

Exclusively for Tri Counties Bank Corporate and Business Clients



## Low-Cost Ways to Maximize Your Business Success

In today's economy, growing your business at minimal cost requires perseverance and ingenuity. But it can be done.

John Sampson began a promotional products company in Minneapolis in 1931, at the start of the Great Depression. Tall and striking, Sampson discovered a way to literally stand out from his competition: by dressing impeccably and demonstrating that appearances matter. Despite economic conditions at the time, his business grew. Today, Sampson-Miller Advertising is in its third generation of family ownership.

How are you differentiating yourself from your competition for long-term success? Consider the following low-cost ideas.

■ **Request customer referrals.** A highly satisfied customer is an opportunity to request a referral: "Thanks for your business. Would you be willing to refer me?" Referred leads generate a 60 percent close ratio, versus 10 percent for non-qualified leads, according to the book "Sales Prospecting for Dummies."

■ **Streamline costs.** Expenses such as utilities and supplies are the low-hanging fruit of cost reduction. Less obvious: your cost of capital or credit. Consult with your business banker to ensure you're getting the best deal possible on your money.

■ **Maximize your Web site.** A Web site is like the axiom for work: You get out of it what you put into it. Is your Web site providing customers and prospects with fresh and relevant information pertinent to their needs? If not, re-think your site.

■ **Negotiate with vendors.** Vendor cost-containment should be a conversation, not an ultimatum. Engage your vendors in exploring ways to reduce your costs, and you may be amazed with the results.

### Consult Your Banker

The four most powerful words in business? "I need your help." When exploring ways to grow your business, ask your banker for help. Call us at (800) 922-8742.

### Free QuickBooks® Training

*Learn to Use QuickBooks to Increase Profits and Cash Flow in Your Business!*

Tri Counties Bank is proud to offer QuickBooks training to business owners to help them increase profits and cash flow. These powerful one-day seminars are designed to teach practical, easy-to-implement financial management skills with this user-friendly and flexible accounting program.

For more information about dates and locations in your area or to sign up for one of these FREE one-day seminars, please visit [www.tcbk.com/business/seminars.aspx](http://www.tcbk.com/business/seminars.aspx), call (888) 847-9946 or e-mail [BusinessSeminars@tcbk.com](mailto:BusinessSeminars@tcbk.com).

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## You Need a Business Succession Plan

You wouldn't board a boat never intending to return to shore. Why then do so many business owners sail along without knowing how to return to safe harbor with an exit strategy for their business?

According to a recent survey of owners of small- to mid-size businesses, two-thirds do not have an exit plan for the transition of their business in the event of retirement, death or disability. Instead, 70 percent of owners said their primary focus is on growing their business.

Many business owners say their retirement plan is to never retire.

### Creating a Succession Plan

Assuming you'd like your business to exist beyond your direct involvement, you should begin planning now for its continuation. Know there will never be an ideal time to develop your succession plan, but

sooner is better than later and proactive planning is better than reactive. You do not want to wait until adverse circumstances (poor finances, illness or even death) force you or others to make less-than-optimal decisions.

When planning for business succession, Tom Hubler, president of Minneapolis-based Hubler Family Business Consultants, advises his clients to think of the acronym B.O.S.S. (Business, Others, Self and Stakeholders), as detailed below.

**Business** – What will be required for your business to continue after you are no longer involved? A certain type of leader?

More capital? More staff? Consider the goals, tasks, projects and results for your company, consider how each would be fulfilled without your participation and make plans accordingly.

**Others** – Who are the other people or groups central to the success of your business, and how should they be factored into planning? For example, if there are other family members involved with your business, you'll want to have clear and candid conversations with one another to ensure expectations are met. Often it's helpful for a neutral business professional, like a business banker or estate planning professional, to facilitate potentially delicate talks like these.

**Self** – What do you want for yourself, in regard to your business? Retirement income? A community legacy? The chance to leave your business to your children? Honestly and completely answering questions related to your attitudes and philosophy toward work, family, values and leisure time may require considerable determination and introspection. But your answers will reveal much about the future direction of your business.

**Stakeholders** – This group may include your family as a whole, employees, customers, vendors, your board and even the community where your business exists. As you develop your succession plan, you may want to factor in the interests of each of these stakeholder groups.

