



Rivers Agency

LoneStar Ag Credit
Discovery Report

Assignment Overview

This report completes the audit and strategy phase of the LoneStar Ag Credit website redesign. It considers the current state of the website and its implications, as well as recommendations for the future.

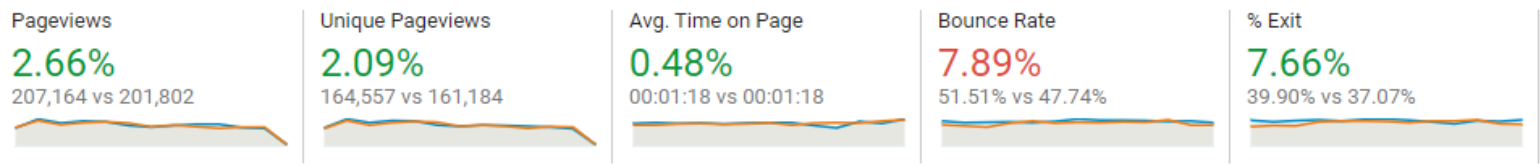
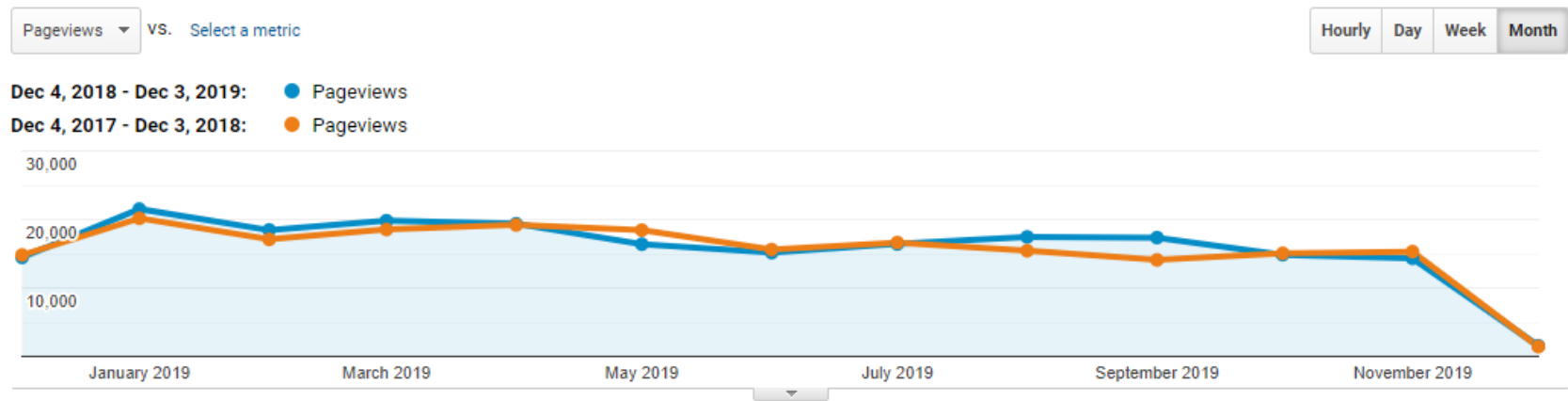
Current Site Audit



Year Over Year

The General Trend

The general trends have remained relatively steady year over year with modest positive trends in most cases. Pageviews, and average time on page have increased while site exits have decreased. The only broad negative trend was an increased bounce rate, however this may indicate that more visitors were using exit points such as online banking after accessing the site.



Technologies

Browser

1. Chrome	22,093 (40.63%)
2. Safari	18,912 (34.78%)
3. Internet Explorer	3,891 (7.16%)
4. Firefox	2,650 (4.87%)
5. Edge	2,274 (4.18%)

