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LIKE IT OR NOT -
The CEO is the Chief Marketing Officer

In community banking, the difference between marketing that merely exists and marketing that truly transforms a bank's performance often comes down to one person: the CEO. While marketing professionals are charged with creativity, brand-building, advertising, and customer engagement, their effectiveness is ultimately determined by the expectations, support, and strategic vision set by the CEO.

Why Marketing Efforts Fail

Too often, highly effective marketing efforts fail for one of two reasons: the marketing team lacks the knowledge and skill to execute effectively, or the CEO fails to demand—and enable—strategic, integrated, and well-funded marketing. When marketing is seen as a 'nice to have' or an expense to be trimmed in lean times, rather than a strategic investment, the results will always disappoint. CEOs need to expect more from their marketing efforts. Set the bar high, hire accordingly, and support efforts with the correct resources.

Marketing professionals in community banks are frequently not as strategic as they could be. Why? Because the CEO does not require that level of creative thinking and execution. Without the CEO's insistence on bold, strategic, integrated marketing—and without the resources to back it up—even the best marketing professionals will struggle to move the needle.

Expect More: The CEO as Chief Marketing Champion

The most important marketing leader in any community bank is the CEO. When the CEO expects more—demanding that marketing efforts are not only creative but also aligned with the bank's strategic plan and financial goals—the entire organization is elevated. Marketing must be integrated into every area of the bank, from lending and operations to customer care and technology.

Exceptional marketing results require:

Marketing Talent - The marketing team must possess the knowledgebase and expertise required to lead and manage results-driven marketing efforts.

Proper Funding - Consistent investment in marketing is directly correlated with revenue growth and market share.

Strategic Integration - Marketing should not operate in a silo. It must be woven into the bank's culture, operations, and customer experience.

Results-Driven Activities - Marketing must assess what works and supports desired outcomes. Projects and campaigns that do not produce the intended results must be refined or eliminated.

Total CEO Backing - Only with 100% support from the top can marketing professionals take the risks and drive the innovations that set the bank apart.

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Marketing Needs a Seat at the Strategy Table

Marketing should be integrated into the strategic planning process, the budget process, the technology roadmap, the community engagement plan, and even talent acquisition efforts. Yet in many community banks, marketers are invited to the table only after the decisions are made, when it's time to "get the word out." If your bank's leadership team sees your marketing team as secondary to lending, branch management, and operations, you haven't hired the right professionals to lead marketing.

Marketing cannot be an afterthought. It is the vehicle that carries the bank's strategy to the customer—and its impact should be measured by more than impressions and clicks. Marketing should influence deposit growth, loan activity, brand equity, revenue growth, customer retention, and acquisition. That kind of influence starts with executive-level support.

A Powerful Partnership: CEO and Marketing Professional

For marketing to deliver exceptional results, there must be a powerful partnership between the CEO and the marketing professional. This relationship should be built on active collaboration, shared goals, and open communication. The CEO's role is not just to approve budgets but to champion marketing's strategic importance, break down internal silos, and ensure that marketing is seen as an investment in the bank's future.

> "When the marketing department has full buy-in from the C-suite from a strategy and resource perspective, amazing things happen."
>
> — Lincoln McKinnon, Texas First Bank

Comprehensive Marketing Supports Strategic Goals

Exceptional marketing supports more than brand awareness—it drives performance. A strategic marketing function should align with the bank's vision, revenue goals, service standards, customer experience expectations, and community presence. It should:

- Connect to the way the bank makes money
- Reinforce the bank's brand and reputation
- Influence customer behaviors and perceptions
- Elevate the bank's presence in key markets
- Support growth across all product lines and customer segments

Marketing Is The Engine of Growth

Comprehensive marketing is not optional for community banks that want to grow deposits, make loans, expand market share, and strengthen their brand. Highly effective marketing professionals understand how the bank makes money, how to build and protect its reputation, and how their efforts drive financial performance. They know that every marketing dollar must support the bank's strategic plan and desired outcomes. In the absence of that connection, the marketing plan is just a list of things to keep the marketing department busy.

Marketing Without Resources is Just Wishful Thinking

Even the most brilliant marketing strategy will fall short without proper management and funding. Community banks often pride themselves on fiscal conservatism—but when it

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comes to marketing, being too conservative is a mistake. Marketing isn't an expense; it's an investment in relevance, revenue, and reputation.

A well-funded marketing plan doesn't mean wasteful spending—it means giving your marketing team the tools, data, talent, and platforms they need to deliver measurable outcomes. That includes customer research, marketing automation, brand storytelling, direct marketing, and digital-first campaigns that speak to how people consume information today.

Strategic Marketing Checklist for CEOs and Marketing Leaders

To embed strategic marketing practices in your community bank, ensure these essentials are part of the CEO-marketing relationship:

- CEO sets high expectations for marketing's strategic impact and clearly communicates that marketing is a strategic function, not a support task.
- Marketing is embedded in strategic planning, budget discussions, technology upgrades, product launches, and community partnerships
- Marketing is integrated into all bank operations and customer touchpoints.
- Marketing budgets are protected and viewed as investments, not expenses.
- Marketing receives sufficient funding for modern tools, skilled talent, creative execution, and multichannel reach.
- CEO and marketing professionals communicate regularly about goals, metrics, and results.
- Marketing professionals understand the bank's business model and financial drivers.
- Marketing efforts are measured and adjusted based on ROI and business outcomes.
- The entire leadership team champions marketing initiatives, breaking down silos.
- Marketing partners with operations, lending, retail, compliance, and IT for full organizational alignment.
- Regular meetings are held between marketing and executive leadership to shape priorities and measure outcomes.
- Marketing uses data and analytics to guide strategy, segment audiences, and evaluate ROI.
- Marketing plans are tied to measurable business goals (growth, retention, brand strength, etc.).
- Campaigns are built around customer needs, journeys, and behaviors—not internal assumptions.
- A consistent brand story is maintained across all touchpoints—branch, digital, social, and community presence.
- Customer feedback and data inform marketing strategies and execution.
- Marketing's role in brand reputation and community engagement is prioritized.
- The CEO leads by example, actively participating in marketing and brand-building efforts.
- Marketing builds internal awareness and buy-in, so every employee understands and delivers on the brand promise.

The future of your bank's brand, and its bottom line, starts at the top.

Community bank CEOs set the tone for everything—including marketing. If you want exceptional marketing, start by expecting it, funding it, supporting it, and partnering with it. When the CEO leads the charge, marketing becomes a force that drives growth, builds trust, and ensures your bank stands out in every market it serves.

Want to elevate your marketing efforts? Start by sitting down with your marketing team and asking one powerful question: **How can we build this bank's future—together?**