



WILLIAM
MILLS
AGENCY

 **What we say we
will do, we will do.”**

*- Bill Mills, Founder,
William Mills Agency*

William Mills Agency is the largest provider of Public Relations and Marketing Services for companies that market to the financial industry. Founded in 1977, the agency has served hundreds of companies that provide a wide range of products and services in the banking, payments, mortgage, credit union and related markets.



WILLIAM MILLS AGENCY

Enhance Your Reputation

We build your brand awareness and credibility through effective and consistent press coverage. Your company needs experienced financial public relations professionals with a proven track record of success. Let us help you communicate your compelling value proposition to the key influencers within your industry.



Public Relations

Services

- Planning and Messaging
Intelligent Information Integration® (I3)
- Media Training
- Corporate Positioning
- Keyword Analysis
- Competitive Research and Analysis
- Media Relations
- News Distribution
- Media Tours
- Account Service
- Writing
- Speaking Engagements



From my experience, public relations is the most cost-effective way to get your message out into the marketplace.”

-Kurt Helwig
CEO, EFTA

PR

Target Your Key Prospects with Public Relations

Editors trust our agency to bring them honest and balanced information. We make your story stand out and **get the press coverage you need**, because we know what the media is looking for and have delivered it for 40 years. Our connections are your connections. Many companies consider William Mills Agency as a form of **"brand insurance"** because they know we will ensure that our clients' brands are consistently, properly and accurately represented within the marketplace.

BankNews.com Upgraded • De Novos • Focus on Payments

January 2015 • banknews.com

BankNews

The Magazine for Community Bank Management Teams

monthly interest

Yet more... emerge between... Android users... make higher transfers than Android users, says Malauzi Software, a provider of mobile banking SmartApps for more than 245 financial institutions. In its latest usage report based on end-user data culled from 4.5 million logins from 266,000 active mobile banking users, Malauzi found that the average transfer value for iPhone users is \$443, while for Android users it is \$297. Why a 50 percent difference in behavior between platforms? One could speculate that it is because iPhone users tend to hold higher balances, says Robb Gaynor, chief product officer for Malauzi. And that's not all, Gaynor tells... ently than f 4.2 times d with 3.4 users seem includes.

CUES POTENTIAL. REALITY.

How Long Can You 'Watch' Watch?

Apple, once again, is redefining a technology and a new channel: wearables. Watches and glasses are the latest incarnations of wearable technologies. And the watch is driving innovation right now with Apple in the driver's seat. There are over 3,000 watch apps and 50 watch banking apps in the Apple App Store.



10 FOCUSREPORT / Payments & Mobile

GUEST OPINION

Four Ways Members Move Money in Mobile

It's no doubt that money movement and payments are growing in the mobile channel. In fact, check deposit is used by 25% of active mobile banking end-users, and 10-12% of active users take pictures of bills to make payments every month.

Here are four strong examples of real people moving money and making payments inside mobile banking:

- Mobile check deposit** - depositing a check via the camera;
- photo bill pay** - paying a bill via the camera;
- person-to-person (P2P) payments** - paying friends using mobile banking;
- card management** - managing a debit card's activation, deactivation, limits, etc. in mobile banking.

Along with the basic payment functions mentioned above, one of the most important examples is the use of mobile bank marketing programs, such as loyalty and rewards. These programs feature offers from local merchants, and

drive traffic to businesses and increase debit card usage for credit unions. Many also provide money back or other rewards for leveraging the program. This ultimately builds stickiness within the app and results in stronger communities by rewarding captive audiences who visit local businesses.

It's the perfect blend of local credit unions who want to show their strength, connection to their local community.

While the industry is focused on e-wallets, it's important for credit unions to not forget the established payment and money movement functions that are already available to members. E-wallets are not a reality today beyond Apple Pay, which does



Robb Gaynor is chief product officer for Malauzi Software.

not require building the security infrastructure for mobile transactions. What is a manager really implementing?

