

Q1 & Q2 in 2024 consisted of 5 campaigns throughout the year. Three search campaigns focused on Rewards Checking, Business Banking and Construction Loans, and two video campaigns that focused on Construction Loans and All Loans. At the end of Q1, we completed an ad copy refresh which represents ad copy updates in all search ads and a handful of video ad updates as well.

In Q2, we added an additional video ad type, a bumper ad (6 seconds), to the Construction video campaign. Facebook Ads were also added back into digital efforts starting in Q2, with a total of 3 campaigns throughout this timeframe. These consisted of a Jobs campaign, and a Business Banking and a Teen Link Debit Card campaign.

Q3 we started utilizing Performance Max campaigns and created two new PMAX campaigns in addition to the above that focused on RV Loans and Auto Loans. Facebook Ads also continued throughout Q3 with Business Banking and a Teen Link Debit Card.

In Q4 the Auto Loans campaign continued until we paused it and enabled the PMAX Business Equipment Loan campaign, in addition to the campaigns from Q1 & Q2. The Facebook Ads campaigns also continued with the addition of a CD Special campaign.

## Google Ads

Conversions

653.22

Cost / conv.

\$24.31

Clicks

14,662

Impressions

503,988

CTR

2.91%

### Top Performing Ads

\*Some ad previews shown here do not include all assets since responsive search ads include 15 headlines and 4 descriptions

**Campaign:** Rewards Checking  
**Ad Group:** Rewards Checking

**Campaign:** Construction Loans  
**Ad Group:** Construction Loans

**Campaign:** Business Banking  
**Ad Group:** Business Lending

Most-shown search ads

Most-shown search ads

Most-shown search ads

● Rewards Checking > ● Rewards Checking

● Construction Loans > ● Construction Loans

● Business Banking > ● Business Lending

Personal Checking Account | Farmers & Merchants Bank | Online Bank Account

Ad fmb4banking.com/personal/banking

Checking Accounts Come With A Free Visa Debit Card, Mobile Banking, Saving Options & More! We Offer A Variety of Account Options So Your Banking Can Be Convenient, Safe, & Secure.

- Charges & Fees
- Debit Cards
- Current Rates
- Personal Savings

Home Construction Loans | Farmers and Merchants Bank | Take 12 Months to Build

Ad fmb4banking.com/construction/loans

Interest Only During Construction Period. Competitive Rates and Quick Approval. We Offer Several Different Options That Will Take the Stress Out of Building Your Home.

- Loans Available
- Home Loans
- Business Loans
- Personal Checking

We Support Small Businesses | Apply For a Business Loan | Farmers and Merchants Bank

Ad www.fmb4banking.com/business/loans

Fund Your Business with SBA Loans, Equipment Loans, Construction Loans, & Lines of Credit. FMB Offers A Variety of Loans to Meet the Needs of Your Business. Contact Us to Apply Now!

