



TamalpaisBank

# ***Cashing in on Niche Market Trends***

Mark Garwood

Chairman, President and Chief Executive Officer

Western Independent Bankers

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The Fairmont Orchid • The Big Island, Hawaii



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# The One Key Question

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- How are we going to get people to drive by two or three of our competitors and do business with us?





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# Marin County, California





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# “Green” Is In !

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- Results **1 - 10** of about **14,200,000** for **green bank**
- Results **1 - 10** of about **71,100,000** for **green business**
- Results **1 - 10** of about **350,000** for **convenient bank**

Note: these numbers increase daily...!



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# Defining a Green Company

**Smith & Hawken**  
IN THE GARDEN SINCE 1979





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# Green as a “stamp of approval”





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# “Green” Opens Doors

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# “Green” as an Ethical Brand Qualifier

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# Green Affordable Housing

- Bank financed HartMarin, a private developer, with \$3.7mm to build eight affordable, green homes.
- Homes designed to meet green standards in the use of sustainable, energy efficient material.
- "This is an important step toward demonstrating that entry-level-ownership workforce housing can be financed and built without public funding."





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# Why our Bank Became Green

- Employees were looking for a way to improve the environment.
- Marketing saw the opportunity to own the title of ‘first green bank’ in Marin County which provided brand differentiation and another reason for customers to select Tamalpais Bank.
- Extends brand promise of community commitment.



[SFGreenBiz.org](http://SFGreenBiz.org)

[tambank.com/green](http://tambank.com/green)



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# How the Bank Became Green

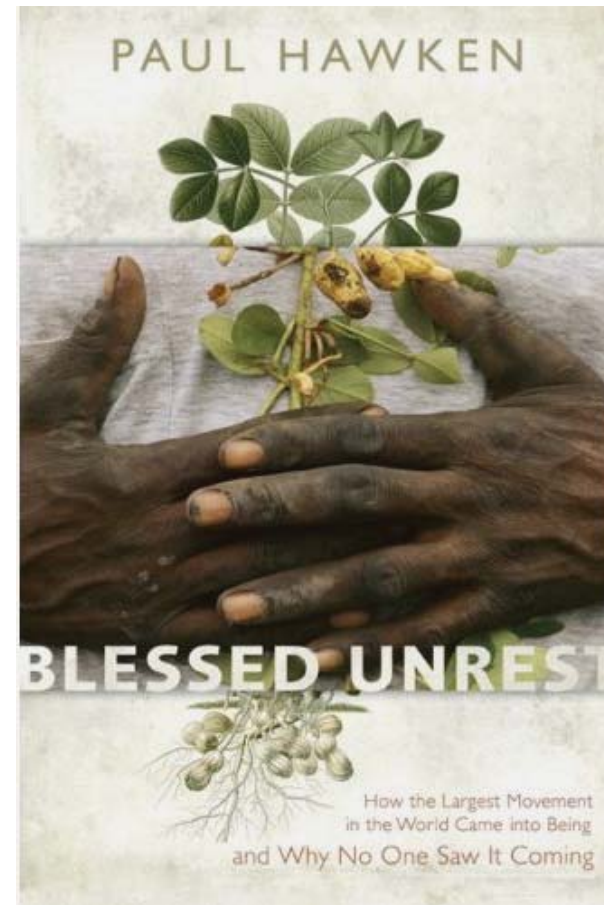
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- Strict standards were met in energy & water conservation, solid waste reduction, recycling and pollution prevention:
  - ✓ Use of reusable rather than disposable items
  - ✓ Recycled paper, beverage containers, cardboard, plastics
  - ✓ Equipment with energy saving features; use of auto turn-off functions
  - ✓ Mulch on non-turf areas; water efficient shrubs; ground cover in place of turf
  - ✓ Cleaning products that are safer to occupants and the environment
  - ✓ Promotional materials printed with soy or other low VOC inks, paper is 50% post consumer waste.



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# Green and Co-branding





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# Green and Co-branding (continued)

## Marin Agricultural Land Trust



It all started with some of the folks who work at Tamalpais Bank looking for a way to improve our environment. Literally. Today we are happy to announce that all of our locations have been awarded "Green Business Status" by the County of Marin, the first bank to be awarded that honor on all its properties.

One of the greenest places in the world now has its first fully green bank.

In order to be named a green business, we have met standards in energy and water conservation, solid waste reduction, recycling and pollution prevention.

We've discovered that being green is a worthwhile and creative possibility that every person and business in Marin can embrace. To learn more about the new green Tamalpais Bank visit [www.tambank.com/green](http://www.tambank.com/green) or stop by any of our branches sometime soon to request these special offers.

Open a new checking account and we'll make a contribution to the Marin Agricultural Land Trust:

- Consumer checking accounts: \$50
- Business checking accounts: \$100



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Our Green Branches: Corte Madera, Greenbrae, Mill Valley, San Anselmo, San Rafael, Northgate and Tiburon/Belvedere.  
[www.tambank.com/green](http://www.tambank.com/green)





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# Green to Attract Employees





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# Conclusion

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Companies have market power because they have information about a product or service that the customer does not have and doesn't need if the brand is trusted.

This explains the profitability of brands.

-- *Peter Drucker*