For now, however, the bank-watch apps will provide only financial snapshots, rather than a full suite of banking options. The apps will allow users to peek quickly at their balance and recent activity. But users will not be able to pay bills or deposit checks, as they can with smart-phone banking apps.

Citibank says Cit Mobile Line, a version of its mobile banking app, will be ready to use when the Apple Watch becomes available on Friday. The app will add features in the future, like the ability to transfer funds between accounts. "We will be testing and hearing, along with the customer," the bank says.

(Consumers using Apple Pay, Apple's mobile payment service that works with credit and debit cards issued by multiple banks, and

The New York Times

VOL. CLXIV . . . No. 56,840

NEW YORK, SATURDAY, APRIL 18, 2015

Doing Banking on Apple Watch Will Be Limited, for Now

BY ANN CARRNS

ABOUT a dozen banks are offering the new Apple Watch by offering apps that will let their customers check their financial lives to their wrists.

Still, for the time being, "you can't actually move money with the app," Ms. Cox said. Depending on demand, the bank may add features in the future, like the ability to transfer funds between accounts. "We will be testing and hearing, along with the customer," the bank says.

Kevin Carson, chief technology officer of First United Bank, a community bank in Derrin, N.H., said "I am confident that will offer a watch app," said it was unclear yet whether wearable gadgets would catch on for banking. The watch app, though, may

disseminate the use of account information anytime, anywhere." The bank's service area includes several colleges, he said, with 20-something students who "want banking" on the run, simple and easy.

Here are some questions and answers about banking and the watch:

How many banks will have apps for the new watch? About a dozen financial institutions have said they will offer apps for the watch, Cit is so far the only major bank that has formally announced it will have an app ready this month. Other more-ambitious ones for the watch

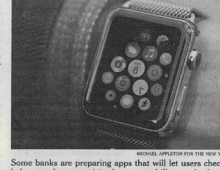
Viewing account balances is, according to banking consultants, one of the most popular banking uses of mobile apps — before making a purchase, for instance, to make sure there is enough money available. With the watch, the thinking goes, consumers will be able to do this even more rapidly. "The ability to quickly access critical information is compelling," said Peter Wanzenmacher, an analyst with Forrester Research.

Robb Gaynor, chief product officer of Malauzi Software in Austin, Tex., said eight of the company's community banking and credit union clients could offer mobile watch apps that it had developed. "The watch is an awesome way of delivering that information" at a glance, he said.

Some banks are preparing apps that will let users check their balance and recent activity, but not pay bills or make deposits.

What are some questions and answers about banking and the watch?

Will I get an app for the new watch? The bank apps are as easy as they offer. About a dozen financial institutions have said they will offer apps for the watch, Cit is so far the only major bank that has formally announced it will have an app ready this month. Other more-ambitious ones for the watch



Some banks are preparing apps that will let users check their balance and recent activity, but not pay bills or make deposits.

Case Study Malauzai

Challenge

Malauzai Software Inc. is a provider of mobile and Internet banking SmartApps for community financial institutions. As a new solution provider, the company lacked both awareness and credibility.

Services

WMA created a comprehensive PR plan that emphasized their strategic goals and objectives. WMA worked closely with Malauzai's CEO and founders to create intriguing messaging to attract new prospects and raise awareness for the company's unique brand. WMA crafted press releases, opinion pieces, bylined articles and award submissions, as well as produced customer success stories. The agency team also assisted Malauzai in developing a social media strategy and forging relationships with members of the media.

Results

Malauzai received huge returns based on their investment with WMA. It helped to **reinforce their brand and acquire significant leads**. It ensured Malauzai executives are the go-to source for reporters covering a range of mobile related topics. Overall, the relationship **helped differentiate the company's unique approach to mobile banking** and positioned the Malauzai team as leading authorities in the industry.



“WMA helped us build messaging that is provocative and intriguing...”

Tom Shen, CEO
Malazai Software, Inc.