Device

1. Mobile	26,895 (49.42%)
2. Desktop	24,155 (44.38%)
3. Tablet	3,372 (6.20%)

Visitors

2019 New/Returning Visitors

1. New	53,448 (83.13%)
2. Returning	10,847 (16.87%)

Acquisition Distribution

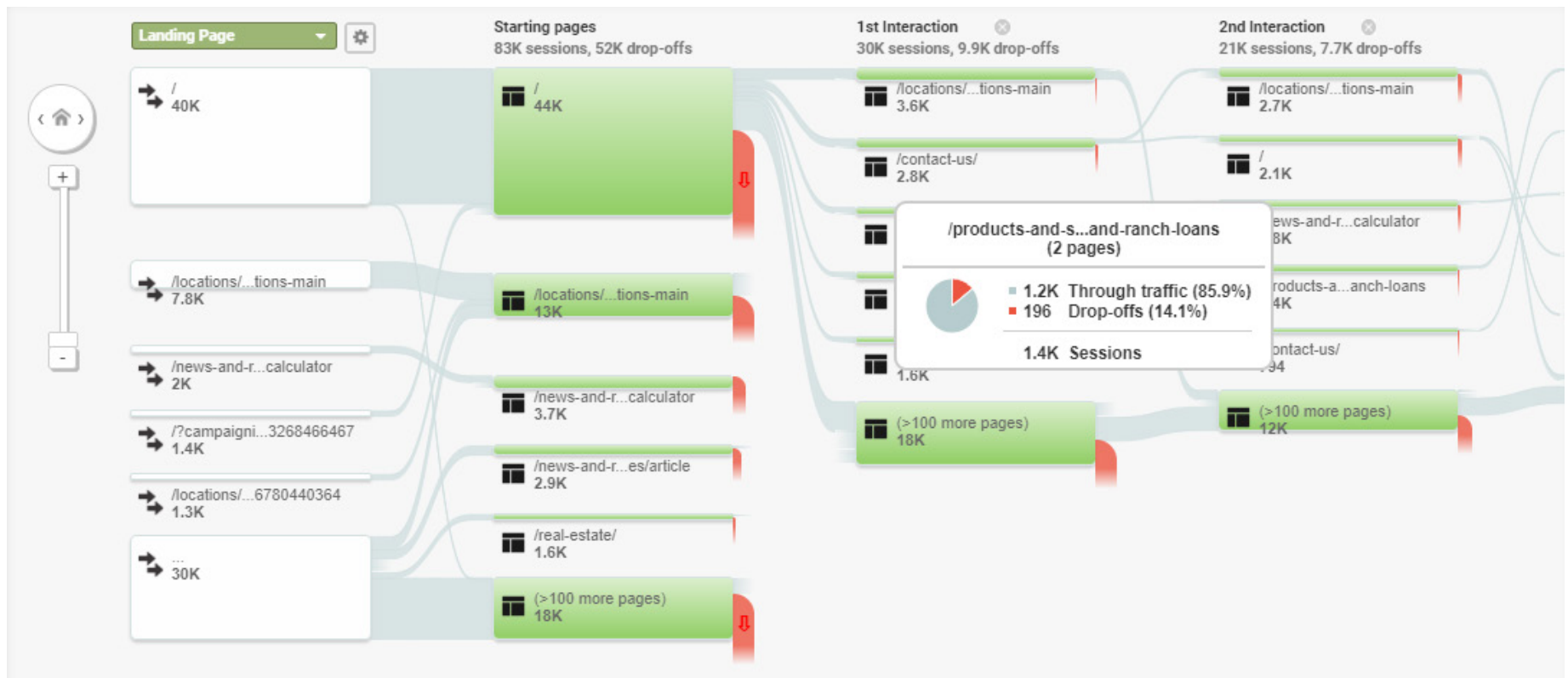
Channels

1. Organic Search	21,228 (37.61%)	5. Social	2,643 (4.68%)
2. Paid Search	14,756 (26.15%)	6. Display	1,894 (3.36%)
3. Direct	11,557 (20.48%)	7. Email	1,465 (2.60%)
4. Referral	2,655 (4.70%)	8. Other	239 (0.42%)



User Behavior Flow

This report lets you visualize the path visitors have traveled from one page to the next and allows you to discover what content is most engaging. It shows how people arrive at the website (landing page) and where they go from there (interactions) as well as exit (drop-off) points.



Users are most commonly entering at the homepage and then navigating to locations and contact us pages. This may indicate an initial desire to set up meetings and initiate communication as opposed to researching options on the site.

Digital Ecosystem



Facebook

9,358 followers

9,301 likes

4.9 stars, based on 24 people

Promotion of awards, internships, outreach, events, videos, lifestyle pitches (hunting/ranching)

3-5 posts a week

Small engagement



Twitter

203 followers

Gratitude posts (thanking veterans, employees, etc.), FCBT retweets, lifestyle appeals

1-2 posts per week

Low engagement



Instagram

1,013 followers

690 posts

Content includes inspirational, customer and employee stories, and team bios

Averaging 15-50 likes for images and 50-200 likes for videos

2-5 posts a week

Small engagement



LinkedIn

648 followers

128 employees

Promotion of awards, internships, outreach, events and video

Low engagement



YouTube

22 subscribers

70 videos

2-4 videos per month for the past 6 months

Most content uploaded within the past year

Highest video views (2019): 10,000

Videos feature LoneStar employees, customer success stories or educational content

Most popular content is educational

Team Sessions Report

Lending Executives



Marketing Goals

200 more borrowers or
\$50 million more a year

Focus on higher loan amounts
(>\$300k)

Better analytics data and goal
tracking

More qualified leads -
customers that can meet the
20% down payment



Team Goals

Better brand awareness

Highlight team and speed

Consistent CTAs throughout
the site

Increased lead generation and
conversions

Highlight locations

Online market place*

Highlight patronage



Core Audiences

Affluent urbanites looking to purchase
a second country home for recreation

Agricultural business owners

Wealthy, older working weekender

Mid-wealth, looking to retire

Wealthy, looking for an investment

Young new farmers

Country home executives

Realtors

* Phase II Discussion

Lending Executives - continued



Pain Points

Customers are not able to easily locate and find individuals in specific areas from the locations page

Customers are not aware that there are free digital banking services

Users aren't always very tech savvy and may not have a fast connection

Site is unintuitive

Site is not mobile friendly



Functional Needs

More intuitive site navigation from desktop to mobile

Better locations and individual bio pages

Modified online loan application process

Future online loan application*

Loan calculator

Patronage calculator*

Online portal to share documents*

Tool for borrower to see where they are visually in the process*

Newsletter sign-up with segmentation

e-Signature for documents*



Content Needs

Links to useful tools and websites

Highlight the 3Ps: People, product, patronage

Video of patronage and clear description of what it is

Information on digital banking services and customer portal

Tell the story of employees: How they can personally connect to customers, are very hands on and relationship based

Highlight the local component: How employees can connect customers to local people and resources that they will need

