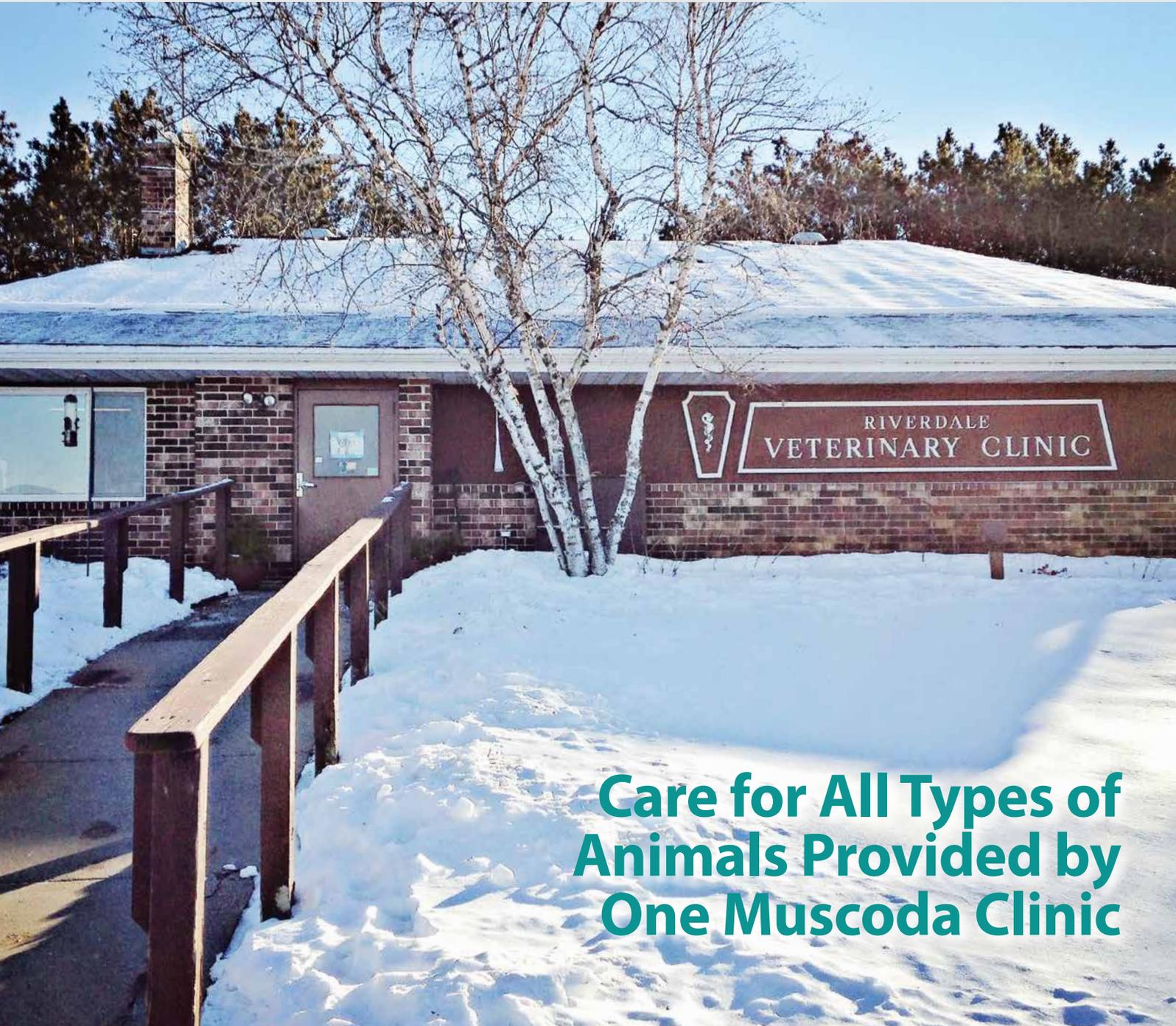


# BUSINESS SOLUTIONS



## Care for All Types of Animals Provided by One Muscoda Clinic

COMMUNITY FIRST BANK



"First for You"

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**COMMUNITY FIRST BANK LOCATIONS**

Visit us online at [www.CFBank.com](http://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 Schwartzter

**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: Cathy Yanke

**Richland Center**

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

**Business Solutions is a publication of Community First Bank.**

115 East Main Street, Reedsburg, WI 53959

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# BUSINESS SOLUTIONS

**Spring is a great time to think about new growth.** Growing your business doesn't have to be big and scary; it can happen with small steps, or incrementally over the years. In this issue of *Business Solutions*, we explore the theme of growth and the many forms it can take.

