

Redesign Website Plan 2012-13





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CONTENTS

1	Reasons for Website
2	Website Plan
8	Website Page Inventory
13	Audit of Existing Content
16	Designer's Assessment
20	Website Redesign Questionnaire
22	Website Customer Questionnaire
23	FNCB Customer Profile
24	Evaluation of Other Sites
35	Comparison of Competition
39	Information on Meta Tags
41	508 Website Accountability
44	Overall Goals for Website
45	Note for Website Design Brief
49	Website Schedule
52	Existing Website Organizational Chart
53	Proposed Website Organizational Chart
54	Web Pages Build Out



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REASON FOR WEBSITE

Why FNCB Should Have a Website

Why a Website |

With the ever growing usage of the internet, every business, including banks should have a visual presence on the web. Most consumers today shop online for services and goods. In addition, the consumer will use the web to search and compare product and services. The public now expects businesses and organizations to have a Web site -- one that can, at the very least, supply basic information and a means of getting in contact. A Web site has become nearly as essential as a telephone or fax machine or printed brochure.

With this in mind, any business including the bank, needs to establish a presence on the web so that customers, potential employees, business partners and perhaps even investors can quickly and easily find out more about the bank and the products or services the bank has to offer.

A professional-looking website will help the bank to be taken seriously. Since many consumers now search for information online rather than physically visit a branch, the website may be the first chance at making a good impression on a potential or existing customer.

The web has become a marketing tool and websites in themselves are one of the most cost-effective means of advertising. Compared with attracting new customers through advertising or conventional marketing, websites are amazingly low cost and the possibilities are endless. Search engines, referrals and the vast linking mechanics of the worldwide web provide volumes of "foot traffic" unimaginable in a "brick and mortar" setting. From market research to product distribution, from customer services to sales and promotions -- a Web site establishes a dynamic presence on the Internet. One of the advantages of a web site is its dynamic nature, allowing it to evolve as the bank evolves since changes or updates can be easily implemented.

Specifically for the bank, these may include:

- Tie any print media or other media marketing campaigns to the web site.
- Low cost way to advertise
- Fast way to keep customers inform
- A way to engage customers and keep them loyal
- Establish a presence of professionalism, business like yet friendly to deal with
(A simply better website to a simply better bank)



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WEBSITE PLAN

Steps for the Redesign of FNCB Website

Below are actions steps in stages for the redesign of the website. This is to help make the transition easier and to set a tentative time line for stages to be completed as well as a project plan and design brief.

STAGE ONE - DEFINE THE PROJECT | DISCOVERY

Gathering Information

This is the initial step to begin to understand where to start. Part of the process is to see where the site currently is and assess the need to where it should be. This is in terms of look, feel, content, usability, SEO and clarity. These include:

- Do assessment of current site
- Do page inventory of the current site. This will help to see where there is redundant and outdated information.

Understanding the Audience

Understanding the audience/customer is key to the usability and targeting of the site.

- Send questionnaires inhouse - the purpose of this is to see how inhouse personal view the site and give their feedback.
- Question customers - this may include:
 1. Questionnaires placed in bank locations for customers to fill out.
 2. Stand at locations and speak with volunteering customers.
- Request marketing brief on who are our customers (Do we have one? Do we need to do one?)

Analyzing the Banking Industry and competition

By analyzing the competition and other bank sites, you will see where there are strengths and weaknesses in targeting customers through the web. In addition, having a clear thought process of the reason for having the site will make for stronger content.

- Define the reason for the website - why do you need it, the purpose and who it serves.
- Do a comparison of 2 competitor bank websites
- Where does FNCB fit in the market of banks in the area - how do we stack up to the competition? Write a brief statement.
- Find bank sites that work well and ones that do not and establish a list of why's. This should include:
 - usability
 - content
 - look and feel
 - access ability

STAGE ONE- DEFINE THE PROJECT | PLANNING

Create a Project Plan

The Project Plan are specific phases that have to be implemented.

- Outline the stages for development (partly done here in this document)
- List those who will be involved in the project and their involvement and projected time. This would include any outside vendors such as Rick Rippon.
- Outline each step needed within the stages with doable actions. These include:
 - data collection
 - design
 - development
 - testing
 - delivery
 - launch
 - maintenance

Setting the Budget

If any outside vendors are used. (Such as Rick Rippon)

- Estimate their time and the amount that may be spent.
- List any possible expenses such as images, graphics or whatever that may be anticipated.

Creating Schedules

The schedule will probably be a tentative one, but estimating time and when to get information helps keep everything on track.

- List steps and amount of time each should take
- Give calendar dates to when each step should begin and end.

Assigning Project Team

These are the people directly involved in the project

- List who will be responsible for what areas of the project
- Establish a list of those who need to approve anything in the project - who they are, what they need to review and at what stage. Make an approval form sheet for this task.

Setting Up the Staging Area

This may be 2 areas - one where the test site will reside and the other is where will all the files/information be stored on the network and who will have access to these areas.

- Establish an area on the network where files will be kept and establish a hierarchy of folders within.
- Set up (probably with Rick Rippon) where the test site will be and who will be given access to view test site.

Plan for User Testing

One of the most important steps in launching a new website is to implement user testing before launch. This will insure that UI practices are being used and that your site is establishing the goals you intended.

- Set up a time and place for user testing. This could be with inhouse personnel at the training center. You can ask for volunteers. For example: on my recent new employee training, we were asked to find a few items either on the web or on the intranet. It took I and my team member some time to find items requested on the website. Others had the same problem. This gave me a clear indication that there were usability problems within the current site. User testing will provide us before launch of any problems not foreseen.

STAGE ONE - DEFINE THE PROJECT | CLARIFICATION

Determine Overall Goals

These are the goals that should be met by the website.

- Define the desired outcome the website should achieve. This may include:
 - Who are we targeting the website to?
 - What purpose does the website provide?
 - What are the marketing objectives for the website?
 - What level of interaction do we want from visitors to the site?
 - What information are we providing on the site?
 - How do we measure the success?

Prepare the Design (Communication) Brief

The Design Brief will define the objectives and project planning specifying what the project has to achieve, by what means, and within what time frame.

- Write Up Design Brief

STAGE TWO - DEVELOP SITE STRUCTURE | CONTENT PLAN

Auditing Existing Content

Current content needs to be evaluated. This includes links and "sections". What stays, what goes. May refer to the current site-outline already done.

- List pages / items / sections into an outline (Already done as page inventory list)
- Make a list of pages / items / sections that are to be deleted

Outlining New Content

Make an outline / structure of the site for the content. This includes sections, sub sections and any pages or links to external site.

- Establish main areas/sections
- Establish sub categories
- Define meta tags list
- List any needed images or graphics to support content

**Create a
Delivery Plan**

The delivery plan will help gather the information and provide the writer/copy editor to evaluate the content for execution.

- Send out a request form to departments for their content for the website.
- Establish guidelines for submitting the information.
- Establish a due date to get information back

STAGE TWO - DEVELOP SITE STRUCTURE | STRUCTURE SITE**Create a Sitemap**

Sitemap should reflect page structure and layout of the total site. This includes:

- Setting naming structure for the site
- Organizing the hierarchy
- Listing any external links

STAGE TWO - DEVELOP SITE STRUCTURE | STRUCTURE PAGES**Create Wireframes**

Wireframes are used to layout the basic structure of the page. How the content will be organized on the page. This includes:

- Navigation / Links
- Structure of copy such as first level heads, second level heads, lists, copy etc.
- Block level elements - such as side bars, main copy, image areas, etc.
- Naming and labeling
- Define user tasks - Search areas, contact forms, etc.

STAGE THREE - BUILD | WRITING / EDITING CONTENT**Develop Content**

Once all information/content is gathered, writing/editing for pages/sections should begin. This includes:

- Structured content with established hierarchy (Heads, lists, text etc.)
- Copy that takes in SEO practices (meta tags usage)
- Concise content that has no "fluff" and is written for the web (Scannable - people scan information on the web as opposed to reading)

**Content Review and
Approval**

Once content is written, it should be sent to the appropriate departments/ persons for review.