Need to appeal to the lifestyle and life stages of customers

* Phase II Discussion



Marketing



Marketing Goals

Implement geofencing and geotargeting to better track conversions

Implement retargeting

Need better lead generation to increase conversions

Email marketing

Life Stage Marketing



Team Goals

Better brand awareness

Feature LoneStar team and their personal connections to customers

Need to utilize YouTube more

Increase cross-selling opportunities

Highlight patronage and clearly explain the benefits

Increase accessibility of site

Highlight community involvement: Outreach, classes



Core Audiences

All external audiences

All internal audiences

Marketing - continued



Pain Points

Inconsistent CTAs on pages

Lack of lead gen forms throughout the site

Inability to edit content and update the site

Lack information about farm credits - need to capitalize on this

State of TX is over chartered, highly competitive

Outreach to new customers



Functional Needs

Newsletter signup

Improved forms

Modified loan application process and discovery quiz to determine the type of loan a user needs

Online chat / AI bot*

Improved mobile experience

Ability to edit content in CMS

CRM integration*

Improved analytics and conversion / goal tracking



Content Needs

Better organization and consolidation of content

Talk about people, customer stories

Highlight the "We Are LoneStar" videos and tutorials throughout

Talk about the lifestyle LoneStar is selling

Tell the story of employees, depth of knowledge and show their faces

Bios with video content on location pages

Highlight loans for FFA and 4H members

Rework news section by adding content like customer stories, newsletters, articles, endorsements and farming seasons

Highlight operational lines of credit

Remove useful links content

Imagery showing different landscapes

* Phase II Discussion

Agribusiness



Marketing Goals

Implement SEO

Increase lead generation

Increase CTAs



Team Goals

Increase awareness for new department and offerings

Add department to homepage

Make a larger push for dairy



Core Audiences

Agribusiness owners

CFOs



Pain Points

Need to change the perception of the market: many companies can qualify for this type of loan

New department

Lead generation



Functional Needs

Location and bios

Lead gen contact form



Content Needs

Better organization and consolidation of content with bios for each member

Highlight how market expansion projects improve area job development

Display portfolio pieces

Images with an industrial or commercial feel

Describe what capital market is

Accounting



Team Goals

Update financials

Highlight patronage

Highlight digital capabilities



Core Audiences

Internal teams

Shareholders

Customers who need support



Content Needs

Financial disclosures, quarterly and annual reports for the last 7 years

Highlight patronage and amount given back each year

May need to still include merger info



Pain Points

Small support center

Need for mass distribution

Awareness of digital capabilities that customers have for free



Functional Needs

Forms integrated with CRM

Online payments*

Online AI chat bot*

Portal to share documents*

* Phase II Discussion

Human Resources



Marketing Goals

Capture a more diverse audience

Highlight summer intern program



Team Goals

Highlight teams

Talk about and display the culture

Show visibility into other people in the company, not just lenders

Display leadership team

Highlight benefits

Create a section that is fun and inviting



Core Audiences

Job Applicants

All internal audiences



Content Needs

Imagery of people in their space and participating in community activities

Outline process for applying

Wellness and fun benefits need to be championed more

Statement for recruiters and how they engage with LoneStar

General FAQ section

Information on benefits

Discrimination statement and links



Pain Points

Lack of information into the process, what is it like to work for the company and what are the benefits



Functional Needs

Form for recruiters with auto reply

Compliance



Team Goals

Create new feedback section

Reduce amount of general complaints going to the whistleblower form

Need shareholder center to contain code of ethics, equal opportunity statements, etc.

ADA compliant

AA level accessibility



Functional Needs

Form for feedback section that emails to Aaron



Pain Points

Users are sending general complaints to the whistleblower complaint portal



Core Audiences

All external audiences

All internal audiences



Content Needs

Reword language under Reporting so that customer issues are redirected to a new feedback section

Keep code of ethics

Farm Credit Bank of Texas



Functionality Notes

Provides DNS control for site domain

FCBT is the interface point with Q2 for online banking (ABOL)

Provides license/subscription to DTN

Provides license/subscription to Lands of America



Functional Needs

Ability to set site-wide notice for when ABOL is scheduling maintenance/is down

URL for where financial data is hosted, will run automated checks to make sure this is up

Need to manually recreate some ABOL forms manually and integrate with Q2



Upcoming Integrations

CRM with which LoneStar Ag will be interfacing

Customer portal for sharing secure documents and tracking loan progress*

Online payment options*



Content Notes

Best option for current site content is to manually scrape content as needed

*** Phase II Discussion**

Personas

1. Allen & Candice

Wealthy, older working weekender:

Him - ER physician

Her - teacher

Has a ranching hobby

Plenty of cash flow: \$300K-\$400K HH income

Looking for 100-200 acres

\$300K-\$1MM loan

Investment property, weekend getaway and retirement property for future

Around 50 years old

2. Trevor & Brooke

Mid-wealth, younger recreation land:

High-paying blue collar or mid-level white collar job

\$100K-\$200K HH income

Married with kids

Lives in an urban area, wants land in a rural area

May be second or third generation farm family

Looking for 10-50 acres to retire on that reminds them of their childhood

Wants a weekend getaway for now for recreation (hunting, fishing)

Loves outdoors, hunting, fishing, hog hunting, bees

\$250K loan (or less)

35-45 years old

3. Vernon & Gail

Mid-wealth, granddad retirement/recreation land:

Him - mid-level white collar or well-paid blue collar

Her - administrative assistant

Close to retirement

\$150K-\$200K HH income

Not wealthy but saved well

Married with kids and grandkids

Lives in urban area but wants to have a country home in retirement and have now to take grandkids hunting or fishing

50+ acres

60+ years old

You've worked hard, now you can enjoy your retirement with your family. Your grandkids will love spending time with you there - fishing, hunting, etc.

