
Owners, Quality Janitorial Group  
After 15 years of growing success in small business, the Blakelys are now expanding their reach and higher return with First Bank. They credit their success to First Bank's expert service and a great team.


WHERE WE ARE GOING

# New Business Pages

**FIRST BANK** Personal Business Digital Banking Insurance Mortgage Wealth About Learn


## Plan For Your Business

**Our Approach**  
**Built around your business.**  
 It's not just any business, it's *your* business. Our team brings a wide range of capabilities to meet your life goals. First Bank combines customized treasury solutions with real-time expertise to help entrepreneurs manage cash flow, maximize liquidity, manage risk and spend money where it needs to go. [Get in Touch](#)




**Power your success.**  
 We've bundled our most popular small business and corporate business services to simplify your choices.

**Small Business**



**Corporate Business**



**We have everything you need to help your business grow.**

At First Bank, our sophisticated treasury services are delivered through our highly personal treasury experts.

**Receivables**

**Check Collection**

**Payments Out**


**Payments In**

**Payroll Services**

**Reconciliation & Reporting**

**Need help finding the right solution?**  
 Answer a few questions to get personalized recommendations for you. [Let's Get Started](#)

**Meet Camille Laughter**  
 Co-Owner, John Laughter Jewelry



[More Customer Stories](#)

**Ready to get started?**

**Together.**

At First Bank, you'll enjoy one-on-one attention and comprehensive support from our entire team of business experts. You aren't just another number on a spreadsheet, you are a partner. You'll also learn First Bank from powerful, an independent community bank, and the expertise of delivering exceptional banking services, without being a big bank.

**Sign up for a free consultation today**

Full contact name  
 First name Last name

How can we contact you?  
 Email Phone

What are your interests?  
 Select Your Interest

[Get in Touch](#)

**Trending Topics**

**Get a Flexible College Savings Account at First Bank in Albemarle, NC**

**Enjoy faster & free Online Payments Processing**


**Get a Flexible College Savings Account at First Bank in Albemarle, NC**

**What You Need to Open a Business Banking Account**

**FIRST BANK** Personal Business Digital Banking Insurance Mortgage Wealth About Learn

## Business Bundles

Start with a popular bundle or combine First Bank services into your own custom mix.



**Popular business bundles**

**Small Business**  
 Our small business bundles are perfect to fit your business if you:

- Want to get started with a simple, easy-to-use solution
- Need a solution that is easy to integrate with your existing systems
- Want a solution that is easy to use and manage
- Want a solution that is easy to integrate with your existing systems
- Want a solution that is easy to use and manage

**Corporate Business**  
 Our corporate business bundles are perfect to fit your business if you:

- Want a solution that is easy to integrate with your existing systems
- Need a solution that is easy to use and manage
- Want a solution that is easy to integrate with your existing systems
- Want a solution that is easy to use and manage
- Want a solution that is easy to integrate with your existing systems

**How bundles work**

Treasury Services	What You Get	Small Business Bundle	Corporate Business Bundle
<b>Payment Processing &amp; Management</b>	Our Payment Processing bundles offer a simple, easy-to-use solution that is easy to integrate with your existing systems.	Included	Included
<b>Online &amp; Mobile Banking</b>	Specifically designed for business banking, our online and mobile banking solutions are easy to use and manage.	Included	Included
<b>Payroll Processing</b>	Our payroll processing solutions are easy to use and manage, and offer a simple, easy-to-use solution.	Included	Included
<b>Check Collection</b>	Process the profitability of your business with our check collection services.	Included	Included
<b>Reconciliation &amp; Reporting</b>	Track your cash flow and understand your business performance with our reconciliation and reporting services.	Not Included	Included
<b>Deposit Services &amp; Receivables</b>	Our electronic deposit services are easy to use and manage, and offer a simple, easy-to-use solution.	Not Included	Included
<b>Business Advantage Checking</b>	Our business advantage checking services are easy to use and manage, and offer a simple, easy-to-use solution.	Included	Included
<b>Business World Credit Card with Rewards</b>	Our Business World credit card offers a simple, easy-to-use solution that is easy to integrate with your existing systems.	Not Included	Included

**Build a custom bundle**

Our bundles get even better when they are built just for you. Customize your bundle and get the services you want.

**Receivables**

**Check Collection**


**Payments Out**

**Payments In**

**Payroll Services**

**Reconciliation & Reporting**

**Meet David & Jonathan Fussell**  
 Owners, Dupin Winery



[More Customer Stories](#)



## RECOMMENDATIONS

# Impact



Become a guide and partner in the consumer's financial journey.

---

Drive more traffic and increase pageview time.

---

Increase engagement in website sections.

---

Increase sales on products.

---

Improve the user experience.

---

Increase accessibility.

---

Higher conversion rates.

---

Increase customized content.

---

Increase data for CRM.

---

More return website visits outside of Online Banking.

---

Increase consumer interaction with First Bank.

**Thank You.**

**RIVERS**

agency