Ad	Status	Impressions	Clicks	CTR
● Enabled	Eligible	60,618	4,782	7.89%

All search ads All assets

< 1 / 7 >

Ad	Status	Impressions	Clicks	CTR
● Enabled	Eligible	36,634	3,724	10.17%

All search ads All assets

< 2 / 7 >

Ad	Status	Impressions	Clicks	CTR
● Enabled	Eligible	24,355	941	3.86%

All search ads All assets

< 3 / 7 >



# 2024 Yearly Digital Review - Google Ads

Jan 1, 2024 - Dec 31, 2024

## Performance Breakdown By Campaign

### Industry Benchmarks

Search CTR: 2.91%

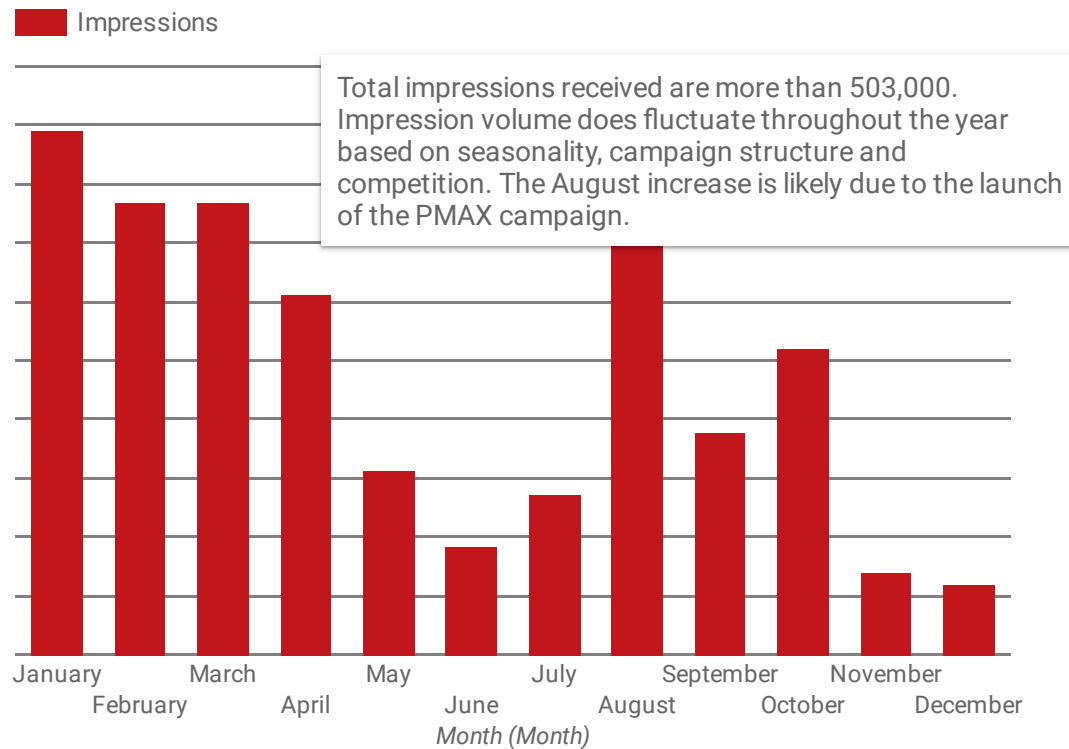
Search CPC: \$3.44

Search CVR: 5.10%

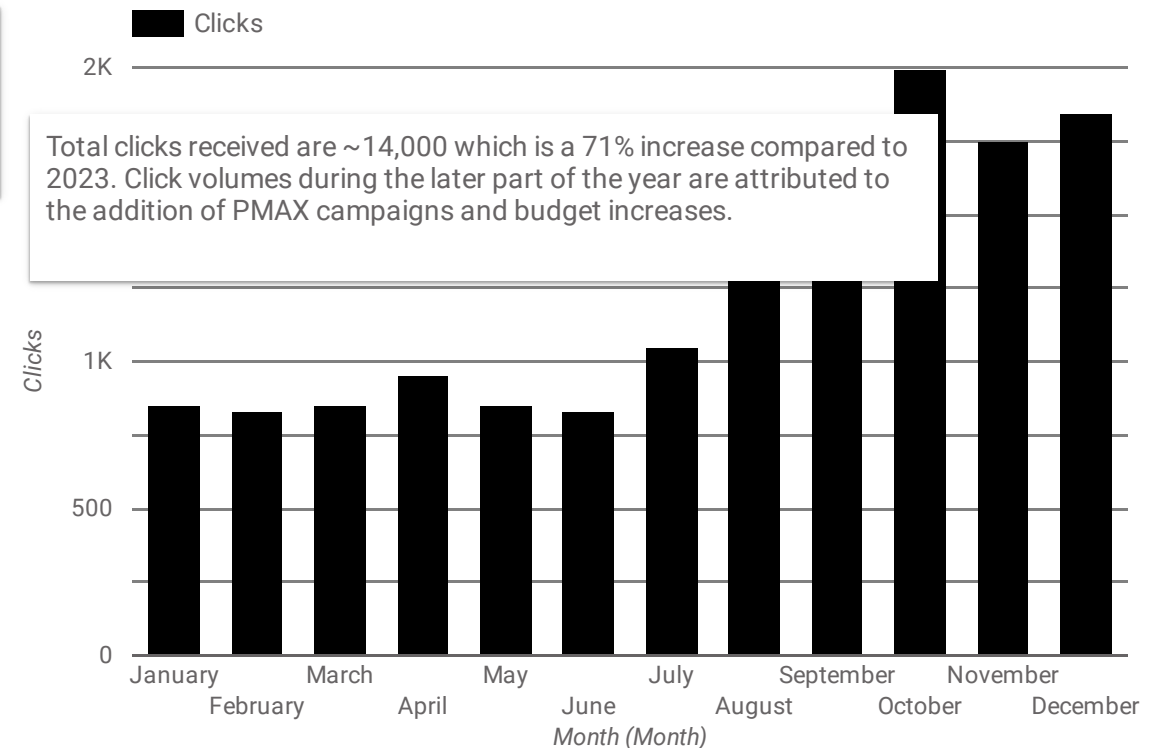
Video Benchmarks are not broadly published due to wide variety of context behind video ads.

Campaign	Clicks	Impressions	Video views	CTR	Avg. CPC	Cost	Conversions	Conv. rate
Rewards Checking	4,782	60,618	0	7.89%	\$0.76	\$3,636.83	126.97	2.66%
Construction Loans	3,724	36,634	0	10.17%	\$0.97	\$3,599.84	57	1.53%
Business Banking	3,396	73,914	0	4.59%	\$1.04	\$3,537.97	67	1.97%
PMAX - Auto Loans	1,614	10,397	2	15.52%	\$0.48	\$772.03	271.02	16.74%
PMAX - Business Equipment Loa...	516	3,781	0	13.65%	\$0.45	\$230.08	127.23	24.66%
PMAX - RV Loans	349	12,916	1	2.70%	\$1.27	\$443.84	4	0.89%
Video Ad - All Loans	149	217,949	109,759	0.07%	\$12.27	\$1,828.77	0	0%
Video Ad - Construction Loan	132	87,779	58,839	0.15%	\$13.86	\$1,829.49	0	0%
<b>Grand total</b>	<b>14,662</b>	<b>503,988</b>	<b>168,601</b>	<b>2.91%</b>	<b>\$1.08</b>	<b>\$15,878.85</b>	<b>653.22</b>	<b>0.32%</b>