### Consult a Professional

Decisions as important and profound as those involving the continuation of your business should be made in counsel with experienced business professionals. Please contact Tri Counties Bank for succession planning assistance at (800) 922-8742 or [www.tricountiesbank.com](http://www.tricountiesbank.com).



## Our Service Solutions Put You in the Driver's Seat

The landscape of banking is changing with each new headline, as the federal government takes steps to ensure the safety and soundness of the U.S. banking system. During changing times, we want to assure you that Tri Counties Bank remains strong and secure. We will also continue offering innovative service solutions that allow you to manage your financial needs like a champ.

### Time to Shift Gears

If you have been idling at the corner of Paper Statement Street and Stamped Envelope Avenue, it's time to step on the gas and start saving time and money at Electronic Banking Boulevard. At Tri Counties Bank we offer a number of tools that can enhance and simplify your life. Here are a few to consider:

- **Online Banking.** At any time of day you can check your balance, transfer funds between accounts, view transaction history and keep an eye out for fraudulent activities.
- **Bill Pay.** You can choose who to pay and when, schedule automatic payments and avoid late fees because you know your bills will be paid on time.
- **eStatements.** More secure than paper statements, eStatements contain the same information as their tree-killing friends, can't be stolen from your mail box and are guaranteed to be delivered on time.
- **Mobile Banking.** Always on the go? With mobile banking you can conduct most business you would with online banking, plus we can send you alerts via e-mail or text.



### Cross the Finish Line

Instead of waiting in line at the drive-through, relying on the postal service to deliver on time and wasting gas driving to a branch, check your rear view mirror and leave old habits behind. Contact us at (800) 922-8742 and we'll walk you through the setup. You'll be on your way to Victory Lane in no time!

## Prosperity Index™

Tri Counties Banks Prosperity Index is a tool that any business could use, whether your business is expanding or in the process of succession planning. According to Richard O'Sullivan, executive vice president of Wholesale Banking, this tool is "appropriate for businesses with borrowing needs, including small to medium manufacturers, professional service organizations, and distributors of services and products."

### Business Diagnostic

Prosperity Index generates a Financial Diagnostic Report that would be of value to any business with cycles that require accounts receivable or inventory financing. The report is used to help identify ways to better utilize cash and increase income. O'Sullivan explains it this way: "The

purpose of Prosperity Index is to help any business owner understand their financial position and the value of creating good, consistent financial reports in the form of balance sheets and income statements," he says. "The reports can help them begin to set goals, one-year, five-year and evaluate their long-term goals providing measurements on whether they are making progress and how can they improve the management of their debts and assets."

The report is generated from financial information business clients supply when applying for a loan or line of credit. The detailed report, run at least annually, is presented to customers by a Tri Counties Bank relationship manager who will walk through the report with the business owner, pointing out specifics of the

report. "An example might be cash flow characteristics and how they compare to the industry standards," says O'Sullivan. "Overall our goal is to help the customer use the report as a tool to set and achieve their financial goals."

### Yours for the Asking

Business owners who have not received a Prosperity Index report can request one from Tri Counties Bank. If you are already a Tri Counties Bank wholesale banking customer with loans or lines of credit, there is an opportunity for your business at the next renewal to receive a customized report. For non-customers, the bank will need three years of financial information to create a Prosperity Index report. Contact your relationship manager today at (800) 922-8742 to find out more.

# Perks Plus: A Benefits Program for Your Employees



Aaron M. Kimerer  
Project Manager

Providing employee benefits can be costly, especially in this economy. That's why Tri Counties Bank launched a new Perks Plus employee benefits program in September.

"Perks Plus is our way of helping businesses offer their employees the opportunity to save money on banking fees and services. Perks Plus is absolutely free to both employer and employee," explains Aaron Kimerer, Tri Counties Bank project manager for the

Perks Plus Program. "The program is open to businesses of any size."

## Money-Saving Benefits

With Perks Plus, eligible participants get FREE Perfect Choice Checking, domestic ATM fees waived up to \$20,\* \$500 overdraft privilege available upon approval, plus more.

## Additional benefits exclusive to Perks Plus:\*\*

- OnGuard Fraud Protection enrollment fee waived.
- \$250 off Home Loan closing costs.
- Home Equity Line of Credit discount.
- 0.25 percent rate reduction on Consumer Loans with automatic payments.

## Thanks to You

"Providing Perks Plus is our way of saying 'thank you' for doing business with Tri Counties Bank," Kimerer says. "And in turn, it gives employees an extra incentive and thank you for working for the company."