On page 3, we offer some solid **Tips for Growing Your Business**. You'll see several creative alternatives to the standard advice of increasing sales, revenue, and staff.

You'll also learn **What You Should Do to Prepare for Tax Season**. In this first installment of a regular series, Shane Workman, Financial Consultant here at Community First Bank, shares his advice for taking advantage of tax season to prepare for your company's future.

Next, on pages 4 and 5, read about our Business Spotlight customer, **Riverdale Veterinary Clinic**, which has grown slowly but steadily over the years. The clinic has been able to expand with the help of Community First Bank loans.

If you're looking for ways to grow your online community, check out page 6 for tips on how to **Get Down to Business on YouTube**. Did you know that videos aren't just for entertainment anymore? You can use them to promote products, teach customers how to use them, attract new employees, and more.

Community First Bank wants to grow with you! Please reach out any time to let us know how we can contribute to your company's next steps.

Sincerely,

Dan Klahn  
President  
Community First Bank



# Tips for Growing Your Business

Like a plant requiring water and nutrients to grow, your business can thrive if you give it the right attention. The U.S. Small Business Administration offers a variety of growth tips at [www.sba.gov](http://www.sba.gov), including:



- **Open another location.** This is often the first way business owners approach growth.
- **Offer your business as a franchise or business opportunity.** Franchising your business will allow for growth without requiring you to manage the new location. This will help to maximize the time you spend improving your business in other ways, too.
- **License your product.** This can be an effective, low-cost growth medium, particularly if you have a service product or branded product. Licensing also minimizes your risk and is low cost compared to the price of starting your own company to produce and sell your brand or product.
- **Form an alliance.** Partnering with a similar type of business can be a powerful way to expand quickly.
- **Diversify.** Diversifying is an excellent strategy for growth because it allows you to have multiple streams of income that can fill seasonal voids. Some of the most common ways to diversify are to sell complementary products or services, teach adult education or other classes, and become a paid speaker or columnist.
- **Target other markets.** Your current market may be serving you well, but are there others that could use your products?
- **Expand to the Internet.** Very often, customers discover a business through an online search engine. Be sure that your business has a noticeable online presence to maximize your exposure.

Each business is unique in the ways it can build on existing services, so think about exploring more ways to grow.

## Ask Shane: What Should I Do to Prepare for Tax Season?

Each quarter, we'll be bringing you useful financial tips from Financial Consultant Shane Workman. For this issue, Shane offers some helpful hints to get you through tax season:

**Q: What is the most important thing I should do to get my business ready for tax season?**

**A:** Find a certified tax professional who specializes in your type of business. A professional familiar with your industry will know exactly what tax benefits you qualify for.

**Q: What are some other important steps?**

**A:** Review your taxes from previous years to provide insight on what has worked for your business and what hasn't. Knowing where you've been can help you figure out where you're going. Finally, think about employee retention and benefits. Doing so can help you save on taxes and keep valuable employees.

**Q: What can I do now to make the process easier in 2017?**

**A:** Plan for next year's tax bill, and save the money you'll need to pay it.

*If you would like Shane to address your financial question in this column, please send it to Jenny Albers at [jennyalbers@cfbank.com](mailto:jennyalbers@cfbank.com).*



# Riverdale Veterinary Clinic

Delivering first-rate animal care in a comfortable environment



*Smudge, the clinic cat, poses purr-fectly for the camera*

Located in rural Muscoda, WI, the Riverdale Veterinary Clinic is a full-service animal hospital. Doctors Natalie Buckner, Erryn Buys, Mary Johanning, and Clay Dean provide complete medical, surgical, and dental procedures for all types of animals. When Dr. Dean purchased the clinic in 1989, it was primarily a food animal practice, which concentrated on taking emergency calls about sick dairy cows. However, as the emphasis shifted to preventative medicine, the number of farm calls decreased, and the focus became routine herd health visits. The small animal and equine part of the Riverdale Veterinary Clinic has continued to grow and is now more than half of the practice.

Dean notes, "Ten years ago, an equine surgery and breeding facility was added. Since that time, we also added digital radiography and ultrasounds with the assistance of Brian Hach at Community First Bank."