## Account Impressions By Month



## Account Clicks By Month

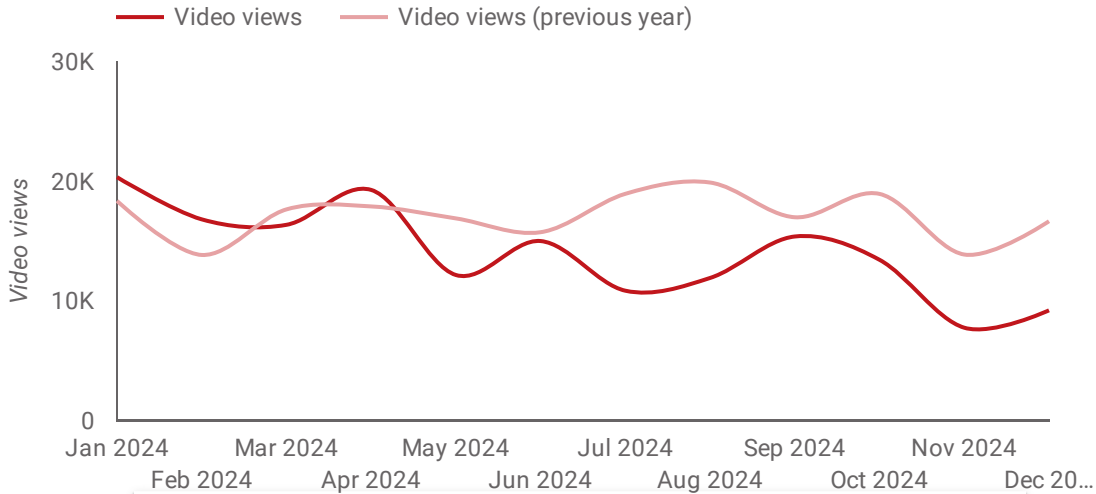




# 2024 Yearly Digital Review - Google Ads

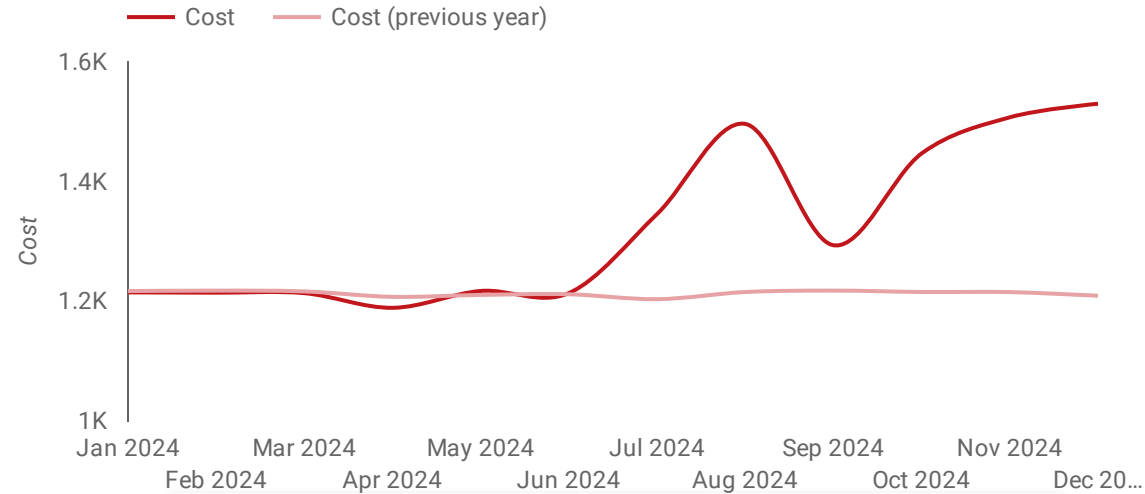
Jan 1, 2024 - Dec 31, 2024

## Video Views by Month



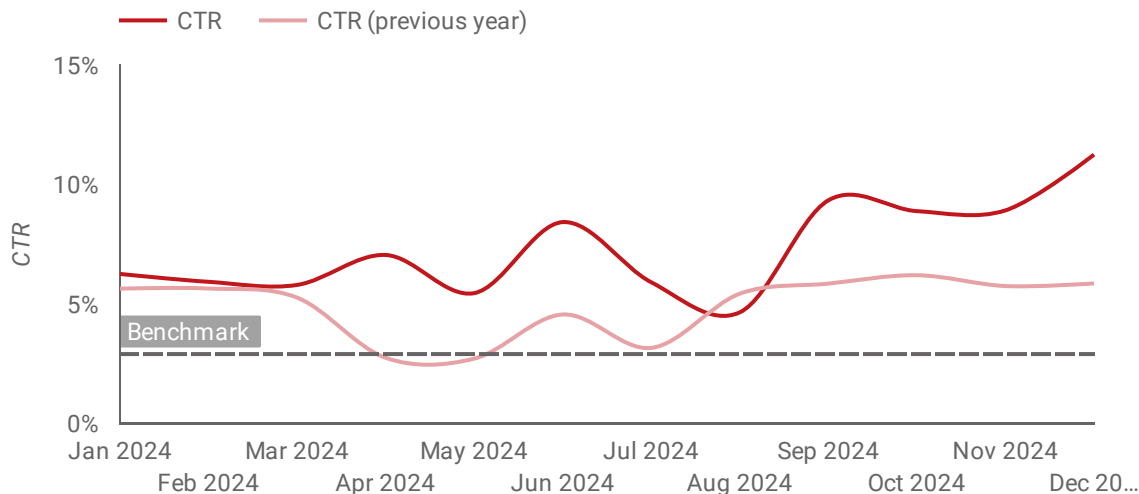
Yearly video views resulted in a total of more than 168,000 views. These videos could benefit from a refreshed creative.

## Media Spend by Month



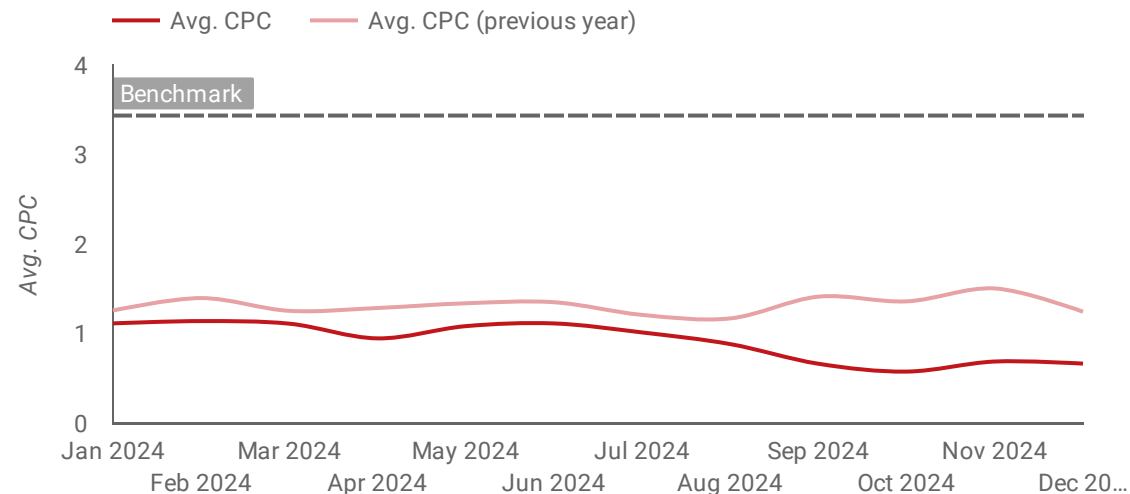
Q3 had the first budget change within Google Ads in a while, although it represents roughly a \$10/day increase due to the PMAX campaign strategy that starts and stops throughout the remainder of the year.