Start planning your legacy now...it's time.

4. Marshall & Jen

High wealth, investment, business or 2nd home:

High-wealth customer

Worth millions

Owns at least one business

Possibly comes from farming, ranching background

Looking for investment properties, second home property

Business may need land for production

Has employees who might be interested in investing

Married with kids and grandkids

Wants high-end, personal service

Must cater to this person directly

50-65 years old

5. John & Abby

Young/new farmer:

First loan

Getting started

Newly/young married

2nd/3rd gen farmer, FFA

Ready to start their American dream

Looking for the right opportunity

May be nervous and need some welcoming, hand-holding, experienced people to help guide them - relationship is important

22-32 years old

6. Ryan & Courtney

Country home execs:

Well-paid white collar - Goldman Sachs, Dell

Urban dwellers/Metroplex

Works really hard and needs the retreat on the weekends

Realizes they can now afford this second home/weekend getaway property and can start investing now

Perhaps a place to retire one day

Horses, hunting, fishing, home - for the kids

Educated, ambitious, trendy, will locate near friends

Will trust friends/colleagues to refer them

May be savvy loan shoppers

Will be drawn to beautiful lifestyle images - idyllic

35-45 years old

7. Amanda

Referral source:

Realtor or works at a title company

Less knowledgeable about farm & ranch property

Around 5 years of experience

Millennial, 30'ish

8. Melaina

Referral source:

Realtor that specializes in farm & ranch properties

Been in the business for 10 years

9. Dalton

Corporate/agribusiness customer:

Owns large business - think olive orchard for olive oil, grapes for winery, pickles

\$17MM+ loan

Could be urban or rural

Typically already established

Discovery Interview Insights

UX Goals

Based on the needs, values and abilities of LoneStar Ag Credit users and the business goals and objectives of the stakeholders, we recommend the following UX goals:

Clear Focus and Hierarchy -

Clearly convey the main focus and priorities of the experience

User Value -

Show/tell users what to care about and how to learn more about the content

Intuitive Navigation -

Allow users to easily take control, navigate and access what they are looking for

Responsive/Mobile Design -

Ensure the site works across different contexts and devices

Modern Aesthetic and Tone -

Use compelling layouts with a visual design and human tone

Compelling Content -

Include rich content and contextual imagery

Upsell/Cross-sell (Sell by Informing) -

Use guided selling, strong CTAs, product recommendations

Trust and Support Features -

Ensure consistency throughout the experience, provide specific contacts for inquiries and include customer testimonials

Thoughtful Micro Interactions -

Include simple UI animations and natural feedback interactions to improve overall experience

Brand Goals

The importance of branding in the LoneStar Ag Credit website redesign is threefold: increase **brand reputation and trust**, increase brand **awareness**, and create brand **building blocks** that LoneStar can evolve and incorporate into other communications pieces. Through the redesign process, we will be focused on achieving the following brand goals:

Brand Colors

Develop a full brand identity color palette that will create a vibrant visual experience, while simultaneously showcasing LoneStar's unique personality.

Brand Icons

Develop branded icons for succinct and efficient ways for LoneStar to communicate information to users.

Brand Tone

Develop a written tone that helps build trust and educate users about LoneStar Ag Credit.

Brand Imagery

Develop a brand imagery style and representation for the diverse audience and areas that users can connect to.

The following words were chosen by key stakeholders to describe what the brand/website personality should feel like:

Niche

Trusted

Humble

Relatable

Approachable

Wise

Dependable

Lead Generation Strategies

Based on best practices and stakeholder feedback, we recommend the following lead generation strategies for the new LoneStar Ag Credit website.

Drive Action

- Make CTAs obvious across users' journey
- Provide clear, accessible contact information
- Use powerful action-verbs to encourage desired user action
- Make key conversion points and lead generation forms easily accessible throughout experience
- Create clear paths for users to identify related services

Create Ease

- Provide clean and consistent navigation and functionality
- Increase comprehension by embracing white space and increasing text contrast
- Be authentic and friendly in language and interactivity
- Explicitly organize and differentiate information
- Be relatable and speak in the user's language
- Help users identify what they need through life stages

Demonstration Value

- Explain the key benefits of the products and services
- Highlight value-added products and services
- Provide explicit details, examples and comparisons
- Establish credibility by sharing testimonials
- Maximize content quality and consistency
- Provide deeper info for interested users that want to explore and learn more

Noted Technology Needs

The following technology upgrades were requested by stakeholders during discovery sessions.

Lending Executives

Loan calculator

Patronage calculator ★

Real estate listing

Modified online loan application process

Online loan application process ★★

Loan application status updates (common customer request) ★★

Improved locations pages

Related content suggestions ★

Agribusiness

Add biography

Add information about portfolio of clients

Easily contact lender (e.g. Randy)

Marketing

Newsletter signup ★

Improved forms (automatic emailing appropriate loan officer depending on data entered by user) ★

Online AI chat bot ★

Improved mobile experience

Ability to edit more content within CMS

Modified loan application process and discovery quiz to determine the type of loan a user needs

Improved analytics and conversion goal tracking

Accounting

Forms integrated with CRM

Online payments ★★

Portal to share documents ★★

Compliance

AA accessibility

ADA compliant

Archives of disclosure and financial documents

Links out to whistleblower system

On-site support for client complaint system

Human Resources

New careers section

Include leadership bios

★ Phase II

★ Third Party

Design Recommendations



Add Customer and Employee Stories

Relationships with the customers are a huge part of the LoneStar story. Weaving testimonials, stories and case studies throughout the website personalizes the experience for users and helps to build trust and partnership. When users can connect to a story, they are more willing to work with a company.