Dean earned a doctorate in veterinary medicine from Texas A&M, where equine work is a large part of the training. After graduating, he branched out to dairy and beef cattle. The Riverdale Veterinary Clinic includes four veterinarians, all of whom provide equine, bovine, and small animal care. "Our doctors have experience in treating serious health conditions and offer routine pet wellness care, which," Dean states, "is essential to the ongoing success of an animal's health." Dean also travels to La Crosse, WI every other week to administer care to large-scale horse stables.

Customer service is a high priority at the clinic. Dean comments, "Our doctors consider the health and wellbeing of our clients' animals to be very important. We take every possible measure to give them the care they deserve while staying informed about the latest advances in

veterinary technology. We also take special effort to ensure our clinic is comfortable and calm, so pets can relax in the waiting room and look forward to meeting our caring veterinarians and staff."

## Giving Back

The Riverdale Veterinary Clinic contributes to many youth rodeos and sets aside a month every year to provide discounts on dental care and pet neutering. The clinic also helps the local Humane Society. Dean says, "The wellbeing of animal owners is just as important as the health of the animals we see, and we work with them to provide treatments and protocols that fit within their lifestyles and budgets. Our farm clients can rest assured that we provide progressive medical care and consulting to keep their farms up to date in an ever-changing industry."

The clinic offers a number of resources that educate owners about how to take better care of their animals, both small and large, with extensive on-farm and in-clinic services. Dean notes, "Becoming

“It’s reassuring to know Community First Bank is there for us with a line of credit and expansion funding as we grow.”

— DR. CLAY DEAN, OWNER AND VETERINARIAN, RIVERSIDE VETERINARY CLINIC

knowledgeable about preventive care is essential to the ongoing success of an animal’s health, and proper nutrition and disease prevention are important factors.”

### Banking On Growth

Community First Bank plays a valuable role in the clinic’s success. Dean comments, “Our business is seasonal, and that sometimes impacts our cash flow. It’s reassuring to know Community First Bank is there for us with a line of credit and expansion funding as we grow. Plus, having the bank right in town makes it very accessible, and the service is excellent.”

Brian Hach, Assistant Vice President/Business Banker at Community First Bank, notes, “Dr. Dean has been a valued customer of Community First Bank for over 30 years. He and his wife, Susan, have had several business and personal loans with us, and he’s a very active member of our community. He’s involved with the Riverdale School District as School Board President and football coach. He takes a lot of pride in our community, similar to what Community First Bank stands for.”

Hach adds, “In terms of helping the clinic function more effectively, Community First Bank has provided loans for new vet trucks, and the line of credit helps with the purchase of inventory including medicine, equipment, and basic cash flow. Dr. Dean is very busy and on the road a lot, so convenience is important to him, and he likes to use our drive-up window. As a lender, we try to provide

quick service to fit his schedule. After all, Riverdale Veterinary Clinic provides a great service to our rural agricultural community, and Community First Bank wants to see it grow and prosper.”



Bookkeeper Judy Nechkash (left) and Vet Tech Carol Bartlett



Dr. Clay Dean



### Who’s Minding Your Business?

**Michelle Bloyer**  
Branch Manager/  
Consumer Loan Officer

Michelle Bloyer has worked in the financial industry since 2000 and for Community First Bank since 2015. Starting her career as a teller, she now holds the position of Branch Manager/Consumer Loan Officer.

“Community First Bank is a great fit for me, because it has a small town, family atmosphere, and that’s what I’m all about,” says Bloyer. “Being able to call my customers by name, either at the bank or out in public, and have a conversation with them is important to me, and I hope it makes them feel important to us.”

In addition, Bloyer loves helping people, and does so every day by assisting with anything from balancing a checkbook to opening a new account to applying for an auto loan. Her position also entails introducing customers to other bank employees for more complex needs, such as investment planning and commercial lending.

In her spare time, Bloyer enjoys spending time with her husband and three daughters.



# Get Down to Business on YouTube

Online videos help customers find you and better understand your products

In the 11 years it's been around, YouTube has become much more than just an online entertainment phenomenon. The popular video site is now being used successfully by many businesses for a variety of marketing, customer service, recruiting, and training activities.

Why are businesses turning to YouTube? One reason is that when you upload a video, you put your business in a position to be found by customers; the search potential for YouTube approaches that of Google. Online videos can also help build trust with your customers by matching a friendly face with your brand and giving you the chance to do product demonstrations.