Generate Awareness and Leads from Your Website Through Compelling Content

The way financial institutions evaluate products and services has changed. Buyers research products and services long before engaging providers, and most of that research is conducted online. Providing compelling content about your company's offerings is critical to **attract prospective buyers.**

Our content marketing programs **create compelling content** to attract prospects to your company's website through an integrated process that leverages SEO, white papers, blogging, landing pages and social media.

Content Marketing

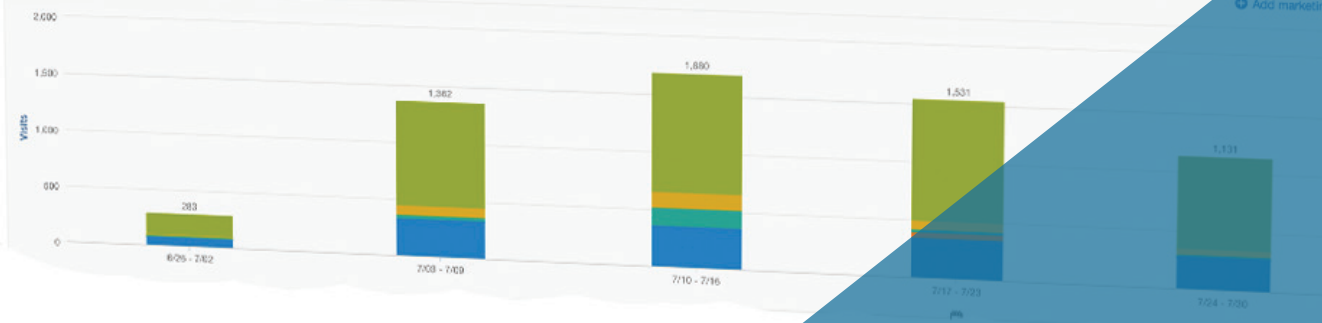
Analytics is a powerful tool that can help you analyze where your web traffic is coming from.

Implementing a content marketing program requires an advanced marketing automation platform.

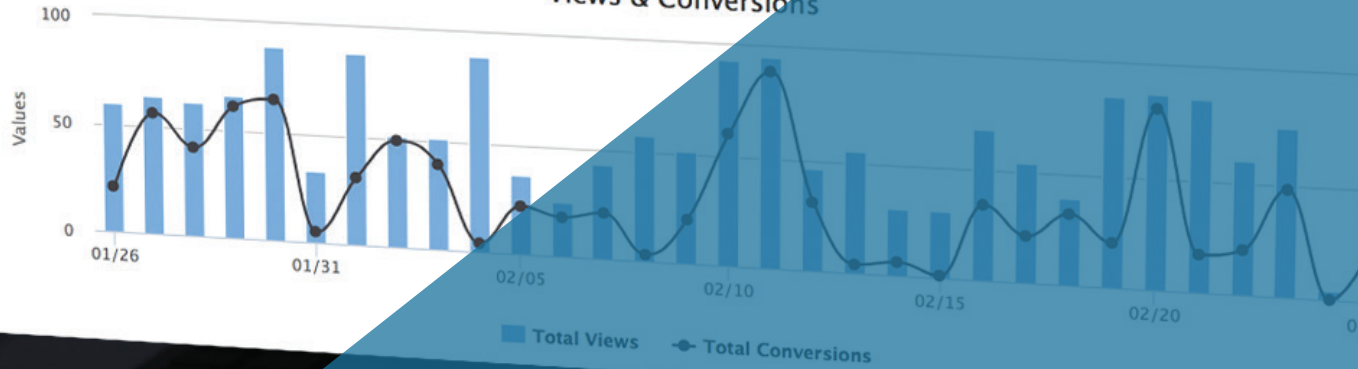
With the simple addition of a tracking application to your website and blog, you can see where potential clients are discovering your information. William Mills Agency is a **Hubspot** gold certified agency partner. With HubSpot, we can implement all of the supporting marketing tactics in a single platform, monitor performance and measure ROI.