We are Customer-Owners

It's important to have a friendly financial lender who offers competitive rates. But for Matt, nothing beats being an owner of his cooperative, Farm Credit Services of America cooperative.

Utilize YouTube and feed into a page where users can see all of the stories on one page

FEATURED VIDEOS

I Value Their Advice

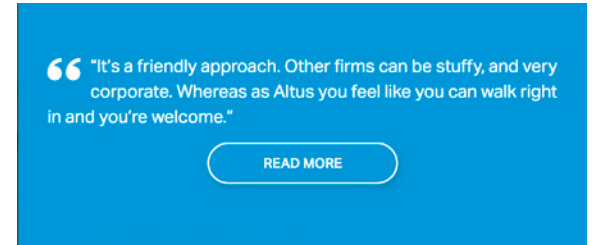
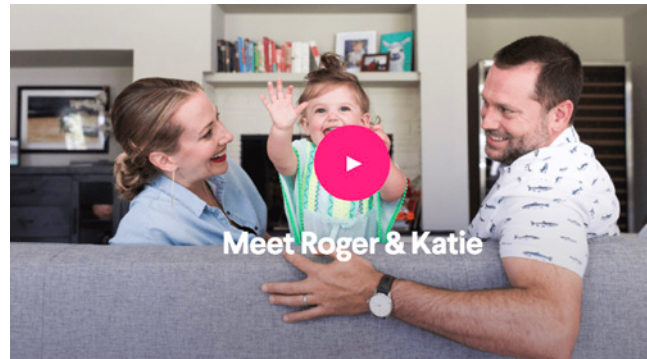
FCSAmerica Gives Me Great Services, Cash-Back Dividends and Interest Rates

We are Customer-Owners

It Was an Eye-opening Experience

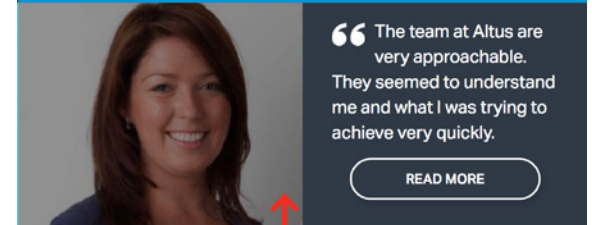
Farm Credit Helped Me Understand the Business Side

Farm Credit Makes Farming Easier



"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."

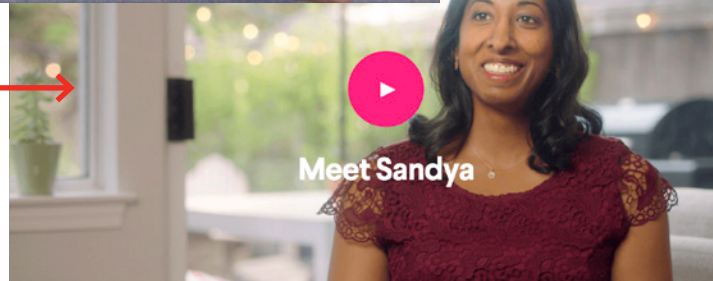
READ MORE



"The team at Altus are very approachable. They seemed to understand me and what I was trying to achieve very quickly."

READ MORE

Add employee and customer photos with pull quotes



Utilize the "We Are LoneStar" videos throughout the site to build trust



Update Content

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.

Through updated content we will guide customers through an experience rather than direct selling through rates and features. By creating content that helps the customer first, and sells the product second, we'll appeal more to the emotional side of customers creating trust that will convert into higher sales.

Add direct statements to get the user's attention

Grow Your Business

You understand the tight margins and volatility that come with running a farm. We're here to support you and help your agribusiness thrive with a range of business services, like appraisal services, accounting support, business consulting, succession planning, advisor teams, budgeting resources, and risk management options. Check out how our business management consultants can help you.

BUSINESS SERVICES

Ask users questions to help guide them to what they need

What do you want to do?

- Buy a home**
Get the tools and advice for the journey to your new front door.
[Learn more](#)
[Start online](#)
- Refinance your mortgage**
Learn about what is needed to refinance your mortgage.
[Learn more](#)
[Start online](#)
- Tap into your home's equity**
Help finance what's important with a home equity line of credit.
[Learn more](#)
[Apply online](#)
- Manage your mortgage**
Explore tools to help manage your existing Chase mortgage.
[Learn more](#)
[Manage account](#)

Guide users to related content

You may also be interested in:

- BBVA Compass ClearSpend Prepaid Visa® Card**
Easily control spending with the ClearSpend Prepaid Visa® Card. Get access to an app that will suggest a budget for you based on your spending, with alerts* to help keep you on track.
[Learn More](#)
- Sports Fan Banking**
Show off your team spirit with a debit card designed with your favorite team's logo. Card designs available for the University of Alabama, Auburn University, and Houston Dynamo.
[Learn More](#)

Start with a short intro to guide, then use short statements.

Home Mortgages

With a variety of loan packages and the flexibility to customize financing to meet your individual needs, we can help make your country living dreams come true. After all, we are the rural lending experts. With the purpose and size of your property - from one to 1,000 acres or more, we can finance it.

