

BUSINESS SOLUTIONS



Raising a Glass to the Power of Social Media



COMMUNITY FIRST BANK



"First for You"

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COMMUNITY FIRST BANK LOCATIONS

Visit us online at www.CFBank.com.
Call us toll free at 1-800-485-2871.
Connect with us on:



Community First Bank has five locations throughout Southwest Wisconsin to serve you.

Baraboo

129 8th Avenue
Baraboo, WI 53913
Ph: 608-356-2552
Branch Manager: Brett Schwartzner

Boscobel

925 Wisconsin Avenue
Boscobel, WI 53805
Ph: 608-375-4117
Branch Manager: Gina Goss

Muscoda

101 North Wisconsin Avenue
Muscoda, WI 53573
Ph: 608-739-3154
Branch Manager: Michelle Bloyer

Reedsburg

115 East Main Street
Reedsburg, WI 53959
Ph: 608-524-5395
Branch Manager: Todd Polk

Richland Center

1200 Sextonville Road
Richland Center, WI 53581
Ph: 608-647-4029
Branch Manager: Dennis Hamilton

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BUSINESS SOLUTIONS

Social media isn't just for socializing. It's a powerful business tool that can help you expand your reach and gain new customers. In this issue of *Business Solutions*, we explore different aspects of social media and what it can do for your company.

On page 3, we let you know that **Facebook Means Business**. As the most popular social media application, it's a good choice for many businesses to start or expand their online presence. Facebook's benefits include powerful tools, viral exposure, and low costs.

You'll also learn why you should "Like" **Community First Bank on Facebook**. With updates about interest rates, links to helpful articles, and news about local events, you'll want to visit often for all the latest information.

Next, on pages 4 and 5, read about our Business Spotlight customer, **Baraboo Bluff Winery**, which had a great first year thanks to social media buzz. The winery is quickly expanding and is using financial services from Community First Bank to construct a new building featuring a larger tasting room and additional storage space.

If Facebook alone isn't right for your company, or you're still not sure where to start with marketing online, check out page 6 to find out about **Marketing With Social Media**. Learning how to use Twitter, LinkedIn, and YouTube can help you increase customer satisfaction and bring more traffic to your website.

Feel free to reach out to Community First Bank any time, online or off. We're always here to help your business create opportunities and explore new options.

Sincerely,

Dan Klahn
President
Community First Bank



Facebook Means Business

A Facebook Page can be a new chapter in your marketing



You probably use Facebook in your personal life to connect with old friends, share news, or post photos of your kids. But, did you know that the functions you use within your Facebook Profile can also be used within a Facebook Page for your business? A Page is the “home base” from which many companies build relationships with customers and promote their products and services.

Using Facebook for business can be a smart move for several reasons: (1) it includes powerful tools to spread your brand and expand your online presence, (2) it’s widely used, and viral by nature, (3) your target market is easy to find, and (4) it’s very cost efficient.

Here’s how Facebook Profile functions translate to Facebook Pages:

Home Page and Feed - When you create a Facebook Page for your business, you will be the administrator of that Page, but the home page and feed that you normally see will still be visible when you log in.

Timeline - Just like each Facebook Profile, each Page has a Timeline. You can post updates to the Timeline, and anyone who expresses an interest in your Page (by clicking “Like”) can also contribute. When an update is posted, anyone can “Like,” “Comment,” or “Share.”

Advertising - Ever notice how the ads you see on Facebook match the interests you’ve mentioned on your Profile? Facebook ads are designed to reach users who have listed keywords specified by the companies that place the ads. You can use this feature to your advantage when your business is the one placing the ad.

Applications - A wide variety of Facebook business apps make it possible to make phone calls, share slide presentations, upload videos, display blog posts, integrate ecommerce, and much more.

Using these functions, you can promote your business by delivering news, announcing events or special offers, running contests, posting videos, or initiating conversations.

Getting started takes only minutes. In the top right corner of your personal Facebook page, click the **down arrow**, select **Create Page**, and follow the directions from there.

“Like” Community First Bank on Facebook

Community First Bank’s Facebook page is worth “Liking” and visiting often. There you’ll find information about our volunteer and fundraising activities, employee anniversaries and birthdays, job openings, and news about our merger with Livingston State Bank.

Here are some more examples of useful information we’ve shared:

- Updates on interest rates to help you get the best deals
- Links to helpful articles to help you avoid cybercrime, do “financial spring cleaning,” and get your banking questions answered after hours
- A photo of our 2016 scholarship recipient, Kaye Woodke, who is pursuing post-secondary education at Southwest Technical College
- Information about a study finding that Wisconsin residents are eighth best at saving money in the U.S.