- Lists Sections with who needs to approve/review
- Set schedule for when items to be returned
- Set schedule for corrections
- Schedule for corrected copy to go out for second review and when it should return

STAGE THREE - BUILD | DESIGN VISUAL INTERFACE

Develop Concept

After reviewing all information, design 3 concept pages based on information and design aesthetics - Home, Main, Sub. Design should include:

- Branding
- Account for UI (User Interface) Principles
- Responsive Web Technique (Accessible to different devices)

Concept Review and Approval

Once concept is designed, it should be sent to the appropriate persons for review.

- Lists who needs to approve/review
- Provide feedback form
- Set schedule for corrections
- Schedule for corrected design to go out for second review and when it should return

STAGE THREE - BUILD | BUILD SITE

Create Templates

Once concept is approved, build out templates for various types of pages. Templates should have full functionality and include:

- Clean Standards HTML and CSS Markup
- W3C compliant and validated

Build Pages

With templates completed it is time to build out all the pages. Pages should include:

- Clean Standards HTML and CSS Markup
- W3C compliant and validated
- Accessibility standards (508 compliant)
- Proper/working links

Review Pages

After pages are built out, the site should be placed up on the staging area for review.

- Set schedule for review - deadline with changes/corrections
- Make list of who needs to review

Corrections to Pages

Make corrections/changes and place back up on staging area for final review.

- Set a deadline for final review comments

Add Google Analytics and Meta Tags to Pages

In order to measure the site's success, these need to be inserted and customized on each page.

- Receive Meta Tags list from writer and place in appropriate pages.
- Decide how and what to track with Google Analytics and place on appropriate pages. (Not just how many visitors to the page)

Add Search Function to Pages and other Security Functions

Release to Rick Rippon to add Search Engine and any other security functions or forms that need to go through the data base/back end of the site.

- Set a deadline this to begin and to done
- Periodically follow up with Rick

STAGE THREE - BUILD | USER TESTING

Focus Group/ User Testing

In professional web design circles, the usability testing is an essential component of any web project. Similar to focus groups in brand development and product launches, usability testing offers a rare opportunity to receive feedback from the very people the website is aimed at - before it's too late to do anything about it. User testing is an important element in developing and maintaining a user friendly Website. To perform a low cost usability test:

- Choose or have inhouse volunteers.
- Stage the usability test at the training center in Wilkes Barre.
- Prepare a list of tasks for users to perform in order to evaluate the site.

Modifications

After the usability test is down there may be some modifications to the site

- Make modifications
- Check to see if issues have been resolved..

Create Styles Guide

Create a style guide for any future use or changes. Guide should include:

- Branding guidelines such as colors and typeface
- Markup guidelines
- Templates and examples
- Logo use and placement on the web page

LAUNCH SITE! (but wait..we're not done yet!)

STAGE FOUR- MAINTENANCE | PLAN:

Maintenance Management

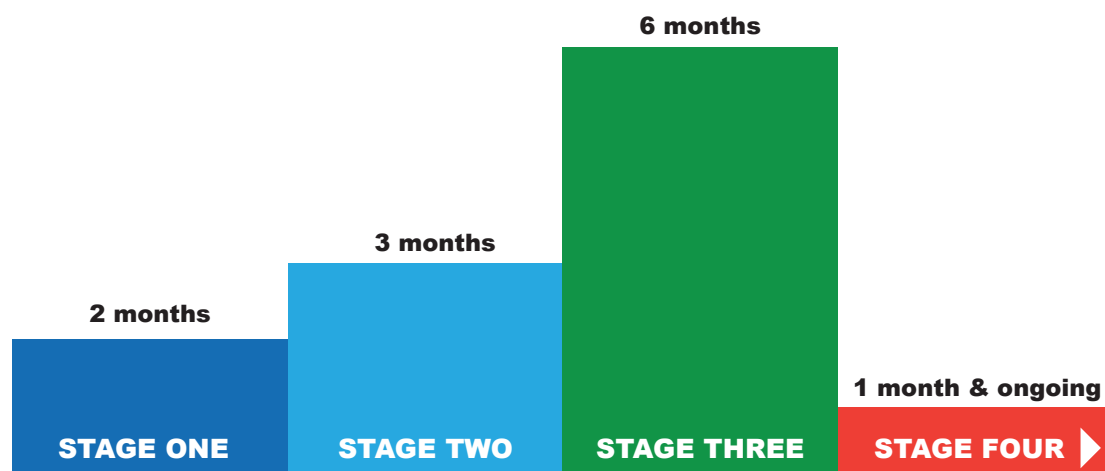
A plan needs to be in place for any updates and ongoing maintenance of the site

- List those who would be involved in the maintenance and their roles.
- Write procedure for any updates to be posted on the site
- Have Rick write a proposal of how security will be maintained on the site and what is the yearly cost if any.
- Write proposal of how to measure the success of the site. This could be in terms of Google analytics on where people click, how much time is spent on a particular page, and where do they click through to, etc.

TIMELINE | PLAN:

Tentative Timeline

Below is a graph based on the information above giving a suggested timeline to achieve targeted goals.





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WEBSITE PAGE INVENTORY

HOME PAGE

Personal

CDs

Checking

Check/Debit Card

Check Reordering

Consumer Information
Links

Consumer Loans

New/Used Auto
Financing

Personal Loans

Instant Money

Credit Card

First Time Homebuyer
Information

Home Equity

Line of Credit

Term Loan

WOW Mortgage

IRAs/HSAs

Mortgage Prequalification

Online Banking/Bill Payment

Overdraft Protection

Savings

Switch Banks

FNCB Wealth Management
Services

Online Banking/Bill Payment

Small Business

Checking

Small Business
Checking

Centennial Money
Market

NOW Account

Business Checking

Savings

Centennial Statement
Savings

Performance Statement
Savings

CDs

Add On CD

Fixed Rate CD

Variable Rate CD

Small Business Loans

Construction Loan

Floor Plan Lending

Letter of Credit

Line of Credit

Mortgage Loan

Term Loan

Time Loan

[Business Debit Card](#)

[Business Online/Bill
Payment](#)

Remote Deposit Capture

Cash Management

Merchant Services

Commercial

[Business Debit Card](#)

[Business Online/Bill
Payment](#)

Commercial Certificate of
Deposit

Add On CD

Fixed Rate CD

Variable Rate CD

Checking

Business Checking

Centennial Money
Market

Platinum Money Market
Account

Money Market Account

Commercial Loans

Construction Loan

Floor Plan Lending

Letter of Credit

Line of Credit

Loans to Public Entities,
Municipalities and School
Districts

Mortgage Loan

Term Loan

Time Loan

BRANCH | ATM LOCATOR

Lackawana

Luzerne

Monroe

Wayne

Clarks Green

Daleville

Dickson City

Dunmore - Main Branch

Dunmore -Wheeler Ave.