**How could your business use YouTube? Consider these ideas:**

## Video Marketing

Use this method for engaging potential customers when words alone don't do the trick. Provide details about your products and show how they're used. Or, do something completely unexpected that's likely to go viral.

## Product Information

For customers who are already doing business with you, videos are a great way to keep them happy. Provide step-by-step product instructions that will help them use your products.

## FAQs

While Frequently Asked Questions (FAQs) can be written, why not take it a step further and provide a personal touch? As with product information, you can demonstrate some things much more easily using video.

## Recruiting

Consider creating a series of recruiting videos that show your various departments, give a tour of the facility, and talk about company

values and expectations. Upon applying for work, potential candidates will feel more comfortable if they have already gotten to know you online.

## News

Tired of the media chopping and slicing your well-crafted news releases? How about releasing them on video? Record a prominent company representative broadcasting your news item.

## Training

Rather than always spending money for employees to travel to training sessions, create videos to disseminate some of the information.

## Testimonials

What's better than a potential customer reading about a raving fan? A potential customer seeing that raving fan! A video can bring a customer testimonial to life.



**For best results with online videos, keep these guidelines in mind:**

- To avoid "gobbling up" company bandwidth, reserve a channel on YouTube and use it to store your videos.
- For search engine optimization, enter a title, description, and tags when you upload each video.
- Try to keep the length of each video to less than two minutes.
- Promote videos within your other online communities, such as your blog, Facebook, and Twitter.

Finally, don't make this harder than it needs to be. Your video doesn't have to be a polished production, and uploading to YouTube is free and easy to do. Give it a try and put your communications plan in motion.

## 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.

### Salvation Army Hosts a Family Program

Last December, Community First Bank adopted three families to receive a little something to help them through the holiday season. Through the program, each family provided the kids' ages, genders, clothing sizes, and special requests/interests. Each family was assigned a number to keep the process anonymous.



For our families, we created gift tags describing each child, and hung them in our lobby and drive-up area. From there, anyone could take a tag or tags, purchase the gift listed, and return the gift(s) to Community First Bank. We then dropped the gifts off at the Salvation Army.

The program started in 1997, with holiday food boxes distributed from a church basement. It later expanded to include cookie boxes and then toys and gifts for children. Historically, the program has served over 200 Richland County families each year. Companies interested in participating this year may contact Richland County Health and Human Services.

### Annual Shred-It Events

Community First Bank wants to provide opportunities for people to safely dispose of paper in order to keep personal and financial information out of the hands of identity thieves. That's why we're again hosting community Shred-it events. Here's what can and cannot be shredded:

- Three boxes or bags per person for individuals and businesses will be allowed. Boxes need to be two feet by two feet or smaller and bags need to be 13-gallon size or smaller.
- Materials accepted for shredding include cardboard, paper, hanging file folders, paper clips, staples, CDs, credit cards, and telephone books.
- Materials NOT accepted for shredding include three-ring binders, heavy metal materials, and black garbage bags.



Watch our Facebook page at [facebook.com/CommunityFirstBankWI/?fref=nf](https://www.facebook.com/CommunityFirstBankWI/?fref=nf) for upcoming event times and locations!

### Our Gifts of Dollars and Hours in 2015

During 2015, Community First Bank made over \$25,000 in financial contributions to more than 130 local nonprofit organizations including Muscoda Library, Special Olympics, and local food pantries. In addition, our employees donated 1,795 hours of volunteer time. According to Independent Sector (a leadership network for charities, foundations, and corporate giving programs), the most recent estimate of the value of a volunteer

hour is \$23.07; this means Community First Bank employees generously donated time worth more than \$41,000 to local efforts last year.

While these numbers tell part of the story, they can't express the true heart of our giving — an immeasurable enthusiasm for pitching in so that others can make progress.

# POINT-OF-SALE SOLUTIONS



POS Systems



Virtual Terminals



Countertop



Mobile Solutions



eCommerce



Additional Solutions

**Community First Bank** makes it easy for your business to accept credit cards. We offer point-of-sale payment solutions that work no matter where your sales take place — on your website, at your brick-and-mortar store, over the phone, or at your customers' locations.

By partnering with Wind River Financial, a local company in Madison, we're able to provide no-contract customized solutions to meet your specific needs.



Call your Community First Banker today for more details.