We look forward to seeing you on Facebook!

Baraboo Bluff Winery

One couple's dream becomes a first-class winery



Fred Quandt proudly displays their award-winning wines.

Days after Fred Quandt and his wife, Jill, planted four grape vines on their property in 2011, they found themselves pondering the idea of starting a winery and sharing their views of stunning Baraboo River Valley vistas with others.

Growing the Grape Business

With no previous winemaking experience, Quandt followed up on this vision by taking classes online for three years on grape growing and wine making. Upon completion, he began making wine, which has been met with an enthusiastic response from customers. In fact, notes Quandt, "Our biggest obstacle last year was that we started to run out of product. We had built up a lot of buzz about what we were doing, and it paid off. The solution was to raise prices, and fortunately most of our customers were okay with that."

Now in its second year of business, the winery is growing by leaps and bounds. Currently, the vineyards encompass four acres, with a goal of 16 acres within five years. "This year we'll be open year round," says Quandt, "which is a big step forward for us. Plus we've begun a huge promotional campaign with TV commercials, Facebook, and advertising." Quandt expects to double sales in 2016, and again in 2017, though, he predicts, "Eventually it will slow down."

The Quandts' sizeable home offers space in the family room for wine tastings and in the garage for production. Quandt notes, "We're constructing a new building with a larger tasting room and storage space for finished wine, which should be completed this fall."

Enjoying the View

Located 40 miles north of Madison and near the Wisconsin Dells, the winery offers a wide selection of products. The landscape encourages visitors to enjoy a quiet picnic or romantic walk. Quandt comments, "We wanted a serene atmosphere where people could sit on the lawn and take in the scenery. We don't do loud music or big events. It's not a party atmosphere."

Customers are typically not wine connoisseurs, but people looking for something to do in the countryside. "The magnificent views are what most people talk about when they visit," Quandt says. "Taking in the view, tasting a little wine, and having a picnic with friends on a lovely day are what it's all about. We're one of three wineries in the area, and people like to visit multiple spots in a day."

Baraboo Bluff Winery is family owned, and workers are either family or close friends. It's a fun atmosphere where employees greet people, share winemaking stories, and tell visitors how the various wines got their names. For example, the winery's first wine, called The Girlfriend, was previewed at the Quandts' son's wedding. Some of the other fun varieties include the following:

- **Simply Sweet** – a great "starter" wine for sweet red wine drinkers
- **Bella Vista Rosso** – bold, dry red with oaky flavor

- **Baraboo Blush** – a sweet blush with slight citrus and strawberry undertones
- **Rose of the Bluff** – a semi-dry rosé with tart fruitiness and a beautiful rose color
- **Sweet Angell** – a best-seller with hints of pineapple and a tart finish

Baraboo Blush, Sweet Angell, and Bella Vista Rosso all recently won silver medals at the Finger Lakes International Wine Competition.

The winery is also involved in the community, participating in fundraisers such as Circus of the Chefs, which raises money for the Circus World Museum, and the Corks & Kegs for Kiwanis.

Toasting a Financial Partnership

When Quandt started the winery, he had a relationship with a bank in Milwaukee. “They were happy to loan us money, but didn’t really show an interest in the winery business,” Quandt comments. “I wanted a bank that understood our business and clicked with Brett Schwartzter at Community First Bank. He ran numbers on what the bank could do to help with our new building and now Community First Bank will be financing it.”

Quandt also appreciates Community First Bank’s convenient location and its online banking. He notes, “We didn’t have either of these things with the previous bank.”

Schwartzter, AVP Commercial Banking Officer at Community First Bank, says, “We love helping customers create their own success stories, as the winery has done. It’s only been open one year and is already making a profit. We’re pleased to be part of that success.”



“I wanted a bank that understood our business, and clicked with Brett Schwartzter at Community First Bank.”

— FRED QUANDT, OWNER,
BARABOO BLUFF WINERY



Who’s Minding Your Business?

Jody Breunig
VP/Senior Mortgage
Banking Officer

VP/Senior Mortgage Banking Officer
Jody Breunig has a long career in banking and has held many positions including loan processor, personal banker, and mortgage lender.

Jody started working at Community First Bank in 2013 as a mortgage lender. She began her current role in 2014. Jody comments, “As a community banker, I can focus on my customers and find solutions that are best for their needs. It is very rewarding to help a customer purchase the home of their dreams and give them guidance throughout the process.” She appreciates that Community First Bank shares her personal philosophy of giving back to the community.