Keyser Village

Scranton

Back Mountain

Exeter

Hanover Twp

Hazleton

Kingston

Nanticoke

Plains

Pittston

Pittston Rt. 315

Wilkes-Barre

Marshalls Creek

Stroudsburg

Honesdale



Honesdale Rt. 6

ABOUT FNCB

[SEC Filings](#)

ATM Locations

[Bank Administration\(contact us\)](#)

Administrative Services	Closing & Beyond	
Administrative Services	Calculators	
Commercial Lending	Glossary	
Compliance	Find a Loan Officer	
Credit	INFORMATION CENTER	
Executive	Customer Care	
Finance	Community Giving	
Human Resources	Security Tips	
Information Technology and Operations	Protect Yourself	
Internal Audit	Internet Alerts	
Retail Banking	Student Debt Info	
Retail Lending	Older American Info	
Bank History	STUDENT LOAN CENTER	
Branches	CONTACT US / CUSTOMER CARE	
Code of Ethics	TELEPHONE BANKING	
FNCB Reportline	INVESTOR REALTIONS	
Audit Committee Charter	Overview-Company Profile	
Holiday Schedule	Deposit Market Share Summary	
Stock Information	FNCB Board of Directors	
Stock Price	FNCB Senior Management Team	
To Our Shareholders	Corporate Governance	
Press Releases	Corporate Governance Committee Charter	
Section 16 Reports	Audit Committee Charter	
Form 8-K	Compliance Committee	
Form 10-K	Code of Business Conduct and Ethics	
News and Events	FNCB Reportline	
CAREERS	FNCB SEC Filings	
COMMUNITY RELATIONS	Investor Materials	
NEWS & EVENTS	2007 Annual Report	
2007 Annual Report	2008 Annual Report	
2008 Annual Report	Investor Services	
MORTGAGE CENTER	FNCB Stock Information	
Check Rates	Stock Quote	
Apply Now	Insider Ownership	
Prequalification	Financial News	
Loan Status	Contact Information	
Resources	Sitemap	
Loan Programs, Rates & Fees	SITE MAP	
Your Application		
Your Property		

The following list is the current site map. These are all links to pages that still reside in the site. On the right is the meaning of the color codes.

Link Name does not match page name

Link does not go anywhere

Page does not link in the site -only on sitemap

Link has several different "names"

Redundant Links

Link goes to a different page than one on mainsite page

Link goes to a different page than indicated by the link or link name is too generic

Welcome to FNCB - First National Community Bank

FNCB Small Business Center

FNCB Branches

FNCB Branches

FNCB Branches

FNCB Branches

FNCB Branches

FNCB Privacy Statement

Personal Banking

Small Business - Checking Account

Small Business Checking

Small Business Checking

NOW Account

Money Market

Platinum Money Market Account

Debit Cards

Telephone Banking

Business Loans

Time Loans

Line of Credit

Business Mortgage Loans

Construction Mortgage Loans

Floor Plan Lending

Letter of Credit

Small Business Loans - SBA

SEP-IRA

Commercial

Commercial Checking

Small Business Checking Accounts

Business Checking

Money Market Account

Platinum Money Market Account

NOW Account

Commercial Savings Accounts

Platinum Savings Account

Statement Savings Accounts

Commercial CDs

Fixed Rate CDs

Variable Rate CDs

Add On CD

Commercial Loans

Term Loans

Time Loans

Line of Credit

Commercial Mortgage Loans

Construction Mortgage Loans

Letter of Credit

Floor Plan Lending

Municipal Financing

Business Online Banking

Commercial Debit Card

Cash Management

RDC

Telephone Banking

About FNCB

FNCB History

FNCB ATM Locations

FNCB Administration

FNCB Administrative Services

FNCB Commercial Lending

FNCB Compliance

FNCB Credit

FNCB Executive

FNCB Finance

FNCB Information Technology and

Operations

FNCB Internal Audit

FNCB Retail Banking

FNCB Retail Lending

FNCB Stock

FNCB STOCK Price

Press Release - Stock - About FNCB

Press Release - Stock - About FNCB

Press Release - Stock - About FNCB

Press Release - Stock - About FNCB

Press Release - Stock - About FNCB

Press Release - Stock - About FNCB

Press Release - Stock - About FNCB

Press Release - Stock - About FNCB

Press Release - Stock - About FNCB

Press Release - Stock - About FNCB

2007 Annual Report (PDF)

2008 Annual Report (PDF)

2009 Annual Report (PDF)

Branches - Clarks Green Office

Branches - Daleville Office

Branches - Dickson City Office

Branches - Dunmore Office

Branches - Keyser Village Office

Branches - Scranton Office

Branches - Back Mountain Office

Branches - Exeter Office

Branches - Hanover Township Office

Branches - Hazleton Office

Branches - Kingston Office

Branches - Nanticoke Office

Branches - Plains Office

Branches - Pittston Office

Branches - Pittston Route 315 Office

Branches - Wilkes-Barre Office

Branches - Marshall's Creek Office

Branches - Stroudsburg Office

Branches - Honesdale Office

Branches - Honesdale Route 6 Office

Personal Checking Accounts

Maximum Earnings Account (ME Account)

Workplace Banking

Senior Checking Account

NOW Account

Simply Free Checking

Money Market Account

Platinum Money Market Account

Performance Money Market Account

IRAs

Traditional IRA

Roth IRA

Rollover IRA

SEP IRA

CESA IRA

Health Savings Accounts (HSA)

Ordering Checks

Overdraft Protection

Instant Money Loans

Consumer Loans

Auto Loans

Personal Loans

FNCB Personal Online Banking

FNCB Print Ready Version

Telephone Banking

Personal Savings Accounts

Maximum Earnings (ME) Savings Account

Passbook Savings Account

Platinum Savings Account

Statement Savings Account

Performance Statement Savings Account

Youth Savings Account

Holiday / Vacation Clubs

[Personal CDs](#)[Fixed Rate CDs](#)[Variable Rate CD](#)[Add-On CD](#)[FNCB Promotional Rates](#)[FNCB Promotional Rates](#)[FNCB Checking Rates](#)[FNCB Saving Rates](#)[FNCB Money Market Rates](#)[FNCB CD's & IRAs Rates](#)[Home Mortgage Loans](#)[Fixed Rate Mortgage](#)[Adjustable Rate Mortgage](#)[80/10/10 Mortgage Loan](#)[First-Time Homeowner Mortgage](#)[Home Construction Mortgage](#)[Investment Property Mortgage](#)[HomeWOW](#)[WOW Mortgage](#)[Home Equity Loans](#)[Term Loans](#)[Home Equity Line of Credit](#)[Not Found homeequityWOW.asp](#)[Debit Cards](#)[Credit Cards](#)[FNCB Wealth Management Services](#)



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AUDIT OF EXISTING CONTENT

HOME PAGE

LINKS:

Top Right Navigation: [FNCB Home](#) | [Branch Locator](#) | [Careers](#) | [Contact Us](#) | [Site Map](#)

Main Navigation Top: [Personal](#) • [Small Business](#) • [Commercial](#) • [About FNCB](#)

Other Links on the page:

(Personal) Banking: [Checking](#) • [Savings](#) • [CDs](#) • [IRAs/HSAs](#) • [Online Banking/Bill Payment](#)

(Personal) Borrowing: [Mortgage Application](#) • [Home Equity](#) • [Consumer Loan](#) • [Mortgage Prequalification Letter](#)

(Personal) Resources: [Check/Debit Card](#) • [Credit Card](#) • [FNCB Wealth Management Services](#) • [Investor Relations](#) • [Consumer Information Links](#)

Open An Account: [Loan Accounts](#) • [Mortgage Prequalification](#) • [Checking Accounts](#) • [Savings Accounts](#) • [CD & IRA Accounts](#) • [Online Deposit Accounts](#) • [ATM Check Card](#)

Check Today's Rates: [Loan Accounts](#) • [Checking Accounts](#) • [Savings Accounts](#) • [CD & IRA Accounts](#) • [Promotional Rates](#)

Mortgage Center

Student Loan Center

Information Center: [Customer Care](#) • [Community Giving](#) • [Security Tips](#) • [Protect Yourself](#) • [Internet Alerts](#) • [Student Debt Info](#) • [Older American Info](#)

Banner Ads Top (graphics): [Finance Works](#) • [Simply Opt In](#) • [Simply Great Rates](#) • [7 Month CDs](#) • [e-statements disclosure](#)

Bottom Navigation: [Home](#) | [Branch/ATM Locator](#) | [Careers](#) | [Contact Us](#) | [Site Map](#)
[Privacy Notice](#) | [Online Privacy Statement](#) | [Legal](#)