## Click-Through-Rate by Month



This graph represents CTR from search campaigns only, and shows a positive comparison to the industry benchmark CTR of 2.91% throughout the year with the average CTR being 140% higher than the benchmark.

## Cost-Per-Click by Month



This graph represents CPC's from search campaigns only, with an industry benchmark of \$3.44. FMB is paying a much lower CPC than the industry which is fantastic. With a lower CPC, higher volumes of traffic are able to be driven to the website therefore maximizing the media spend investment. It's also great to see there weren't any major spikes in CPC, which allowed us to stay consistent with click volume.

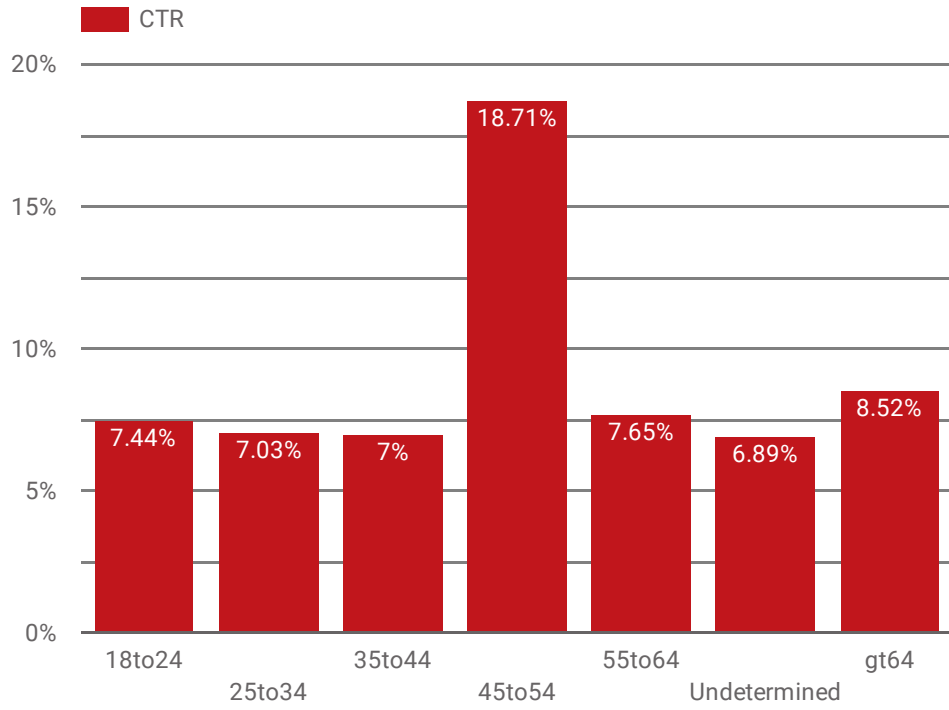


# 2024 Yearly Digital Review - Google Ads

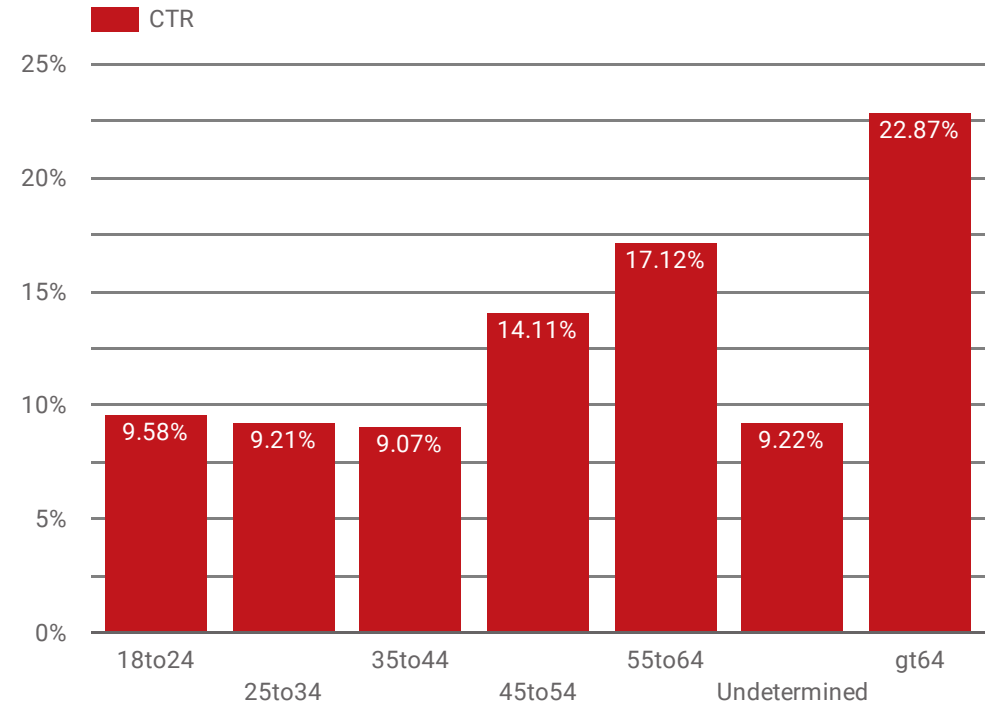
Jan 1, 2024 - Dec 31, 2024

## Click-Through-Rates by Age & Campaign/Ad Group

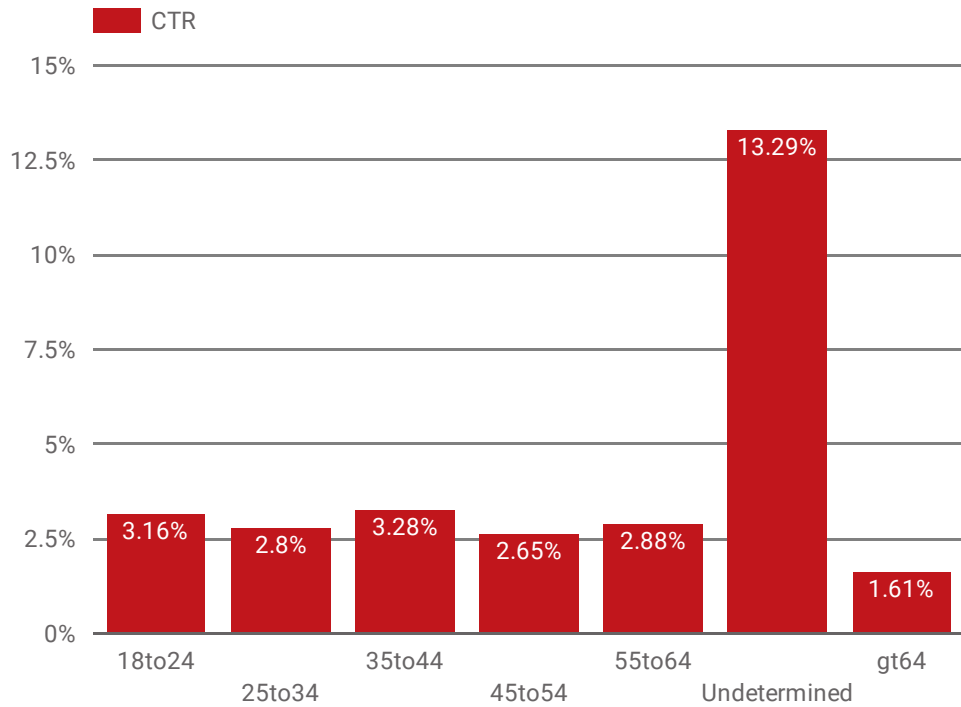
### Rewards Checking



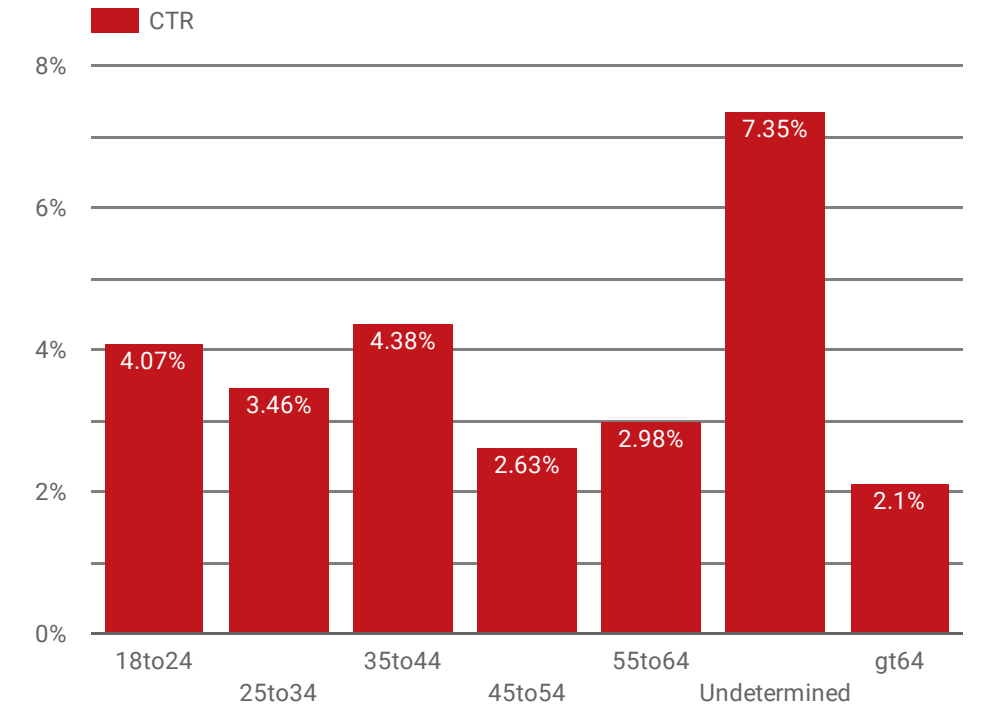
### Construction Loans



### Business Lending



### Business Checking



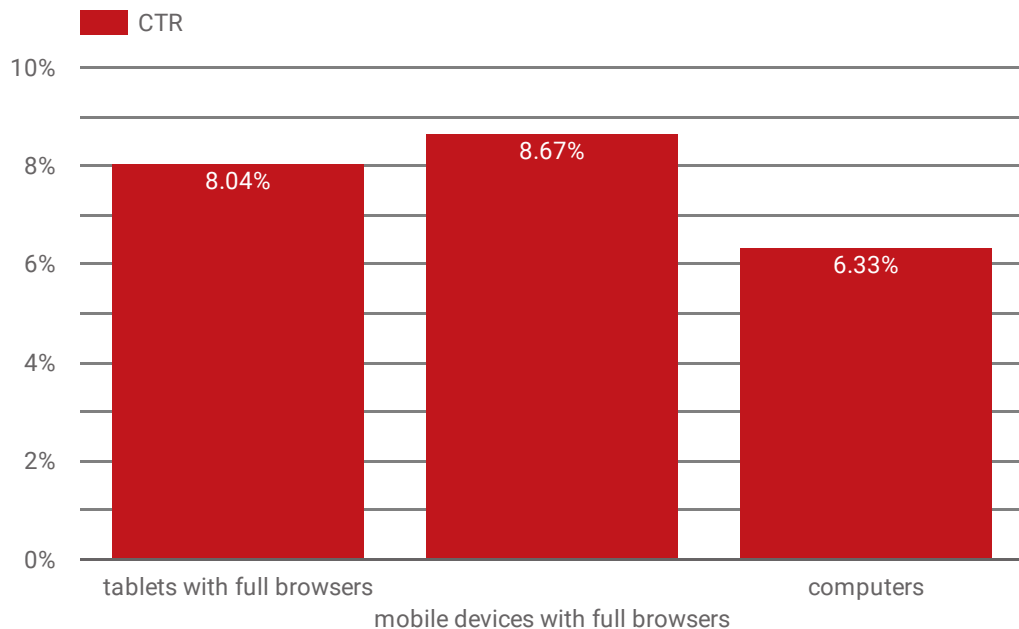


# 2024 Yearly Digital Review - Google Ads

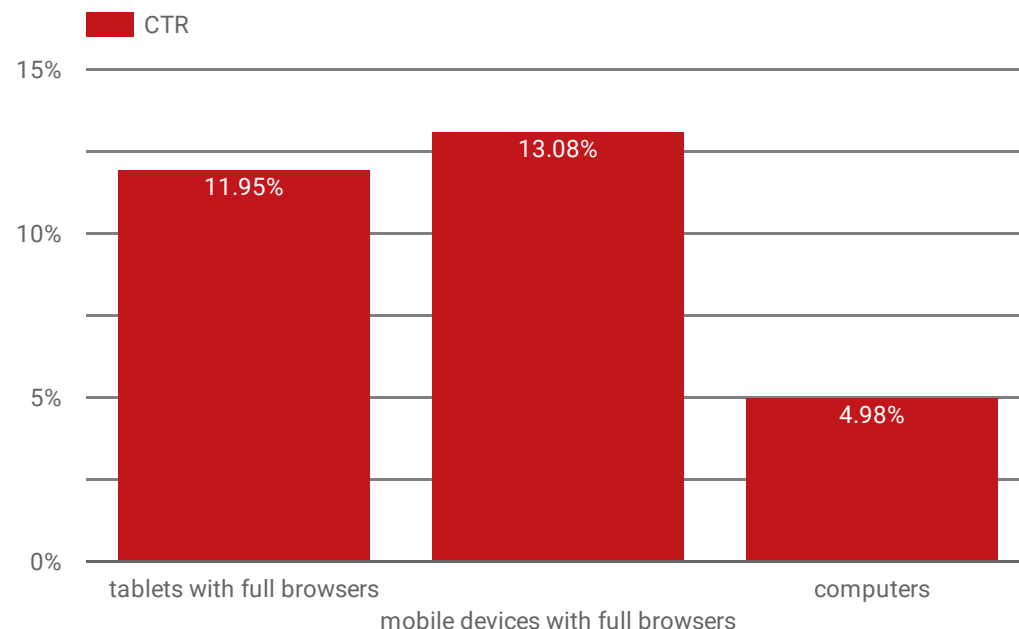
Jan 1, 2024 - Dec 31, 2024

## Click-Through-Rate by Device

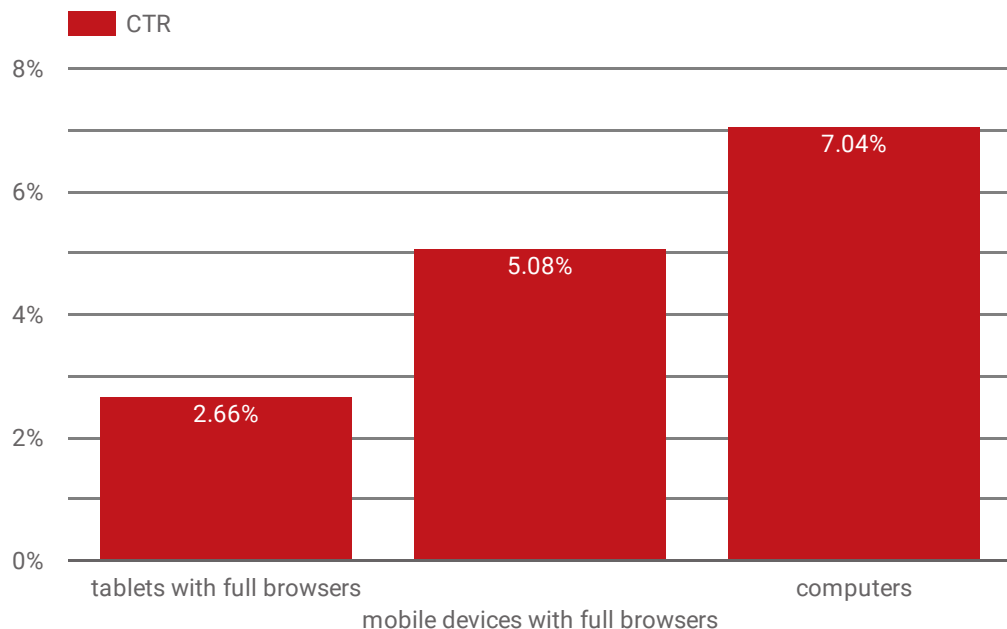
### Rewards Checking



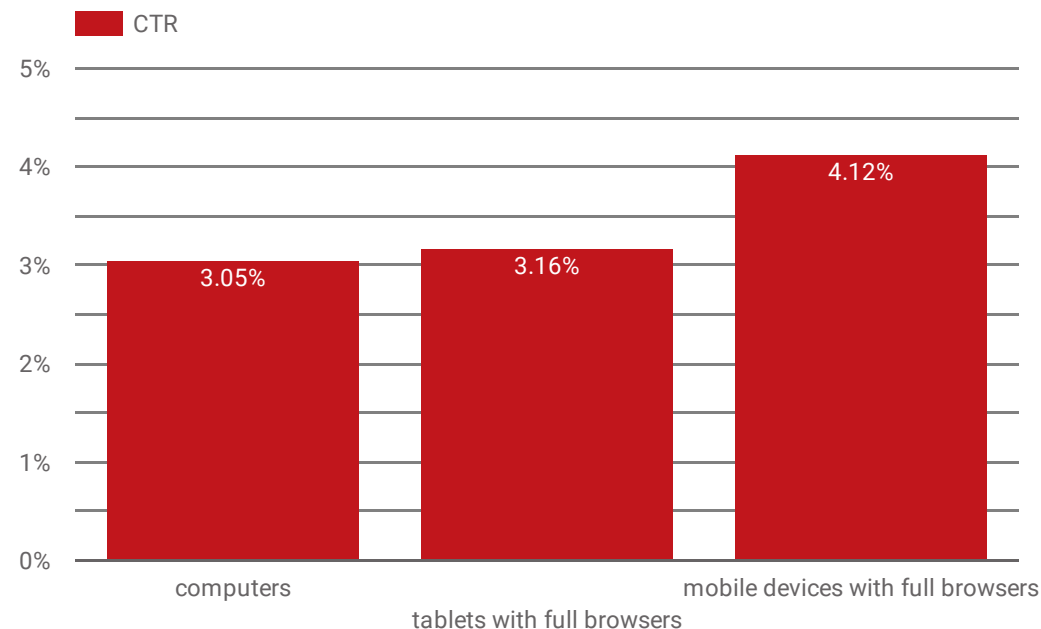