In her spare time, Jody enjoys spending time with her husband and daughter, getting outside, and baking.

Marketing With Social Media

A low-cost way for your business to build relationships and boost sales



Ask Shane: What is the best way to save for retirement?

Q: With so many other financial responsibilities, why should I save for retirement?

A: Social Security alone will likely not be enough to provide a comfortable lifestyle after you stop working. To be on the safe side, start now to fund your own retirement.

Q: How much should I be saving for retirement?

A: It is typically recommended that people save somewhere between 12 and 15 percent of their income — more if they started saving later in life.

Q: Okay, I have a savings plan in place. Now what?

A: Review your retirement accounts on a regular basis, and feel free to reach out to me at any time for a financial review.

If you would like Shane to address your financial question in this column, please send it to Jenny Albers at jennyalbers@cfbank.com.

Looking for ways to update your marketing program? Even small businesses can reap the rewards of social media's benefits:

- **Enhanced customer satisfaction** - Monitoring online comments made by your customers can help you improve your products and customer service.
- **More website traffic** - Each online application can serve as a "gateway" to your company's website.
- **Targeted promotional opportunities** - Your followers are a self-selected group of people who are already interested in what you sell.
- **Expert status** - Social media gives you the platform to instruct, educate, and inform your customers, giving you the status of expert in your field.

Remember, with social media it's important to first form relationships and build trust, and then test the sales waters. Here are some quick tips for doing it well:

facebook

Interact with your community by posting stories, links, tips, and insider information. Start conversations by asking questions.

twitter

Tweet information that might be useful to others, and offer special deals only for Twitter users. You can also connect with other businesses, learn what customers are saying about you, ask for advice, and test new ideas.

LinkedIn

Create a strong LinkedIn profile for yourself and your company, and start linking with those you could do business with.

Participate in groups, and use the powerful search capabilities to find potential customers.

YouTube

As a most-used search engine, YouTube is second only to Google. Develop a brief video to introduce yourself and your company, or make instructional videos that show how to use your products.

BLOGS

Set up a blog on your website, and regularly publish new posts. Encourage readers to comment, and be sure to provide thoughtful responses.

Community First Bank Putting Communities First

Our mission at Community First Bank is to partner with our customers and communities to successfully achieve their goals. The inclusion of the word “communities” is an important one in this statement, for it speaks to our commitment to give back to the communities in which we serve.

Teach Kids to Save

April 29 was Teach Children to Save Day. This annual event is a national program sponsored by the ABA Community Engagement Foundation, which organizes banker volunteers to help young people develop a savings habit early in life. Our personal bankers and lead tellers hit the classrooms to share this year’s story, “You Can’t Buy a Dinosaur With a Dime.”



Parade Season

Our mascot Penny loves to dress up and parade about in your community. Watch for him at the many parades this summer:

- **May 15** - Moral Mushroom Festival, Muscoda
- **June 11** - Dairy Days Parade, Richland Center
- **June 18** - Butterfest, Reedsburg
- **July 4** - 4th of July Parade, Boscobel
- **July 23** - Circus Parade, Baraboo



Shred It Events

Mark your calendars! The next Shred It events to shred your financial documents are scheduled:

- **Friday, September 9**
3:00-5:00pm - Boscobel
- **Saturday, September 10**
9:00-11:00am - Richland Center
- **Friday, September 16**
3:00-5:00pm - Reedsburg
- **Saturday, September 17**
9:00-11:00am - Baraboo

Your local branch can tell you more about what types of materials are and aren't accepted.



Agricultural Loans

Get the Funds to Plant the Seeds of Success

Community First Bank has what you need to keep growing:

- Financing for equipment expenses and/or livestock or crop production
- Livestock Loans, FSA Guaranteed Loans, and WHEDA Agriculture Loans
- Repayment schedules designed to match your cash flow
- Competitive interest rates — fixed and variable
- Flexible terms
- No prepayment penalty
- Quick local decision process



Ag Loan Lenders:

Brian Hach
BrianH@cfbank.com
(Boscobel & Muscoda)

Justin Lockwood
JustinLockwood@cfbank.com
(Richland Center)

Todd Polk
ToddPolk@cfbank.com
(Reedsburg)

Brett Schwartz
BrettSchwartz@cfbank.com
(Baraboo)



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For details, call your local Community First Bank branch or visit <https://www.cfbank.com/business-loans-lines-of-credit.aspx>