

# .BANK Success Story: First State Bank

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FIRST STATE | BANK



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**DARLA KAUFFMAN,  
ASSISTANT  
VICE PRESIDENT OF  
ELECTRONIC SERVICES**

Originally chartered in 1910, First State Bank is headquartered in Middlebury, Indiana and is a locally owned, independent community bank providing consumer, agricultural, wealth management and business and commercial financial services. The bank’s seven locations and 120 employees in northern Indiana are actively engaged with their communities through programs such as the School Spirit Debit Card that provides donations to local schools for student activities based on debit card use. The bank currently manages over \$510M in assets and is an active member of the Independent Community Bankers of America (ICBA) and the Indiana Bankers Association (IBA).

## WHY .BANK?

Darla Kauffman, Assistant Vice President of Electronic Services, said she first learned about .BANK during an IBA Marketing Directors Forum. After discussions with the bank’s marketing committee, it was agreed to “wait and see” what the industry did with .BANK before taking steps to acquire a domain name.

It was a change in leadership at First State Bank that paved the way for acquiring BFIRST.BANK and the decision to use it. New President & CEO D. Joe Caffee had a vision that .BANK would show and reinforce with customers the bank’s commitment to their security and protecting the information entrusted to the bank. Kauffman shared that Caffee wanted to “be first” in using .BANK, which translates nicely to the bank’s “B” branding including “B Smart,” “B Respectful” and “B Everywhere.”

Since bank leadership had already made the decision to rebrand the institution, including launching a new website, doing so with its .BANK domain made perfect sense. While Caffee appreciated the security benefits of the new domain, he also saw it as an opportunity to give the bank a marketing edge with prospective customers.



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## MIGRATION

The primary implementation team consisted of four people: D. Joe Caffee, President & CEO, Sam Hoover, Executive Vice President, Randy Miller, IT & Operations and Kauffman. The team from the bank's marketing consultant, Watson Creative, was also integral to the migration effort.

The project included an entirely new website to support their branding updates as well as the conversion to the BFIRST.BANK domain name for their online identity and email addresses. The work would be done simultaneously to build a strong and unified brand. "For a bank of this size, that is a huge undertaking," Kauffman noted. "We wanted to show our customers that with .BANK we are investing in an online environment to provide them the security they want and need from First State Bank" she continued.

The team used the "[fTLD Guide to Leveraging .BANK](#)" for technical guidance on areas such as DNSSEC and DMARC implementation as well as marketing suggestions. Kauffman said the team also reviewed the [.BANK Success Stories](#) to identify and address issues other banks had encountered in their transition to .BANK.

The bank secured the BFIRST.BANK domain name through EnCirca and uses their DNS Services. Watson Creative, besides working with them on the rebranding and the website development, also hosts the bank's website. Jack Henry supports their online banking and other core services. Working closely with these vendors the bank's staff completed the conversion to .BANK in March 2017. They are gradually transitioning all services to the BFIRST.BANK domain and will be deactivating the old FSBMIDDLEBURY.COM website by the end of 2017.

Although there were some concerns among their peers about the effort that would be needed for a .BANK migration, First State Bank encountered few issues. The overall project was a significant effort, but the .BANK conversion "was the easiest thing of all," Kauffman said.

## TECHNICAL CONSIDERATIONS

During the conversion, EnCirca worked closely with Watson Creative on integrating the implementation of the security requirements into the website development project so that any problems could be addressed quickly. Once the beta website became available a variety of devices were tested by an expanded team to ascertain if there were any issues connecting to the new website; no problems were encountered and none have occurred since the website was activated. Once any issues with the new website have been addressed, visitors will be redirected automatically to the BFIRST.BANK site from the existing FSBMIDDLEBURY.COM site which, as noted, will be phased out by year's end.

The email conversion has been very smooth. First State Bank runs an internal Exchange Server so once the new domain name was activated, the team switched on the new BFIRST.BANK email addresses. Emails to the old addresses are currently forwarded to new .BANK addresses and will continue to do so to avoid missing messages.

## MARKETING CONSIDERATIONS

Marketing was focused on the new branding effort rather than on the .BANK domain name because the bank wanted the new BFIRST.BANK domain to be a seamless part of the overall brand. Caffee led the way in educating the bank's staff about the rebranding effort and the move to BFIRST.BANK. Each month a training day was held about the changes and the impact on bank employees and customers. Periodic emails also highlighted the importance of rebranding for the bank and its future.

Externally there was a "soft" rollout of the new website and domain with tellers mentioning it directly to customers and commercial customers hearing about it from their account managers. An initial press release was provided to local papers about the rebranding effort including the new .BANK domain name. The promotions used the new BFIRST.BANK domain name and emphasized the related branding found on the website such as "B Smart" and "B Everywhere". Promotions included [local print ads](#), [trolley stop signage](#) and interactive kiosks in branches including the BFIRST.BANK domain name. This organic approach to marketing emphasized the bank's new brand, look and feel and the .BANK domain name was simply part of the message.



## LESSONS LEARNED

Kauffman reiterated that with the new website and rebranding efforts, the conversion to the BFIRST.BANK domain name was the easiest part of the process for the bank and its staff. With all the other work on the rebranding effort including developing an entirely new website and content as well as redesigning the appearance and functionality of the bank's branches, it was great to have one aspect of the process that did not present any surprises.

Using .BANK as a strategic part of the overall rebranding moved the project to a new level that also provides additional security for First State Bank's customers and their banking information. It was indeed an effort to "B First" for their customers. Kauffman feels that sharing the bank's conversion experiences will be helpful to other banks that may still be concerned about the expense or work involved in converting to a .BANK domain. With the help of knowledgeable vendors and information from fTLD, a smooth conversion can be quickly completed – even if you are completing an entire rebranding effort at the same time!