The special nuances of rural real estate make a big difference in things like the attractiveness of the property you are offered. Many banks, for example, don't have expertise in appraising larger rural tracts, and may be restricted by such factors as limitations on acreage or on the type of structure (such as buildings, modular and some manufactured homes) that can qualify. Our expertise in rural real estate enables us to avoid these limitations while offering competitive rates and flexible terms.

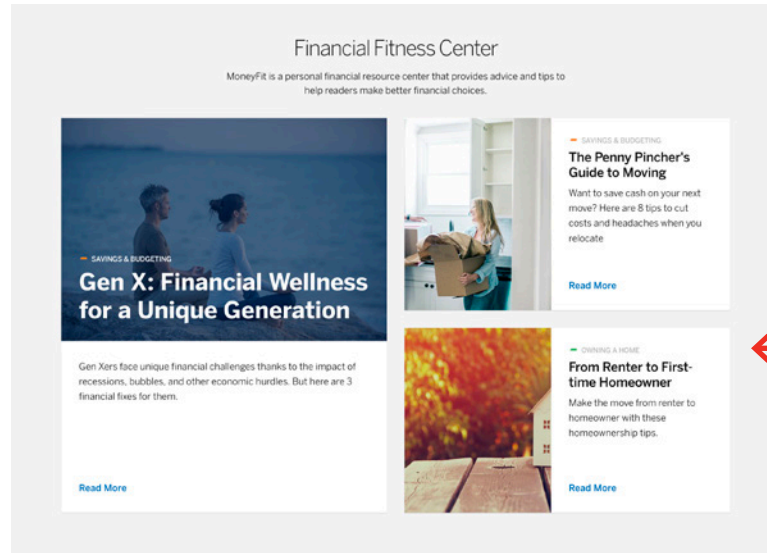
The AgChoice Advantage

- Country Homes Are Our Specialty**
Financing for rural homes, construction and more.
- Rural Expertise = Less Hassle for You**
We share your passion for living in the country. Our team can guide you through the process.
- Local, Personalized Service**
When you have questions, call us for answers.



Incorporate Resources

Be the expert and help your customers succeed by creating a resource toolbox where users can engage in helpful content, stories and resources that help them learn more about buying property, agriculture and agricultural markets.



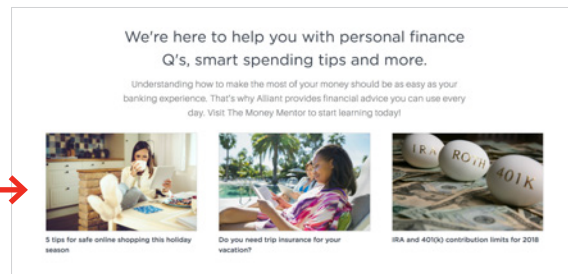
Incorporate news and articles



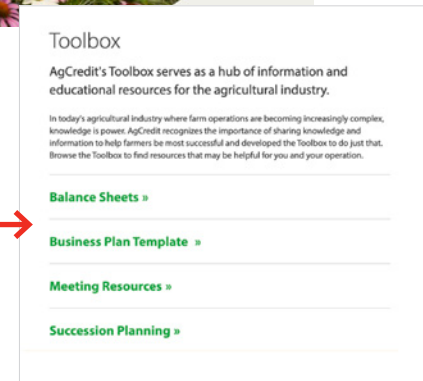
Create paths to calculators



Include smart tips and tutorial videos



Provide quick links and resources customers may need to reference





Tap Into Life Stages and Industries

Guide users by tapping into the different stages of life or industry. Helping a user to first self-identity not only creates a path for them through the site but also builds trust that you are the expert on what the user needs based on where they are in life or business.

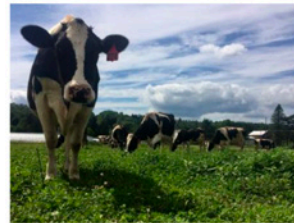
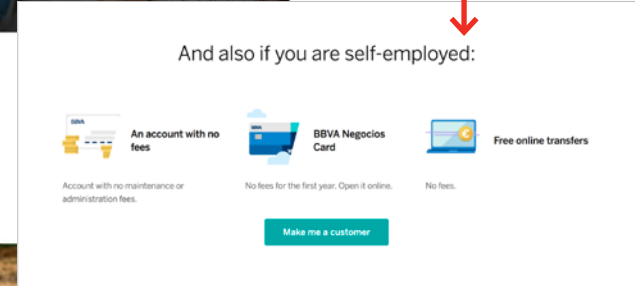
Make Your Money Work For You.

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



Use CTAs that tie to life stages

Create related content



Use headlines that focus on lifestyle

Dairy
Leverage our dairy team experts to help you grow your dairy.
[LEARN MORE »](#)

Tap into industries to guide users quickly

Forest Products
With its abundant hardwood resources, Pennsylvania is a leader in the forest products industry.
[LEARN MORE »](#)

Hogs

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](#)

DESIGN ANALYSIS

Highlight Patronage

Patronage is a differentiator for LoneStar compared to commercial competitors. By highlighting and explaining patronage we entice users while also keeping your shareholders informed.



PERFORMANCE

Financial results

Access recent and archived bank and district financial reports, corporate structure details and more.

[View Financials](#)

Allow users to quickly find out more about patronage from the homepage

Create quick visual infographics



WHY CHOOSE PENFED?

