

WEB SITE OF THE MONTH

This bank's Web site offers loan rate sheets that customers can easily print out or view online

■ Plus, a "Today on MBVT.com" section gives the site a fresh look

For our August Web site of the Month, we chose Merchants Bank (\$1 billion, Burlington, Vermont).

The bank's Web site proves that a straightforward design can be both attractive and effective.

www.mbv.com

"We believe that we can constantly make improvements as we learn what our customers like and what they want," says Tom Leavitt, SVP/Retail Banking.

"A typical year will see two or three complete revisions to our site. Our latest version was posted on July 1.

"It's completely CSS compliant and includes streamlined navigation."

Here are a few of the features we liked about the bank's Web site:

■ Customers can view attractive loan rate sheets online.

These loan rate sheets contain information about the bank's current mortgage, home equity and small business loan rates.

The bank's logo, phone number and the dates the rates are effective are printed at the top of each rate sheet.

Another nice feature is that the rate sheets are in a convenient Adobe PDF format. This allows customers to easily view the rate sheets online or print them out.

A link to Adobe Reader (www.adobe.com) is provided next to the links to the rate sheets so customers who don't have the free software can download it.

There is also a rate sheet for the bank's deposit products, including CDs, checking accounts, IRAs and money market accounts.

The bank's rate sheets can be found at www.mbv.com/rates/rates.htm.

■ Well-organized personal banking product pages encourage customers to open new accounts.

The personal banking pages offer a straightforward, consistent layout. Each page is divided in two sections:

1) The left-hand side of the page includes a list of the product's key features and benefits.

2) The right-hand side of the page encourages customers to take action and open an account.

Customers can click on a link to complete an online application, find a nearby branch, or contact a customer service representative.

A banner promoting related products is often included below these links. For example, on the free checking page there's a banner

promoting Internet banking.

■ Customers can easily find a location near them. The Web site includes a locations map that shows all of the bank's branches.

Customers can also search for a branch by region (North, South, or Chittenden County).

There's also a nice Web page for each branch. These pages include the branch's address, its lobby and drive-through hours, and a map that shows where the branch is located.

E-mail addresses of key branch employees are also included.

■ A "Today On MBVT.COM" section features links to current rates, and information about the bank and its community.

For example, it recently included an invitation to the Twin State Basketball Classics game and information about Internet banking.

Source: Tom Leavitt, SVP/Retail Banking, Merchants Bank, Burlington, VT; PR Contact Sara Blum, PostScript, Inc., phone (802)863-2568; e-mail sara@postscriptinc.com.

Merchants Bank's Home Page

Source: www.mbv.com