### Construction Loans



### Business Lending



### Business Checking





## Performance by Geography

	City	Clicks
1.	Frontenac	1,598
2.	Sullivan	1,483
3.	Byrnes Mill	1,351
4.	Saint Clair	995
5.	Eureka	894
6.	Ellisville	774
7.	Washington	770
8.	Manchester	713
9.	St. Louis	699
10.	Wildwood	616
11.	Fenton	596
12.	Town and Country	515
13.	Clarkson Valley	459
14.	Florissant	187
15.	House Springs	175
16.	Webster Groves	154
17.	Creve Coeur	147
18.	Sappington	140
19.	Berkeley	137
20.	Black Jack	119
21.	Jennings	112
22.	Affton	101
23.	Ballwin	79
24.	Normandy Township	65
25.	Hazelwood	60

### Google Ads Recommendations

1. Continue with the new usage of Performance Max campaigns for seasonal advertisements, for example the RV Loans campaign and the Auto Loans campaign.
2. Consider a bid strategy adjustment based on future campaign strategy, performance and conversion tracking updates.
3. Consider utilizing video ads for focus products/services to expand beyond the construction video and the all loans video.
4. Consider updating the current video assets for construction loans and all loans video campaigns.



# 2024 Yearly Digital Review - Facebook Ads

Jan 1, 2024 - Dec 31, 2024

CPC (link) <b>\$0.55</b>	Link clicks <b>8,632</b>	Impressions <b>1,991,662</b>	Reach <b>168,316</b>	Frequency <b>11.83</b>