Our mission is to empower the financial wellbeing of our members.

Owned by Our Members <small>Established in 1955, PenFed today is one of the country's strongest and most stable financial institutions serving 1.7 million members worldwide with \$25 billion in assets.</small>	Nationwide & Puerto Rico <small>We serve members in all 50 states and the District of Columbia, as well as in Guam, Puerto Rico, and Okinawa.</small>	24/7 Access <small>We are federally insured by NCUA and we are an Equal Housing Lender. We are available to members worldwide, via the web, seven days a week, twenty-four hours a day.</small>
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Highlight that customers are also owners

DESIGN ANALYSIS

Enhance Locations

These highly trafficked pages need to guide users to the experts in their area. By enhancing the search options and creating individual pages for each expert we allow users to quickly find what they need and get to know each expert on a more personal level.



Add videos of employees and customers they have worked with



Meet John Ratliff, your local GEICO Insurance Agent.

I want auto insurance. My ZIP code is

[START QUOTE](#)

Or continue previous quote

Contact Me

7011 Fayetteville Rd., Unit 103
Durham, NC 27713

(919) 536-5577
jRatliff@geico.com

Office Hours

Monday: 9:00 AM - 7:00 PM
Tuesday: 9:00 AM - 7:00 PM
Wednesday: 9:00 AM - 7:00 PM
Thursday: 9:00 AM - 7:00 PM
Friday: 9:00 AM - 7:00 PM
Saturday: 10:00 AM - 6:00 PM
Sunday: Closed

Products Offered

- Auto Insurance
- Motorcycle Insurance
- Homeowners Insurance
- Renters Insurance
- Condo Insurance
- Mobile Home Insurance
- Boat Insurance
- RV Insurance
- Collector Car Insurance
- Umbrella Insurance
- Identity Protection
- Flood Insurance



Enhance bio, add background and expertise

FIND A LOCATION

AgChoice Farm Credit is a member-owned cooperative that supports rural communities and agriculture with loans and financial services. Through our ten branch offices, we work with more than 10,000 customers in 52 Pennsylvania counties as well as four counties in West Virginia. Enter your county or zip code in the search box below to find the location nearest you.

Search by: County Zip Code

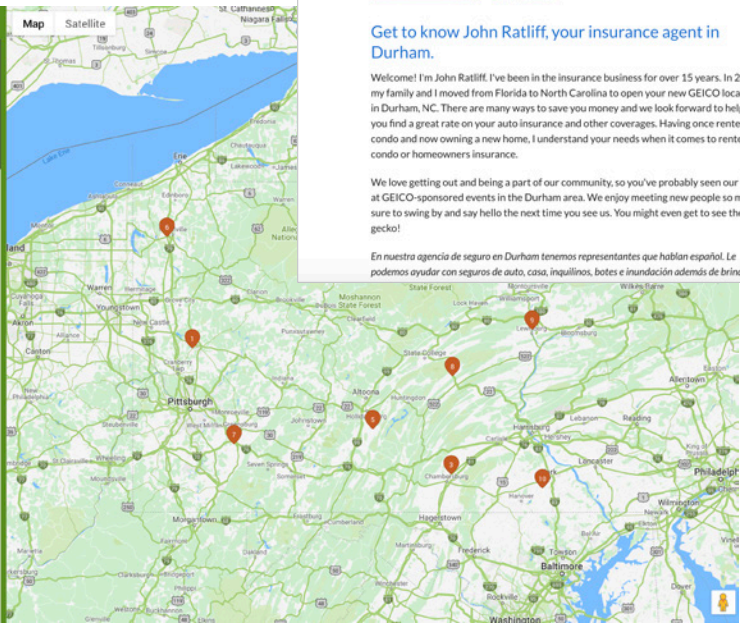
County [Clear Search](#)

#1 BUTLER OFFICE
610 Evans City Rd
Butler, PA 16001
Directions
Phone: (724) 482-2173
Phone 2: 800-829-0056
Fax: (724) 482-4201
Web: Branch Details

#2 COUDERSPORT OFFICE
1 Buffalo Street, Suite 3
Coudersport, PA 16915
Directions
Phone: (814) 274-9425
Phone 2: (800) 327-6878
Fax: (814) 274-0438
Web: Branch Details

#3 CUMBERLAND VALLEY OFFICE
109 Farm Credit Dr
Chambersburg, PA 17201
Directions
Phone: (717) 263-3315
Phone 2: 800-554-9055

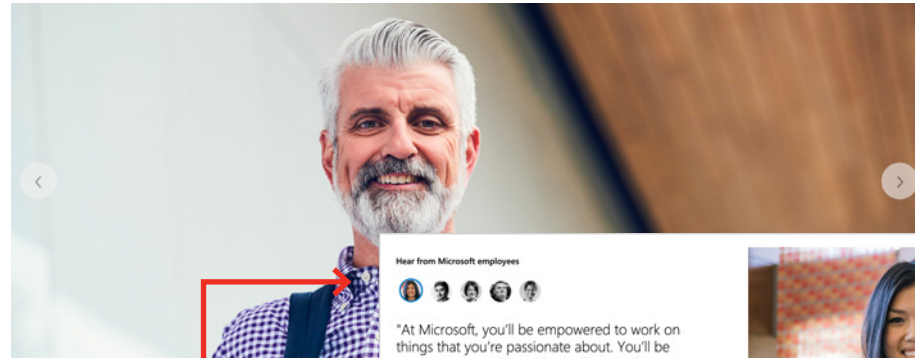
Stylize map and make search options easier





Highlight Careers and Culture

Create a larger presence for careers and culture on the website to help with future prospects and recruitment.