This month to date All domains Select report...

Standard Cumulative Visits Show offline sources Show visits-to-contacts rate



Views & Conversions



HubSpot
CERTIFIED PARTNER

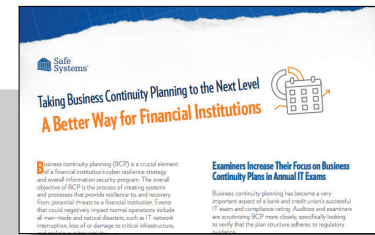


Content Marketing

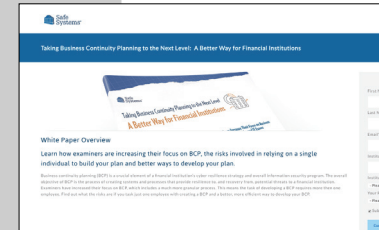
The most important thing to remember is that proper analytics result in more leads which **generate new business.**

With William Mills Agency, you get financial industry knowledge, content strategy and planning, compelling content and impeccable implementation resulting in increased traffic, leads and conversion rates. We help you **extend the impact of your public relations programs** to broaden awareness, generate leads and convert them into customers via your online channels.

White Paper



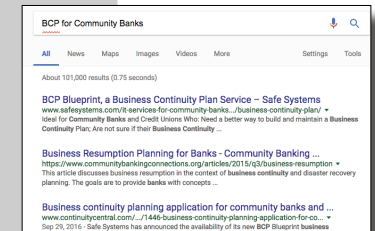
Website



Blog



Google Ranking



Leads



Case Study Safe Systems

Challenge

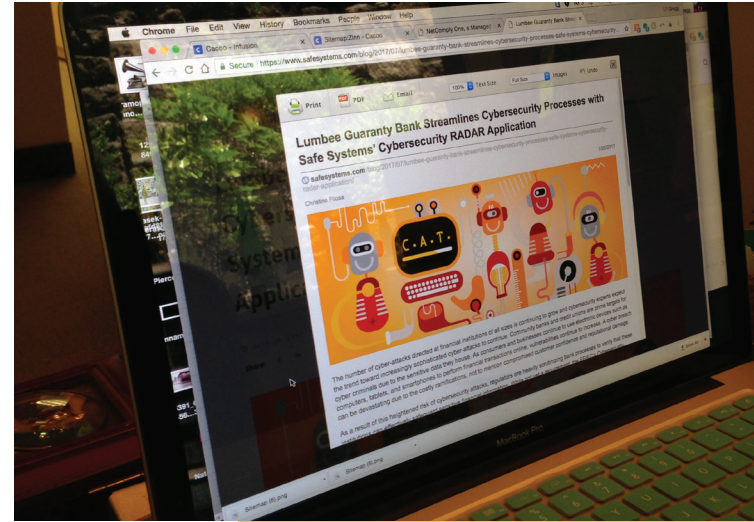
Safe Systems, a provider of compliance-centric IT services for community banks, was founded in 1993 to ensure financial institutions are kept up to date on current technologies, IT security risks, regulatory changes and FFIEC guidelines. The company needed a way to both demonstrate expertise and generate leads for the sales team

Services

Safe Systems enlisted WMA to design and manage a comprehensive content marketing program. WMA collaborated with Safe Systems' team on search engine optimization (SEO) strategies, created blogs and white papers and deployed and managed the marketing automation software, HubSpot.

Results

Safe Systems has seen a significant increase in both its website visitors and leads as a result of its content marketing program, progressing from an average of 4,276 monthly website visits and 31 leads per month, to an average of **7,927 monthly website visits and 181 leads per month (an 85% and 483% increase respectively)**. The content marketing program has yielded impressive SEO results to support Safe Systems' flagship product. This resulted in over **1,100 marketing qualified leads delivered to their sales team and nearly \$2 million** in revenue for Safe Systems



“...to be able to measure the activities we were measuring, we had reached the ‘holy grail’ of marketing.”