<b>CPC:</b> Average price paid per ad clicked; "cost-per-click".	<b>Clicks:</b> The number of items a user clicked an ad.	<b>Impressions:</b> Number of times an ad was served.	<b>Reach:</b> Number of people who saw an ad.	<b>Frequency:</b> Average number of times a user sees an ad.

Campaign name ▲	Impressions	Reach	Clicks	CTR	Avg. CPC	Amount spent
Business Banking	850,698	79,035	2,731	0.32%	\$0.49	\$1,336.99
CD Specials	148,515	37,004	1,109	0.75%	\$0.55	\$605.13
Jobs Campaign	136,552	46,282	774	0.57%	\$0.65	\$505.68
Teen Link Debit Card	855,897	67,751	4,018	0.47%	\$0.57	\$2,303.59
<b>Grand total</b>	<b>1,991,662</b>	<b>168,316</b>	<b>8,632</b>	<b>0.43%</b>	<b>\$0.55</b>	<b>\$4,751.39</b>

## Benchmarks

**0.56%**

**\$3.77**

Q2, Q3 and Q4 consisted of 4 campaigns. The CTR is slightly under the industry average, but our CPC's are significantly lower than the industry average meaning we are creating lots of efficiencies with the media spend, in addition to a significantly high volume of impressions that are helping increase brand awareness. The Frequency Rate is also a very strong metric, as it is creating strong ad and messaging recognition among users with serving roughly 12 ads per user.

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fmb4banking.com  
**Winter CD Specials at FMB**  
Farmers & Merchants Bank [Learn more](#)

11 5 shares

Like Comment Share





# 2024 Yearly Review - Email

**Avg. Open Rate:**  
28.69%  