Want to learn more? Stop in any branch and ask the branch manager for details. Schedule a Tri Counties Bank visit at your business to give employees the opportunity to save time and money with Perks Plus.

\* Certain qualification criteria must be met during the statement cycle to qualify for the refund.  
\*\* Certain conditions apply. No discounts or other offers are to be used in conjunction with this offer. Offer subject to change at any time. See branch for details.



## TRI COUNTIES BANK

### BAKERSFIELD REGION

**Bakersfield** (661) 325-9321  
**Bakersfield South Panama**  
 (661) 396-3100  
 Inside Wal-Mart Supercenter  
**Visalia** (559) 741-2940

### CHICO REGION

**Chico Park Plaza** (530) 898-0400  
**Chico Pillsbury** (530) 898-0470  
**Chico Downtown** (530) 893-8861  
**Chico South** (530) 898-0370  
**Chico Mall** (530) 898-0370  
**Chico Esplanade** (530) 879-5831  
 Inside Raley's  
**Chico East Ave.** (530) 898-0380  
 Inside Save Mart  
**Covelo** (707) 983-6135  
**Durham** (530) 898-0430  
**Orland** (530) 865-5524  
**Oroville** (530) 538-0140  
**Paradise** (530) 872-2992  
**Willows** (530) 934-2191

### REDDING REGION

**Redding Hilltop** (530) 223-3307  
**Redding Downtown**  
 (530) 245-5930  
**Redding Lake Boulevard**  
 (530) 245-4651  
 Inside Raley's  
**Redding Hartnell** (530) 224-3430  
 Inside Raley's  
**Anderson** (530) 378-8085  
 Inside Wal-Mart Supercenter  
**Burney** (530) 335-2215  
**Cottonwood** (530) 347-3751  
**Crescent City** (707) 464-4145  
**Fall River Mills** (530) 336-6291  
**Mt. Shasta** (530) 926-2653  
**Palo Cedro** (530) 547-4494  
**Red Bluff** (530) 529-7080  
 Inside Raley's  
**Susanville** (530) 257-4151  
**Weed** (530) 938-4401  
**Yreka** (530) 842-2761

### SACRAMENTO REGION

**Arden Fair** (916) 648-9370  
**Arena Blvd.** (916) 419-2651  
 Inside Bel Air  
**Blue Ravine** (916) 984-2270  
 Inside Save Mart  
**East Bidwell** (916) 984-4244  
 Inside Raley's  
**Empire Ranch** (916) 984-2029  
 Inside Raley's  
**Elk Grove** (916) 478-9102  
 Inside Raley's  
**Antelope** (916) 721-1706  
 Inside Wal-Mart Supercenter  
**Lincoln** (916) 408-5330  
 Inside Raley's  
**Pleasant Grove** (916) 780-2266  
 Inside Wal-Mart  
**North Natomas** (916) 419-4301  
 Inside Raley's  
**Douglas Boulevard**  
 Inside Raley's (916) 784-6661  
**Woodland** (530) 661-4701  
 Inside Bel Air  
**American Canyon** (707) 647-1049  
 Inside Wal-Mart SuperCenter  
**Brentwood** (925) 634-5500  
 Inside Raley's  
**West Sacramento** (916) 371-9758  
 Inside Wal-Mart Supercenter

### SAN JOAQUIN REGION

**American Canyon** (707) 647-1049  
 Inside Wal-Mart SuperCenter  
**Brentwood** (925) 634-5500  
 Inside Raley's  
**Fresno** (559) 435-8089  
**Chowchilla** (559) 665-4868  
**Gustine** (209) 854-3761  
**Modesto** (209) 548-4030  
**Modesto Village One**  
 Inside Raley's (209) 551-1061  
**Patterson** (209) 892-4098  
**Turlock** (209) 668-1882  
 Inside Raley's

### YUBA CITY REGION

**Yuba City Main** (530) 671-5563  
**Yuba City Onstott** (530) 751-8416  
 Inside Raley's  
**Yuba City Market Place**  
 (530) 673-1746  
 Inside Wal-Mart Supercenter  
**American Canyon**  
 (707) 647-1049  
 Inside Wal-Mart Supercenter  
**Grass Valley** (530) 477-9741  
 Inside Save Mart  
**Marysville** (530) 749-1639  
**Middletown** (707) 987-3196

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