Christine Filosa, CMO
Safe Systems

Get Noticed for All the Right Reasons

Great advertising and design tells your marketing story with the right feel to the right target market. Like wearing the right clothes for the occasion, never underestimate the power of graphic design. It helps position you in the marketplace. It informs and inspires your audience. It starts a conversation with your marketing prospects.

Creative Services

Services

- Advertising Campaigns
- Websites
- Direct Mail
- TV and Video Services
- Brochures
- Corporate Identity
- Logo and Tagline Development
- Digital Ads
- Trade Show Displays
- Marketing Plan
- Messaging Framework

... your customers?
... and
... manage your most

HERE ARE NOT MANY THINGS IN THIS WORLD YOU CAN COUNT ON

For more than 40 years, Cenlar partners
have counted on us for:

- Better default management solutions
- Improved management of regulatory compliance
- Reduced portfolio risk
- Increased flexibility to achieve your strategic objectives
- Superior customer service

Our loan servicing is as dependable as
the sun setting in the west.



*The Name You Can Count On
in Loan Servicing.*



**... they continue to
adapt and improve in
their support of our
business.”**

-Tim Klein,
Former VP of PR,
Equifax

... or call 1-888-SUBSERVE (782-7378) to
... on Cenlar FSB to manage your loan



William Mills was vital in creating new branding that has solidified us as the venture fund with a unique focus on the fintech world.”

-Sean Banks,
Partner, TTV Capital



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IL



BRANDING

A great brand starts with a great mark. It is how the world will see and remember your company. It is distinctive, descriptive and memorable. In today's instant gratification society, a strong identity that communicates effectively across all mediums is essential.



Order Flood Determination

Markets We Serve ▾ Insurance Services ▾ Client Relationship Managers About IL Group ▾ Resources ▾ Contact Us

Have you been burned
by lack of compliance support?



Intelligent Portfolio Protection. Superior Insurance Services.

MacBook Pro





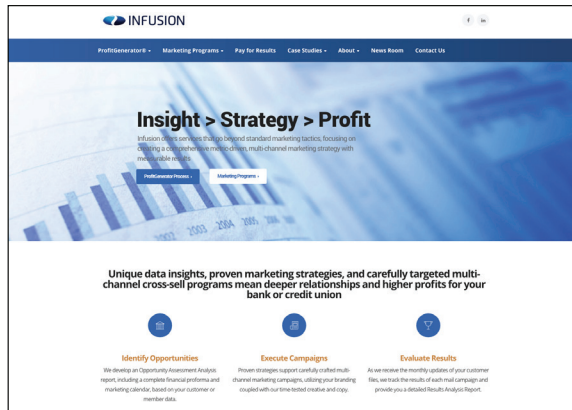
IL Group E-mail Invite



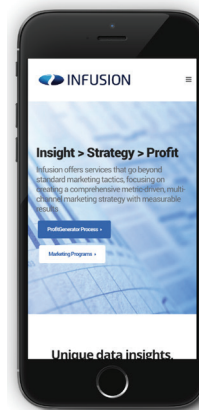
IL Group E-mail Campaign



Gateway Website



Infusion Website



Infusion Mobile



Cenlar Website

DIGITAL

In today market, your corporate website serves as your primary branding and marketing resource and as a powerful business asset . It plays a key role in establishing a strong digital presence for your organization, and William Mills Agency is experienced in helping design and implement websites that create SEO lift, support targeted email campaigns and power social media initiatives that help differentiate your company from your competitors.