Benchmark: 24.80%

**Avg. CTR:**  
1.06%  
Benchmark: 2.70%  
Newsletters are most clicked

**Avg. Unsub. Rate:**  
0.10%  
Benchmark: 0.20%

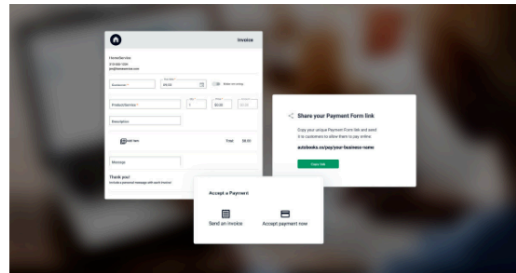
**Soft Bounces:**  
0.87%  
Email was rejected because of a temporary condition, such as a server being down or a full inbox



## Digital invoicing and payment acceptance — inside your online and mobile banking.

If you need an easy way to accept payments, you need Autobooks.

Farmers & Merchants Bank now offers Autobooks, an easy-to-use solution that includes everything you need to stay on top of your business — digital invoicing and payment acceptance, plus accounting and reporting. Access it inside your FMB online and mobile banking now and try it for yourself.



### With Autobooks, you'll be able to:

- Let people easily pay you online with a credit card, debit card, or through ACH
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- Share your secure payment link on any text message, social media profile, or web page
- Receive customer payments directly inside business checking without having to transfer funds from a third-party app
- View all your transactions and payments inside one place — always know who's paid and who's due

### Want to see how Autobooks works?

Click below to visit Autobooks on our website to send yourself a test invoice!

