

THE INFORMER

Quarterly Newsletter for
INSOUTH's Business Customers
4th Quarter



www.insouth.com



Bank Holiday Schedule

Thanksgiving Day & Day After Thanksgiving

Closed
Thursday, November 27th &
Friday, November 28th

Christmas Eve

Closed at 12pm
Wednesday, December 24th

Christmas Day

Closed
Thursday, December 25th

New Year's Day

Closed
Thursday, January 1st

Martin Luther King Jr. Day

Closed
Monday, January 19th

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!

LEARN MORE



<https://www.insouth.com/business/accounts/inbusiness-checking>

Third party data charges may apply when using a QR code.

Keeping your Business **ON THE MONEY**

Get the funding you need to grow with
our **business loan options.***

Why choose us:

- Flexibility
- Competitive Interest Rates¹
- Regional Expertise
- Local Decision-Making
- Personalized Support

Our Loan Team would be happy to assist you!

NMLS 400032. *All loans are subject to credit and/or collateral approval.
1) Interest rates are subject to credit approval and may vary based on loan amount, term, and borrower qualifications. Terms and conditions apply.

Intended for use by real-estate and lending professionals only and should not be considered as promoting an offer of credit to consumers.

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!



Keeping Employees Engaged During the Holidays

The holiday season can often bring a mix of distraction, anticipation, and pressure and this can impact businesses in several ways. The holidays can boost creativity and motivation, but it can also bring distractions or feelings of sadness for some. It's important to keep these feelings in mind when engaging your staff. Here are some ways to reduce workplace stress during the holidays in order to keep your team's momentum high throughout the season and finish the year strong.

Celebrate successes to boost employee engagement - Positive yet simple employee appreciation strategies like thank-you cards, phone calls and congratulatory emails acknowledging exceptional performance can yield high employee engagement ROI. If the accomplishment is much more significant, you can treat the individual or entire team to an impromptu get-together for lunch or even drinks at a local pub. You can also celebrate the holidays by taking the team to a festive seasonal movie.

Set challenging goals to keep your team on track - Setting achievable business goals is an excellent way to keep employees and team members on track. Make sure goals are clearly communicated and in writing so employees can refer back to the list as necessary.

Encourage time off during the holidays - The holidays incorporate travel, family obligations, parties and a need to decompress after a year of working hard. Encourage employees to take time off to be with their families during the holiday season. It's critical to put work aside for some time so that they can recharge their batteries. Flexibility is crucial during the holiday season.

Keep employees in the loop to promote engagement - When employees feel they're playing an active role in their company's development and progress, they're less likely to push back on directives from the leadership team. Additionally, employees will often contribute insightful information or ideas that could positively impact your business's goals.

Create a positive atmosphere to boost motivation - Creating an atmosphere of acceptance, camaraderie and equity will boost company morale. Employees will feel more motivated to achieve their individual goals at work and collaborate with their colleagues across the office or company.

When it comes to the holidays, positivity is key; remember, your staff takes cues from you, so be sure the right attitude starts at the top. Leaders who see the holidays as an opportunity for engagement – instead of a series of unavoidable distractions – will inspire motivation and focus in their employees during the holidays and into the new year.