Bottom Information in small paragraph: [Clarks Green](#), [Daleville](#), [Dickson City](#), [Dunmore Main Branch](#), [Dunmore Wheeler Ave.](#), [Keyser Village Scranton](#), [Downtown Scranton](#), [Back Mountain](#), [Exeter](#), [Hanover Twp.](#), [Hazleton](#), [Kingston](#), [Nanticoke](#), [Plains](#), [Pittston](#), [Pittston Rt. 315](#), [Downtown Wilkes-Barre](#), [Marshall's Creek](#), [Stroudsburg](#), [Honesdale](#), and [Honesdale Rt.6](#)

FDIC Information: [Link to FDIC Insurance Information](#)

Logins (Fields):

FNCB Online Banking Registered Users: [User ID](#) • [Password](#) • [Go Button](#)

Links for Online banking: [Forgot Your Password?](#) • [New Member Signup](#) • [Online Banking Demo](#) • [Online Banking FAQ](#) • [eStatement Signup](#)

FNCB Business Online Banking

Search FNCB (Field)**Logo (Upper Left Corner - graphic)****Footer****CONTENT:**

First National Community Bank - FNCB, is proud to offer banking in Nepa with locations in Clarks Green, Daleville, Dickson City, Dunmore Main Branch, Dunmore Wheeler Ave., Keyser Village Scranton, Downtown Scranton, Back Mountain, Exeter, Hanover Twp., Hazleton, Kingston, Nanticoke, Plains, Pittston, Pittston Rt. 315, Downtown Wilkes-Barre, Marshall's Creek, Stroudsburg, Honesdale, and Honesdale Rt.6.

For more than 100 years FNCB has offered the best possible savings, checking, business, commercial and personal banking accounts to communities throughout Pennsylvania.

FNCB's online banking offers the convenience of banking from home or phone.

FNCBOnline is your chance to save for college tuition, health savings, medical savings, save for a new home or just simply save for a rainy day with our best savings account interest rates. FNCB also offers CDs and IRAs, free checking, and much more.

With FNCB you are part of a strong community bank with branch locations throughout Pennsylvania. Whether you live in Pennsylvania, New York, New Jersey, Connecticut, Delaware, Maryland or anywhere else in the US, FNCB offers you the best in high yield, high interest online banking

Total Links: 86

ASSESSMENT:

The content of the home page which appears below the box which holds the graphic and image of the FDIC information is quite small and hard to read. Since this information appears only on this page, I assume this is the content of the page. As the content it is way too small and there is not enough contrast for readability. This is not 508 compliant. In addition, since there are many links and very little content, this makes for bad SEO.

**BRANCH
LOCATOR****LINKS:**

Top Right Navigation: [FNCB Home](#) | [Branch Locator](#) | [Careers](#) | [Contact Us](#) | [Site Map](#)

Main Navigation Top: [Personal](#) • [Small Business](#) • [Commercial](#) • [About FNCB](#)

Other Links on the page:

Lackawanna: [Clarks Green](#) • [Daleville](#) • [Dickson City](#) • [Dunmore - Main Branch](#) • [Dunmore -Wheeler Ave.](#) • [Keyser Village Scranton](#)

Luzerne: [Back Mountain](#) • [Exeter](#) • [Hanover Twp](#) • [Hazleton](#) • [Kingston](#) • [Nanticoke](#) • [Plains](#) • [Pittston](#) • [Pittston Rt. 315](#) • [Wilkes-Barre](#)

Monroe: [Marshalls Creek](#) • [Stroudsburg](#)

Wayne: [Honesdale](#) • [Honesdale Rt. 6](#)

Links on the map:

Lackawanna: Clarks Green • Daleville • Dickson City • Dunmore - Main Branch
• Dunmore -Wheeler Ave. • Keyser Village Scranton

Luzerne: Back Mountain • Exeter • Hanover Twp • Hazleton • Kingston • Nanticoke
• Plains • Pittston • Pittston Rt. 315 • Wilkes-Barre

Monroe: Marshalls Creek • Stroudsburg

Wayne: Honesdale • Honesdale Rt. 6

Left Side Rail:

[ATM Locations](#) • [Bank Administration](#) • [Bank History](#)

[Branches](#)

[Lackawanna County](#)

[Luzerne County](#)

[Monroe County](#)

[Wayne County](#)

[FNCB Reportline](#)

[Holiday Schedule](#)

[News and Events](#)



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DESIGNER'S ASSESSMENT

Redesign of FNCB Website Notes

Company Profile: First National Community Bank (PA) is headquartered in Dunmore and is the 26th largest bank in the state of Pennsylvania. It is also the 648th largest bank in the nation. It was established in 1910 and as of March of 2012, it had grown to 303 employees at 22 locations. First National Community Bank (PA) has a 3-star health rating.

NOTE: This is not found easily on the current site. I found this by googling "FNCB" and came up on a site called "Despositaccounts.com" There is a small box with small gray type with similar information found at the bottom of the page of the current site which is difficult to read. That copy is:

First National Community Bank - FNCB, is proud to offer banking in Nepa with locations in Clarks Green, Daleville, Dickson City, Dunmore Main Branch, Dunmore Wheeler Ave., Keyser Village Scranton, Downtown Scranton, Back Mountain, Exeter, Hanover Twp., Hazleton, Kingston, Nanticoke, Plains, Pittston, Pittston Rt. 315, Downtown Wilkes-Barre, Marshall's Creek, Stroudsburg, Honesdale, and Honesdale Rt.6

For more than 100 years FNCB has offered the best possible savings, checking, business, commercial and personal banking accounts to communities throughout Pennsylvania

FNCB's online banking offers the convenience of banking from home or phone

FNCBOnline is your chance to save for college tuition, health savings, medical savings, save for a new home or just simply save for a rainy day with our best savings account interest rates.

FNCB also offers CDs and IRAs, free checking, and much more.

With FNCB you are part of a strong community bank with branch locations throughout Pennsylvania. Whether you live in Pennsylvania, New York, New Jersey, Connecticut, Delaware, Maryland or anywhere else in the US, FNCB offers you the best in high yield, high interest online banking

This lengthy "sales pitch" which is hard to read, does not tell me much about the bank and it's services and as someone who is new to the area it is confusing and redundant. The last paragraph repeats the first and is confusing by naming states where there are no branches. As a new employee, I do not know exactly what are the benefits and services to FNCB and why I should bank here. It should be exceedingly clear on the home page to draw any new customers in.

The first question to be answered on the home page:

WHY SHOULD I BANK HERE?

As a consumer, that would be my first question.

Other questions that should be answered somehow on the website dealing with profile:

What is the goal of the redesign?

It is my understanding that the reason for the redesign is that the current site is outdated in look, content and code.

NOTE: I am putting together several questionnaires to establish what areas need to be updated in content. It is important that a clear understanding is established as to why the upgrade and redesign is needed. In my opinion, the most important factor is the USER and how they are accessing the site and is it meeting the customers needs in order to grow revenue for the bank.

When was the current site built?

I do not know, however, looking at the code, will assume at least 10 years ago.

NOTE: I say 10 years as this is when CSS2 was introduced. When CSS2 was introduced, the use of building websites with tables began to go away. The current site is built with tables and nested tables. Today with the introduction of CSS3 and HTML5, web design is evolving into the idea of "responsive web design". This is a technique used today for websites to "respond" to the device they are being viewed on, such as either a mobile phone, tablet or desktop. More and more users are viewing the sites on tablets and phones making it imperative to update the current site. The marketing projection is that "In 2014, mobile web users will outpace desktop users (approximately 1.7 billion mobile users to approximately 1.65 billion desktop users). By 2015, the number of mobile web users is expected to increase to 2 billion." - taken from "<http://www.sitepronews.com/2012/01/03/the-explosion-of-the-mobile-web-is-your-website-ready-a-spn-exclusive-article/>"

What levels of traffic is the current site receiving?

I do not know. This information is not readily available to me.

NOTE: Using Google Analytics, a report on site visits, click throughs and what pages are viewed most should be generated monthly. This information should be given to those who are involved with the web. It will help inform what the user is doing on the site as well as how effective a page might be.