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SEPTEMBER 2024

## What's happening at FMB

### IN THIS ISSUE:

[St. Clair Shredding & Recycling Event](#) | [Auto Loans](#) | [Hawaii Cruise](#) | [Trunk or Treat](#)

### DATE CHANGE for St. Clair Shredding & Recycling Event

Weather forecasts have forced us to re-schedule this event to Sept. 20, 2024 from 9 am to noon

[SEE DETAILS »](#)



### Auto Loans with FMB

Your next adventure starts with an auto loan from FMB.

[LEARN MORE »](#)

### Hawaii Cruise February 2025

7-Nights aboard Norwegian Cruise Line's Pride of America Aloha!

[SEE DETAILS »](#)



### Trunk or Treat at our High Ridge Branch

The 3rd annual Trunk or Treat will be on Oct. 26 from 5 pm to 7:30 pm

[MORE INFO »](#)



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Jan 1, 2024 - Dec 31, 2024



At Farmers & Merchants Bank, we recognize the essential role that effective payment processing plays in your business's success. That's why we've partnered with TransFund for over a decade, leveraging their 30 years of expertise to offer specialized Merchant Services tailored to your unique business needs.

[CONTACT US TO GET STARTED TODAY »](#)

### Customized Solutions for Every Business

TransFund Merchant Services goes beyond standard payment processing. Whether your customers are in-store or online, they offer an array of solutions to ensure you can accept various payment types including Visa, MasterCard, Discover, American Express, PIN Debit Cards, and Electronic Benefit Cards (EBT). Their comprehensive suite includes in-person point-of-sale (POS) systems, virtual terminals, payment gateway integrations, and e-commerce solutions. Not to mention, they support modern payment options like Apple Pay, NFC, Google Pay, Samsung Pay, and EMV chip technology.

### What Sets TransFund Apart?

Committed to providing you with tools and a partnership that enhances your payment processing efficiency and customer experience. With TransFund, you benefit from:

- Immediate product and service sales, with funds available via direct deposit within 24-48 hours.
- Reduced receivables timeline, turning the typical 30-60-90 day wait into instant revenue.
- Access to free help desk support and optional around-the-clock technical assistance.
- Transparent and fair pricing with no long-term contracts, ensuring you get the full gross amount for your transactions.
- An option for a free pricing comparison: provide three statements from your current provider, or estimates of average ticket and volume, for a comprehensive, no-obligation proposal.

### Take the Next Step

Don't let high processing fees undermine your profits. Explore how FMB and TransFund can empower your business with efficient, reliable, and cost-effective payment solutions.

[CALL US TODAY »](#)

[FIND YOUR LOCAL BRANCH »](#)

At FMB, your business's success is our priority. *Let's grow together!*



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# 2024 Review - Direct Mail

Jan 1, 2024 - Dec 31, 2024

## Rewards Checking Postcard

Dropped in March 2024. Sent to 528 loan customers and 430 CD customers.

To Loan Customers - Front Panel

**FMB**

The *Local* choice for over **100 YEARS**

YOU'RE USING US AS YOUR LENDER, **WE WANT TO BE YOUR BANK!**

Get the **experience & stability** you deserve from a bank that's part of *your* community.

Member FDIC

To Certificate of Deposit Customers

**FMB**

The *Local* choice for over **100 YEARS**

Did you know? We offer **Personal, Business, and Agricultural Loans!**

Get the **experience & stability** you deserve from a bank that's part of *your* community.

Member FDIC

Back Panel

**FMB** Farmers & Merchants Bank  
P.O. Box 635  
Saint Clair, MO 63077

**YOUR REWARDS CHECKING PACKAGE BENEFITS**

- Free Visa® Debit Card
- MoneyPass Network
- Access to 42,000 Free ATMs Nationwide!
- Free Online Banking
- Free Mobile Banking App
- Free Mobile Deposit
- Overdraft Privilege

plus premium interest up to **5.00% APY\***

\*Restrictions apply. All criteria must be held posted by the last business day of the month statement cycle. Balances up to \$85,000.00 that meet the qualifying criteria earn 5.00% APY, balances \$15,000.00 and over that qualify earn 10% APY. Non-qualifying accounts earn .05% APY on balances up to \$250,000.00 and over earn 10% APY. Annual Percentage Yield to accounts as of 10/16/2023. Interest is compounded monthly and calculated on average daily balance. Rates may change without notice.

Scan the QR code with your smart phone or visit [FMB4banking.com](http://FMB4banking.com) to learn more!

PRINTED U.S. POSTAGE FMB ST. LOUIS, MO PERMIT NO. 495

SCH 5-DIGIT 62002  
JOEL BUESTETON  
20 POND WAY  
ALTON, IL 62002-3203

## Food Drive Postcard

Dropped in October 2024. Sent to 881 business customers.

**COMMUNITY FOOD DRIVE**

100% of donations collected will purchase food for the Agape House Food Pantry!

Simply hold your smartphone camera up to this code and tap "Autobooks" to make a quick, secure donation.

Member FDIC

Thank you to our co-sponsors, Amanda Sikes and Save-A-Lot!

**FMB** Farmers & Merchants Bank  
P.O. Box 635  
Saint Clair, MO 63077

**THREE WAYS TO DONATE**

- 1 Choose a sponsorship level:**
  - Gold - \$1200
  - Silver - \$600
  - Bronze - \$300

Donor Name: \_\_\_\_\_
- 2 Make a secure donation right now using the QR code on the front!**
- 3 I want to send a check in the amount of \$ \_\_\_\_\_.**  
Checks Payable to: Farmers & Merchants Bank  
Mail to: FMB, Attention Food Drive,  
959 North Commercial Ave, St. Clair MO 63077

Sponsors will be announced on our Facebook page and in the Missouriian at the end of the campaign.

Please note: If you need a tax receipt for your donation please donate directly to the Agape House. If you are donating food items, please donate directly to the Agape House.

PRINTED U.S. POSTAGE FMB ST. LOUIS, MO PERMIT NO. 495

SCH 5-DIGIT 62002  
JOEL BUESTETON  
20 POND WAY  
ALTON, IL 62002-3203