Why Should You Outsource Loan Servicing?
Servicing a loan is not what it used to be. Complex loan modification programs, rising numbers of defaults and increasing government regulations translate to increased risk, costs and demands for new, specialized processes. How does an organization balance its staff to meet highly fluctuating volumes? More and more companies are turning to payers like Cenlar PSB, to help manage the risks and achieve one or more objectives:

The Name You Can Count On in Loan Servicing



CENLAR
CENTRAL LOAN ADMINISTRATION & REPORTING
425 Phillips Boulevard
Ewing, NJ 08618

ar.com
Action Employer. M/F/D/V

CENLAR
CENTRAL LOAN ADMINISTRATION & REPORTING
425 Phillips Boulevard, Ewing, NJ 08618
SERVE (782-7578)
servicing@cenlar.com
www.cenlar.com

empower your career

Our most assets are our people, and we value our most motivated employees for our values emphasize teamwork, customer service and a healthy work-life. We empower our employees to apply these values on a daily basis to establish successful careers at Cenlar.

CENLAR
CENTRAL LOAN ADMINISTRATION & REPORTING
www.cenlar.com/careers

We strive to deliver impeccable loan servicing that are unrivaled in the industry.

Solutions

YOUR LOAN PORTFOLIO JUST TOOK ON WATER

TIME TO THINK OUTSIDE THE LOCKBOX

In default, a property's status can quickly change from the safety of a payment stream to becoming the lender's asset. This makes collateral protection essential and attention critical. Doing too little too late can seriously affect the value of the property.

Integrated Mortgage Solutions (IMS) provides a full range of collateral inspections, repair and preservation, hazard claims recovery, auction preparation and loss mitigation. And IMS delivers these services in a seamless way that smoothly integrates into a client's operation and meets individual business needs – not one size fits most. Our customers include traditional mortgage servicers, auction companies, realtors and asset management companies with nationwide, regional and state portfolios of single family, multi-family and commercial properties.

IMS "thinks outside the lockbox" by delivering innovative technology services and custom solutions to meet our clients' ever-changing needs and requirements. If you are looking for a business partner that goes beyond the expected to help keep your head above water, look to Integrated Mortgage Solutions.

IMS
Integrated Mortgage Solutions

16225 Park Ten Place, Suite 105 • Houston, TX 77084 • 888.442.2686 • www.imstoday.com

In the world of record number of defaults, complex loan structures, regulatory and changing government regulations, who can you count on to ensure your success?

THERE ARE NOT MANY THINGS IN THIS WORLD YOU CAN COUNT ON

For more than 40 years, CENLAR partners have provided you with:

- Better default management solutions
- Simplified management of regulatory compliance
- Reduced portfolio risk
- Increased flexibility to achieve your strategic objectives
- Superior customer service

Our loan servicing is as dependable as the sun setting on the west.

CENLAR
The Name You Can Count On in Loan Servicing

Visit us at www.cenlar.com or call 1-888-688-8874 (TTS, 7233) to learn how you can count on CENLAR to manage your loan portfolio.

Now that the new CFPB servicing standards are in effect, is your company ready for the challenges that lie ahead? Have you made all of the procedural changes, revisions to systems, and training of personnel required to ensure your organization fully complies with these regulations?

THERE ARE NOT MANY THINGS IN THIS WORLD YOU CAN COUNT ON

For more than 40 years, CENLAR partners have counted on us for outstanding compliant-ready loan servicing solutions that offer:

- Simplified management of regulatory compliance
- Better default management
- Reduced portfolio risk
- Increased flexibility to achieve your strategic objectives
- Superior customer service

Our loan servicing solutions are as dependable as the time on Big Ben.

CENLAR
The Name You Can Count On in Loan Servicing

IL Group is your outsourced insurance partner

Whether new regulations, time spent on insurance applications are scarce and just growing too fast, if your capacity issues, automate insurance or to increase your production.

Call us today at 866-562-0240 or visit www.ilgroup.com

IL GROUP

Drowning in insurance issues?

Feeling the heat of insurance compliance?

Do you have the right insurance products in place to weather the storm?

Lenticular 3D Postcards

TRADITIONAL

The death of print has been greatly exaggerated. Armed with the knowledge that print isn't going anywhere, we create clean, concise, memorable ads that don't lose sight of the end goal. Whether it's consumer or trade, we ensure your message is seen and read by your audience.