What aspects of the current website are most effective?

Quite honestly, not to dish on whoever designed the site, nothing. This is because the site is so outdated and perhaps when it was initially done, it was a very good site.

NOTE: The site has been added to over the years and has gotten "bloated" with too many links and pages and I find it difficult to navigate as a user. In the redesign, there should be thought as to how the site can grow as well as a time line as to when the site should be re-evaluated. A site always will need to be updated every 2-3 years as technology grows.

What aspects of the current website are NOT effective?

1. Does not work on mobile devices - too small to read or access.
2. Links or navigation is confusing and redundant at times. For example: on the Home Page, there is a link for "Mortgage Application" and there is a banner ad on the left rail which links to the same. There are too many links with no hierarchy as to where or why I should click them.
3. The Home Page is actually the "Personal Banking Page". The Home Page should be an introduction and "sales pitch" for the bank. Again, answering the question; "Why do I want to bank here?"
4. The banner ads running down the left rail are lost on some pages as they tend to fall below the fold and below the main information and footer.
5. Site map is confusing - not all pages are listed and there are redundancies such as FNCB Branches is listed 5 times.

What aspects of the current website are NOT effective? (Continued)

6. Left rail menu changes arbitrarily on pages.
7. No "bread crumbs" for user navigation.
8. Does not reflect tag line. Does not feel "Simple" as in Simply easy to use.
9. Links are not matching up with page titles and h1 titles. Example: In box on left rail is "Information Center" with a link "Security Tips". When clicked on it takes you to a page titled "Security Information". This is confusing to the user and bad UI practice.
10. Links have been removed, yet pages still exist and are searchable.
11. No clear links to pages. Example "Rate Center" is only linked through a link titled "Loan Accounts" under "Today's Rates".
12. Images on pages do not match headings or content. For example, under "Small Business Loans - Term Loan" the image says "Small Business Checking." It is the same for "Time Loan." Other loans for small business say "Small Business Borrowing"
13. Different link names are given for the same page. Example: "Contact Us" has links named: "Bank Administration" and "Customer Care" These links all go to a page named "FNCB Customer Care Center".
14. In the SITEMAP there are links to pages that are not found elsewhere in the site. Example: Under "Commercial Checking" is "PLATINUM MONEY MARKET ACCOUNT". Don't know if this page was to be removed. Any page that still exists is searchable.
15. There are confusing entries / links on the SITEMAP. One is: "Not Found homeequityWOW.asp", which when clicked on goes to a "Page not Found".
16. Search pages not effective. When after doing a search and receiving pages of results, I clicked on SITEMAP at top right corner which returned a "Page not Found". This was the case too with all the links at top right. In addition, the main links at the top are a different color and font. There is no way to return to the home page after one has done a search.
17. There is no link to MORTGAGES except for the Banner ad on the left rail which falls below information and below the fold.

Who are the target users?	I assume the target user are both current bank customers and perspective bank customers.
How can the website be more user-friendly?	<ol style="list-style-type: none"> 1. Make navigation simpler and clearer for the user. 2. Use bread crumbs. 3. Make content concise and pertinent. 4. No banner ads on the left rail. Banner ads should always appear at the top in same place on all pages. 5. Consistency in design/look, voice/content and navigation. 6. Make design look "whole" - not chopped up into cells.
What should be the focal points of the design?	The use of the rotating banner ads at the top of the Home Page. These keep the website fresh and if they change out often enough it will entice people to come and look at the website. They can also give color and warmth as well as a feel to the site's friendliness. The Home Page is the "welcome" mat to the site. It sets the tone for the user as if they should "enter" or not.
How can the navigation be made more effective?	Navigation is one of the most critical elements of a site's usability. A significant amount of content and/or pages have been added to the site since the last design, and the navigation is no longer optimal. A hierarchy first needs to be established for the site and the navigation to those pages to follow. If the navigation is too cumbersome (as it is now) the user will either get lost, confused or give up. A thorough survey of all pages and links should be done with what and how a user would access them. As it is now on the site the navigation on the left keeps changing on every page and there is no rhyme or reason to the list.
What will the user/visitor want from the website?	Meeting the needs of user is important to the success of any website. Will the user be coming to the site looking for information? If so, it is important to make it easy to find the information and make it a prominent part of the design. I do not know at this time what the most important focus for the web site should be. Is it to get banking information on loans, rates etc. Is it to guide the user to online banking? Is it these two items and more. Again, a thorough list of services and what pages we need should be done in order to structure the site.
How can SEO be improved?	Any time a website is being designed, search engines should be considered. Page titles should be pertinent to the page. Hierarchy of heads (h1, h2, h3 and so on) should be used on every page (Currently they are not). Keywords and phrases should be used in the content, titles, headers, anchor text, alt tags, etc.



Simply a better bank.

WEBSITE REDESIGN QUESTIONNAIRE

The questions below are to aid in the redesign of the FNCB website. The goal is to assess all the needs to make the site more accessible and user friendly for the customer as well as those who need to use the site for their jobs. As in any design, it is important to get feedback so that all concerns are accounted for.

GENERAL OVERALL SITE QUESTIONS

- 1. Why (or if) do you think the site should change? (i.e., provide a better user experience, update the site's look and feel, target a different audience)?
- 2. How is the bank currently perceived offline? Do you want to carry the same kind of message through the website? (Branding)
- 3. What do you like about the current site? (Example; colors, ease of use, friendly feel etc.)
- 4. What do you NOT like about the current site?
- 5. What are your top 3 frustrations with your current website? (Example: "I can't find what I need")
- 6. Which areas of the current website do you think work well and why?
- 7. Do you feel the current website promotes a favorable user experience?

QUESTIONS ABOUT THE CUSTOMER

- 8. Who is the bank customer ? (Medium age, gender, income etc?) Is there an "ideal" customer?
- 9. Why does the customer (or what do they come to the website for) use the site?

10. What action(s) should the user perform when visiting the website (search for information, sign up for an account, purchase a product/-service)?

11. List the top 4 areas that the customer uses on the site.

YOUR PERCEPTIONS

12. Who do you consider to be the Bank's competitor?

13. Name a website you like and explain why you like the site in terms of:

Functionality/ accessibility
Design/look/feel
Features
Text/ tone or voice

14. Name 3 things that you feel would be most important about the design of the new website. (Example; easy to access rates)

15. Name 3 things that you feel would be least important about the design of the new website.

16. Imagine your website in 5 years from now. Complete the sentence: I know the website works because... (Example: "more people are using it to find information")

17. What do YOU need this website to do for you and your job function?

18. What keywords do you want to be found by in the search engines?



Simply a better bank.

WEBSITE CUSTOMER QUESTIONNAIRE

We are in the process of re evaluating our website and would like you the customer for your input. We value our customers and want to be sure that we meet your needs. Please take a few minutes to answer the questions below. Thank you.

1. Do you know that FNCB has a website? Yes ☐ No ☐

If No, why? _____

2. Do you use/visit the FNCB website? Yes ☐ No ☐

If No, why? _____

3. What are the top 3 reasons you use the FNCB website for:

4. Do you find the website easy to use? Yes ☐ No ☐

If No, why? _____

5. Can you find what you are looking for on the site easily? Yes ☐ No ☐

If No, why? _____

6. Is there anything you would like to see or change on the website? _____



Simply a better bank.