Show images and quotes of people in their environments from different departments of the company

Hear from Microsoft employees

"At Microsoft, you'll be empowered to work on things that you're passionate about. You'll be given autonomy. Your ideas will matter."

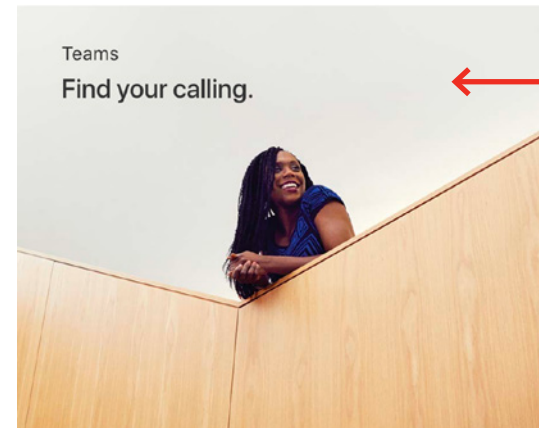
— Lauren, Senior Software Engineer

EMPLOYEES & CULTURE

Creating a more inclusive Google

We know our best work will come when our workforce reflects the world around us. We're addressing the lack of representation across the company through our talent engagement and community outreach efforts.

Highlight inclusivity and diversity



Show the different teams and what they do

Describe benefits and the extra perks that are available

<p>Get and stay healthy</p> <p>Be your best with programs and benefits designed to boost your health, both physically and mentally.</p>	<p>Plan for the future</p> <p>Whatever your goals are, we have plenty of ways to help you save for the future so you can reach them.</p>	<p>Enjoy the perks</p> <p>We want you to make the most of your experience here. We offer several ways to enjoy your life at Microsoft such as networking, resource groups, and extras at the office.</p>	<p>Take time away</p> <p>We offer flexible work schedules, generous vacation, and holidays to spend with family or pursue your interests outside of work.</p>
<p>Care for your family</p> <p>We give you time away to focus on the people who matter most with leave for new parents and family caregiver leave.</p>	<p>Continue your education</p> <p>We'll help you find the resources you need to expand your knowledge on a variety of topics, stay current in your field, and continue to learn as your career progresses.</p>	<p>Get great discounts</p> <p>Microsoft offers discounts on products and services, so you can save money doing the things you love.</p>	<p>Join in giving</p> <p>Giving is essential to being a global citizen. We help you volunteer, take advantage of matching programs, and make a difference in the lives of billions around the globe.</p>

Highlight fun events and community involvement

<p>COMMUNITY</p> <p>The great giving machine: driven to make an impact, employees turn giving into a way of life</p> <p>Run like a business, Microsoft's employee giving program has redefined how people can harmonize their careers and their instincts to do good.</p>	<p>INNOVATION</p> <p>At the largest private hackathon on the planet, Microsoft employees fire up ideas by the thousands</p> <p>Last year, more than 18,000 people across 400 cities and 75 countries came together to bring world-changing new ideas to life at Microsoft's annual Hackathon, now celebrating its fifth, and busiest, year.</p>	<p>GROWTH</p> <p>Family matters: for three siblings, a teasing rivalry gave way to camaraderie at the same company</p> <p>Because of his own self-evolution while working at Microsoft, an older brother wanted his brother and sister to have the same options to grow.</p>
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Sitemap

SITEMAP



Level 1

TOP NAVIGATION

Apply	Locations	Contact	Login	Search
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MAIN NAVIGATION

Loans	Banking	Learn	About	Members
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FOOTER

Contact	Governance	Real Estate Listings	Diversity	Current Markets	Icons that Link to Social Sites	Careers	Feedback
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SITEMAP



Level 2

TOP NAVIGATION

Apply	Locations	Contact	Login	Search
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MAIN NAVIGATION

Loans	Banking	Learn	About	Members
<ul style="list-style-type: none">• Farm, Ranch & Recreational• Real Estate• Operating Capital, Equipment & Livestock• Rural Homes• Young, Beginning & Small• Farmers & Ranchers (YBS)• Agribusiness• Real Estate Listings	<ul style="list-style-type: none">• Ag Banking Online• AgriLine+• AgSweep• FastCa\$h• GFX• Lock-Box Accounts• Preauthorized Electronic Installment Drafting• Mortgage, Life & Disability Insurance	<ul style="list-style-type: none">• News• Loan Calculator• Current Markets• Tutorials & Tips• Videos• FAQ• Why LoneStar	<ul style="list-style-type: none">• Our History• Mission & Values• The Farm Credit System• Governance• Careers• Community Outreach• Financial Reports• Code of Ethics• Securities Report	<ul style="list-style-type: none">• Patronage Program• Member Stories• Refer A Customer

FOOTER

Contact	Governance	Real Estate Listings	Diversity	Current Markets	Icons that Link to Social Sites	Careers	Feedback
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Summary

Key Takeaways

1. Site must generate and qualify leads
2. Site architecture and navigation need to be improved
3. CMS needs to be user-friendly
4. Employee and customer stories should be woven into all site content
5. User experience needs to be consistent
6. Guiding users to next steps needs to be streamlined
7. Patronage should be featured as a differentiator
8. Free digital banking tools should be built out and explained
9. Agribusiness needs larger presence
10. Careers and culture needs to be built out

Thank you.

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