

# THE INFORMER

Quarterly Newsletter for  
INSOUTH's Business Customers

4th Quarter

 **INSOUTH<sup>®</sup>  
BANK** Member FDIC

www.insouth.com



## Bank Holiday Schedule

### New Year's Day

Closed

Wednesday, January 1st

### Martin Luther King Jr. Day

Closed

Monday, January 20th

### Presidents' Day

Closed

Monday, February 17th

## Power your business forward with our streamlined INBusiness Checking Accounts!

- INBusiness Commercial Checking - For businesses with complex banking needs!
- INBusiness Interest Checking Plus - An account for those businesses that want to earn interest!
- INBusiness Basic Checking - Perfect for most businesses!



### Need assistance? Call us!

Millington: (901) 872-4545

Atoka: (901) 837-9675

Covington: (901) 476-3330

Brownsville: (731) 772-1201

Memphis: (901) 747-5555

Jackson: (731) 574-2500

Electronic Banking: (866) 348-3614

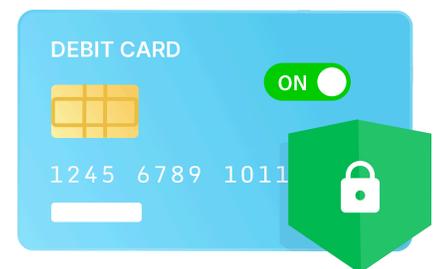
Debit Card Support: (800) 541-3891

Fraud Prevention Services: (877) 253-8964

INSOUTH Bank is your business partner. If you would like for us to meet with you or your employees to discuss how to protect your money and your information, please do not hesitate to contact us!

.....  
WHETHER IT'S **ON AGAIN** OR **OFF AGAIN**,  
YOU'RE ALWAYS IN CONTROL.

FLIP THE  
**SWITCH**



You have the ability to turn your debit card ON or OFF in the INSOUTH Mobile Banking App\*. Turning your card off can prevent any debit card transactions if your card is lost or stolen. In the app, you also have access to account alerts about account related details such as balance thresholds set by you and transactions by time, date, phone number and location of a merchant and card alerts related to your debit card(s), including fraud and transaction alerts. If you have any questions about using the app, please feel free to call your local branch or the Electronic Banking Department.

\*Message and data charges may apply with your cellular provider. Registration required. Online and Mobile Banking may be subject to additional terms and conditions and/or third party service provider fees.

## Preparing a Small Business for the Holidays

Today's consumers want to support local, independently owned business, which makes the holidays a critical time for the small business community.

### Here are some tips from the Small Business Administration to help make sure you're ready!

- **Consider adjusting your hours:** The holiday season will likely be your busiest time of the year. Extending your hours by opening earlier and closing later could have a big impact on sales.
- **Be prepared for crowds:** You'll want to plan for an influx of customers by stocking up on inventory. Pro tip: Checking last year's orders could give you a baseline idea of the items you'll need, from shipping supplies to branded gift cards for shoppers (more on that later). Hiring seasonal employees is another effective way to account for higher demand.
- **Huddle up with your staff:** Now is the time to have a meeting with your employees. Remind them to greet each shopper when they enter and exit your business. Also, thank them and show appreciation for their work. After all, small business success is often a team effort.
- **Refresh your digital profile:** Your online information should be accurate so that customers know the basics, such as what you offer, where you're located, and how they can contact you. Make any necessary updates to your website, social media accounts, and review sites.
- **Optimize your social media:** Social media is the key to reaching today's customers, especially during the busy holiday season. Use your channels to promote your deals and share how you're preparing your store. Encourage shoppers to snap a selfie and tag your business using the hashtag #ShopSmall and #HolidayShopping. This can increase engagement on your posts, ultimately reaching new customers.
- **Set yourself apart:** It can be tough for small businesses to compete with big box stores. Make your marketing efforts shine by showcasing your singular brand aesthetic with customers. Do you have a unique product or service? A special way of creating an inviting space for shoppers? Share it!
- **Plan an event:** There's no better way to spread a little cheer in your community than by hosting an event. Set up an in-store activity that puts your products or services on display, and organize a holiday kickoff with refreshments and promotional items to draw shoppers in.
- **Partner up.** Reaching out to other small businesses in your area to see how you can team up could have big implications on your sales. It could also go a long way toward building good faith and community. Want to embrace the spirit of the season and give back? Consider highlighting a local charity at your business.
- **Promote gift cards.** More than half of American consumers buy gift cards as holiday gifts. Make sure they're a centerpiece of your holiday marketing strategy.
- **Track your success.** Once the season is over, take some time to analyze what worked and what didn't. This could set the tone for your strategy over the next year.