FNCB CUSTOMER PROFILE



Avarage Customer Age	50+ years
Avarage Customer Gender	Female
Avarage Customer Banking Habits	Mostly are in Simply Cash Back ME customers Simply Mobile Bill Pay

Bank Sites I like - why and why not

Columbia Bank

Likes

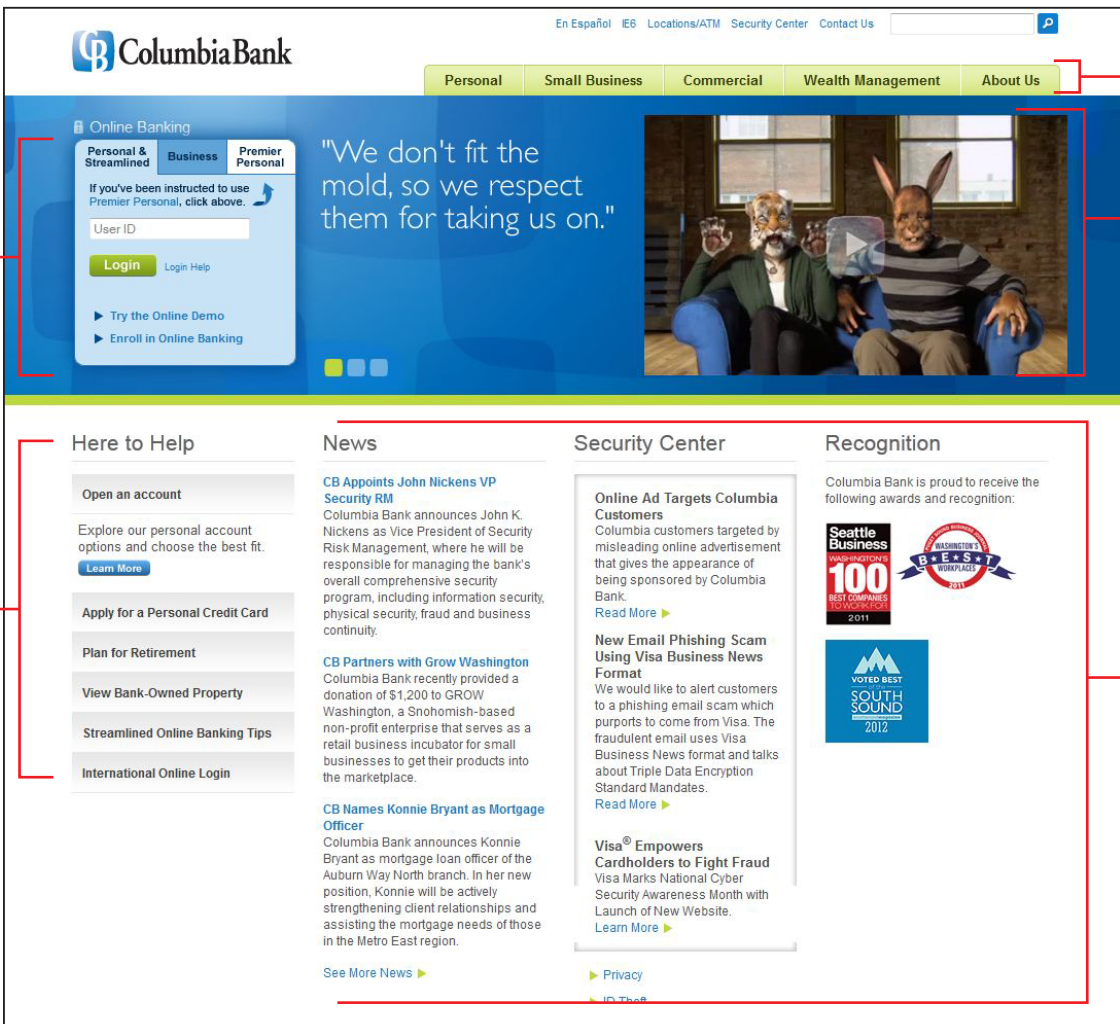
- Clean design, nice color scheme.
- Navigation is clear and easy to use.
- Nice use of accordion panels on the left column at the bottom. This is followed through on some of the other pages. For example on the Personal Checking page, the accordion panel is used to reveal information about different types of accounts. This helps the site from being bloated with too many pages.
- On the sub pages - the navigation is concise and clear to follow. What comes up is only pertinent to what is in that particular section. Clearly highlighted to know what page you are currently on.
- I like the News, Security Center and Recognition areas on the Home page. These are updated frequently giving the customer or potential customer a reason to visit the site regularly.
- Videos on every page with personal stories of how the bank helped them.

- Upgrade your browser link. This is great! It encourages anyone who is using an old browser to upgrade. Includes links. This is also good for the person's own PC security.

- Security Center is found on Home page - easy to access

Dislikes

- No bread crumbs
- No Sitemap
- Some information - menu in the security center falls below the fold, which may cause viewer not to see
- Although I like the security center on the home page - these are snippets and different than if you click on the above link. Should be made clearer or customer may miss information they are looking for.



The screenshot shows the Columbia Bank homepage with several annotations in red:

- Main Navigation:** Points to the top navigation bar with links: Personal, Small Business, Commercial, Wealth Management, About Us.
- Online Banking Sign on:** Points to the 'Online Banking' section on the left, which includes a login form and links to 'Try the Online Demo' and 'Enroll in Online Banking'.
- Rotating Ads used for Marketing:** Points to the large banner image featuring two anthropomorphic rabbits sitting on a couch.
- Accordion Panel:** Points to the 'Here to Help' section on the left, which contains a list of links: Open an account, Apply for a Personal Credit Card, Plan for Retirement, View Bank-Owned Property, Streamlined Online Banking Tips, International Online Login.
- Information Updated Often:** Points to the 'News', 'Security Center', and 'Recognition' sections on the right, which contain various articles and award logos.

Columbia Bank

En Español | E6 | Locations/ATM | Security Center | Contact Us

Personal | Small Business | Commercial | Wealth Management | About Us

Online Banking

Personal & Streamlined | Business | Premier Personal

If you've been instructed to use Premier Personal, click above.

User ID:

Login | Login Help

► Try the Online Demo

► Enroll in Personal Online Banking

"You know everybody, everybody knows you."

Personal Savings

So many ways to save. We can help you choose the right mix.

We have all the resources to help you save for the future. Let's get started with a sound strategy and smart implementation.

► **Grow Green Savings⁷**

▼ **Holiday Savings Club⁵**

Recommended if ... You want an automated savings option for year-end expenses. A check will be issued to you in early November.

Minimum Opening Deposit	\$20
Minimum Daily Balance Required to Waive Monthly Maintenance Fee	Not applicable
Maintenance Fee ⁸	\$0
Check/Debit Charges	No debit transfer except to close account
Interest Earnings Calculated	Yes Daily
Paid/Compounded	Paid at maturity
Combined Monthly Statement ⁴	Yes

Checking

Savings, IRAs, CDs, and Money Markets

Personal Online Banking

Personal Bill Pay

Personal Mobile Banking

Personal VISA® Card Services

Personal Loan Center

Overdraft Protection Center

Residential Lending

Helpful Links

► Rates

► Report lost or stolen cards or checks

Accordion Panel

Sub Navigation

Sub Navigation

Business Checking

Business Savings

Business Online Services

Business Loan Center

Business VISA® Cards

Merchant Card Services

Helpful Links

► Rates

► Services and Fees Schedule

► Report lost or stolen cards or checks

► Reorder Checks

► Deposit Account Agreement

Temporary FDIC Insurance

► Coverage for Transaction Accounts

Checking

Savings, IRAs, CDs, and Money Markets

Personal Online Banking

Personal Bill Pay

Personal Mobile Banking

Personal VISA® Card Services

Personal Loan Center

Overdraft Protection Center

Residential Lending

Helpful Links

► Rates

► Report lost or stolen cards or checks

► Reorder Checks

► Deposit Account Agreement

► Services & Fees Schedule

Temporary FDIC Insurance

► Coverage for Transaction Accounts

► Resolve Credit Reporting Errors

Penn Security

Likes

- Clean and concise design, nice color scheme.
- Like the panel drop down menu
- External Link to the FDIC
- Quick links on the front page
- Like the way the Branches/ATM page is laid out and organized.
- Organized so that things are easily found. Hierarchy of information is clear and makes sense.
- Like the panels of the financial calculators
- The deposit and mortgage rate table with rollovers.
- Report lost or stolen debit card
- Consistent page structure

- Financial Calculators have nice tabbed panels with links.
- Employee Login
- Link to FDIC Deposit Estimator
- Online Security Center is prominent and easy to access

Dislikes

- No bread crumbs.
- No Favicon
- On the rotating ads on home page, there are no "buttons" so if I miss one I have to wait to circle back through.
- On some pages you have to scroll to get to the section. Should have been anchor tags.
- Some sub heads are a light gray and hard to read

Clean Navigation with drop down panels that include a menu (On lower navigation)

Quick
Links

Employee
Login

Penn Security
Bank & Trust Est. 1902
Strength You Can Bank On

HOME | ABOUT US | FDIC INSURANCE | INVESTOR RELATIONS

Search...

CALL TOLL FREE 800-327-0394

Personal Banking | Business Banking | Wealth Management | Home Loans | Merchant Services

ONLINE BANKING ACCESS

Online | Online Plus

Access ID Login

System Notifications
Enroll | Learn More

Username / Password Help?

QUICK LINKS

- ATM / Branch Locations
- Deposit Rates | Mortgage Rates
- Financial Calculators
- Online Security
- Report a Lost or Stolen Card

Get Totally FREE Checking and this FREE Gift!*

Two Eco-Responsible™ Insulated Grocery Totes

*Gift awarded when a new account is opened. We reserve the right to substitute a gift of similar value. While supplies last.

Personal Checking

Why choose Penn Security Bank for your checking account?

Learn More

Business Relationships

Why choose Penn Security Bank to provide solutions to help grow your business?

Learn More

Wealth Management

Why choose Penn Security Bank to help accumulate and protect your resources?

Learn More

Mortgage Solutions

Why choose Penn Security Bank for your mortgage financing needs?

Learn More

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MEMBER FDIC. EQUAL HOUSING LENDER

CONTACT US | CAREERS | PRIVACY STATEMENT | TERMS & CONDITIONS | SECURITY | SITEMAP

Penn Security
Bank & Trust Est. 1902
Strength You Can Bank On

HOME | ABOUT US | FDIC INSURANCE | INVESTOR RELATIONS

Search...
CALL TOLL FREE 800-327-0394

Personal Banking | Business Banking | Wealth Management | Home Loans | Merchant Services

Savings, Money Market & Health Savings Accounts

Saving for the future, a specific goal or to meet unexpected expenses is an important part of your financial planning. Penn Security Bank offers traditional savings accounts, money market accounts, certificates of deposit, club accounts (both holiday and vacation), IRA accounts and health savings accounts.



Savings Options

- Statement and Passbook Savings Accounts

A great way to save and, at the same time, have easy access to your funds and peace of mind knowing your deposits are protected with FDIC insurance.

Details

RELATED LINKS

- Personal Banking
- Online Banking Services
- Deposit Rates | Mortgage Rates
- Reorder Checks
- Quicken® / QuickBooks®
- ATM / Branch Locations
- Financial Calculators
- Report a Lost or Stolen Card
- Servicemembers Civil Relief Act

Gray Header does not show well

Related Links Change Appropriately to the page/section one is on

Penn Security
Bank & Trust Est. 1902
Strength You Can Bank On

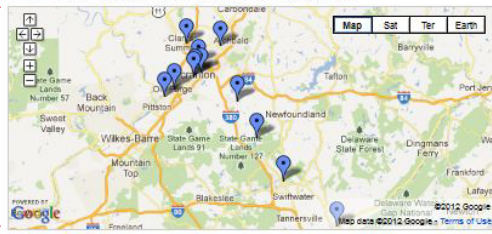
HOME | ABOUT US | FDIC INSURANCE | INVESTOR RELATIONS

Search...
CALL TOLL FREE 800-327-0394

Personal Banking | Business Banking | Wealth Management | Home Loans | Merchant Services

ATM / Branch Locations

For more information please stop in any conveniently located Penn Security Bank office.



View Penn Security Bank Branch Locations in a larger map

Choose a location:

- Abington
- Central City Scranton
- Duryea
- East Scranton
- East Stroudsburg
- Green Ridge
- Gouldsboro
- Moscow
- Mount Pocono
- Old Forge
- Poconville
- South Side Scranton
- Off-site ATM Locations


ABINGTON

Deborah Kennedy, Manager
570 567 4898 | 800 327 0394 x4200
1100 Northern Boulevard | Clarks Summit, PA 18411

Lobby
Monday – Thursday | 9:00 am – 5:00 pm
Friday | 9:00 am – 6:00 pm
Saturday | 9:00 am – 1 pm

Drive-up
Monday – Thursday | 8:30 am – 5:00 pm
Friday | 8:30 am – 6:00 pm
Saturday | 9:00 am – 1 pm

ATM – drive-up only




[Back to top](#)

CENTRAL CITY SCRANTON

Dominick Giamuzzi, Manager
570 346 7741 | 800 327 0394
150 North Washington Avenue | Scranton, PA 18503

Lobby
Monday – Friday | 8:45 am – 5:00 pm
Saturday | Closed

Drive-up
Monday – Thursday | 8:30 am – 5:00 pm



Google map with markers of branches which show when roll over

List of Branches that when clicked takes you to a branch panel below

Branch with Information

Anchor Tag at bottom of all branches to return to the top

Pennstar

Likes

- Clean look, holds to a branded look
- Clear Navigation - a hierarchy to the sections
- Nice looking icons for specific areas
- Like the Fraud alert box.
- Able to download brochures
- Like the security center - information is user friendly and useful.
- Like the clear and clean looking tables.

- Like the FAQ's section and that it is in the top navigation
- Like the Switch Kit
- On personal loans page - like the fun facts
- Like the splash page on #1 customer satisfaction

Dislikes

- No bread crumbs.
- Some links go to pages that are just a sentence and there is no way to get back without hitting the back button

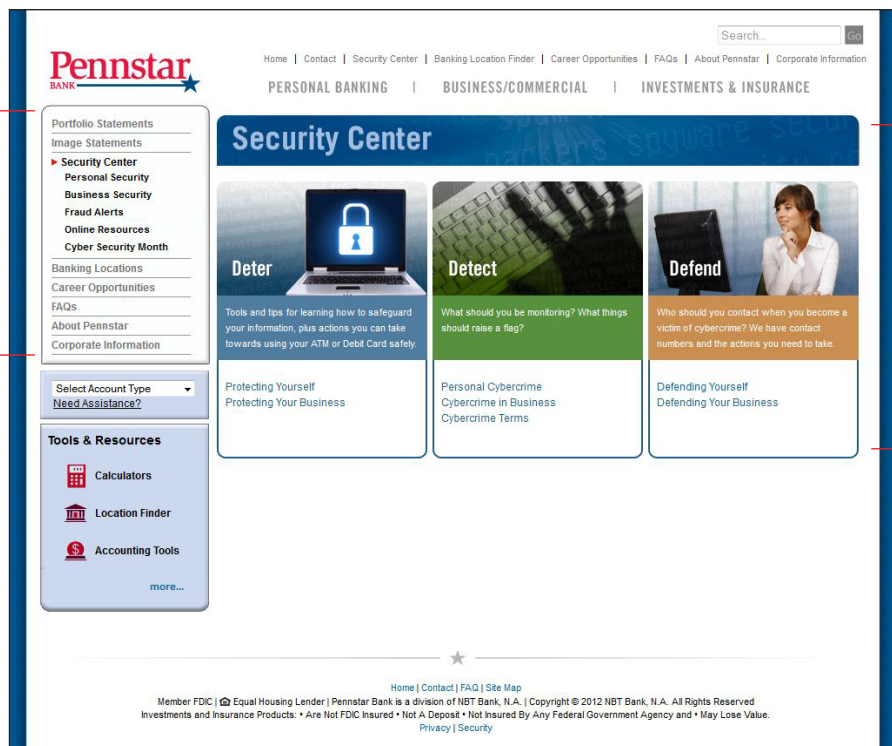
FAQs Link

Fraud
Alert
Box

Nice
Icons



Very nice
acordian
panel
Navigation



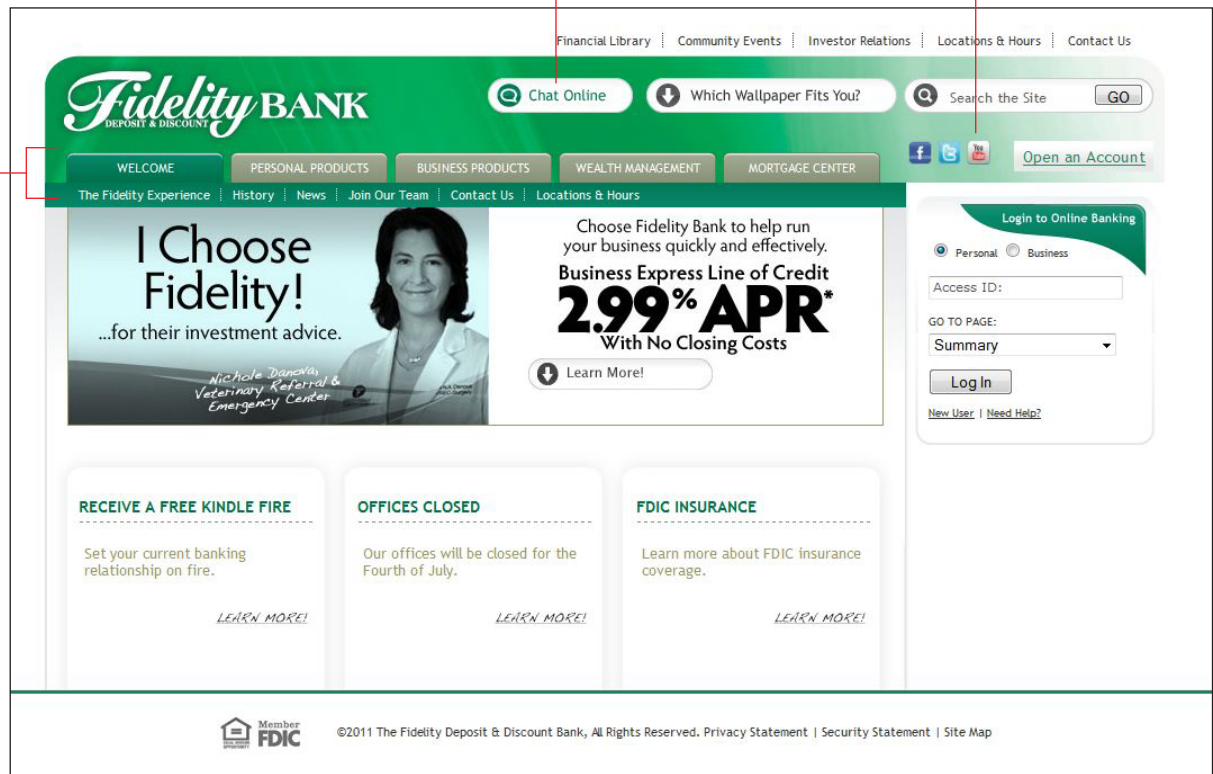
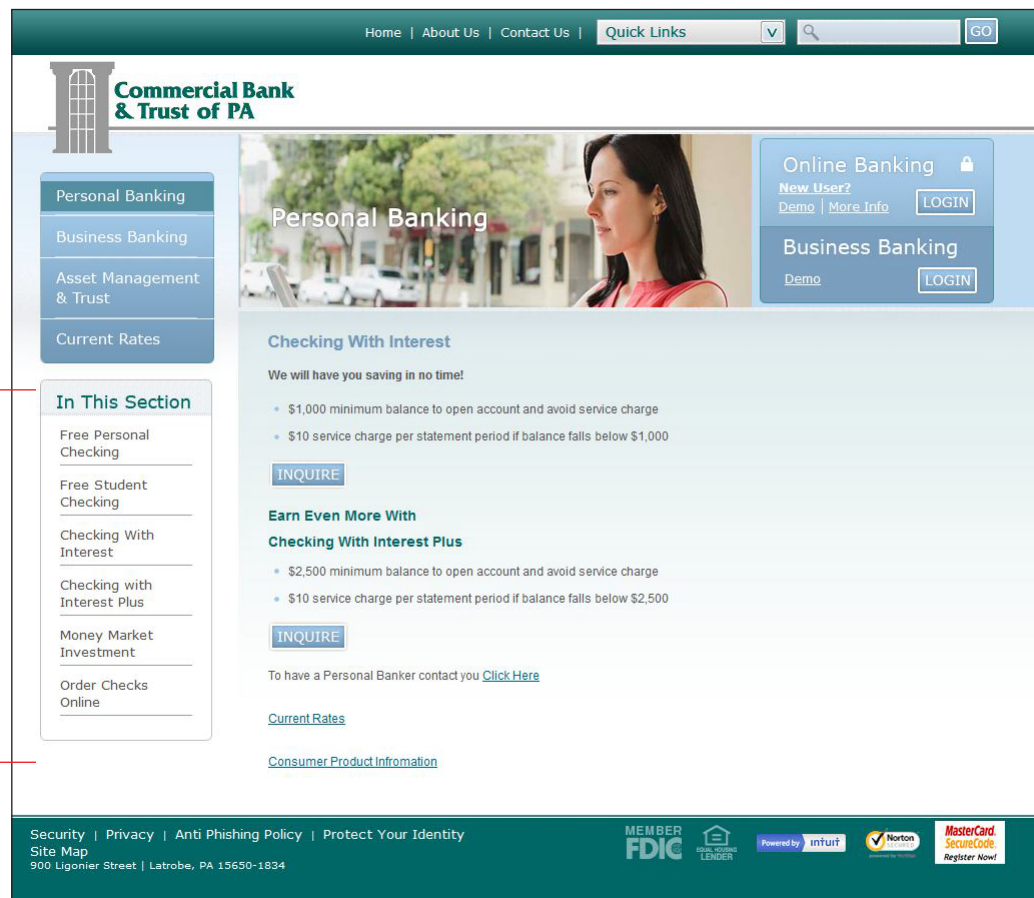
Nice way to
present areas
for the security
center



On most pages
there is always
a "personal"
statement or
person(s)

Other Sites - what works

Online Chat

YouTube videos of customers
Why the chose FidelitySimple
NavigationNice Sub Navigation
letting the customer know
the topics to
explore in this
section without
going back to a
pull down menu

Other Sites - what works (cont.)

LinkIn

Nice way to
organize
information in
grid/sections

AmericanBank Chat Now! or Call Toll Free 888.366.6622

Personal Banking Business Banking Rates About Us Search Contact Us

AmericanBank Online

Sign-On ID
Password
[Sign On](#) [Forgot Password](#)
[Learn More](#)
[Sign Up Now](#)

Access Other Accounts
[Select Account](#)

What's Your American Dream?
Make your dreams a reality with Home Equity Loans as low as 3.79% APR²
[Click here to apply now](#)

UChoose Rewards **Home Equity Loans** Free Checking

Featured Rates
0.75%^{APY} e-Checking¹ [View Details](#)
3.79%^{APR} 3 Yr Fixed Home Equity Loan² [View Details](#)
[Compare Our Rates](#)

Home Equity Loans
Make home improvements, take a dream vacation, buy a new car...anything is possible with a home equity loan!
[Learn More](#)

Online Bill Payment Summer Sweepstakes
Win \$10,000 for your summer wishes!
[Learn More](#)

Popmoney
Send money to others the easy way using an email address or mobile phone number!
[Learn More](#)

Apply Online
Deposit
Consumer Loan
Credit Cards
Residential Mortgage
Business Loan

Need Help?
Customer Service
FAQ
Report Fraud
Email Us
Changing My Address

Tools & Resources
Financial Calculators
Free Credit Report
Disclosures
FDIC Insurance
Find a Surcharge-Free ATM

How Do I?
Re-Order Checks
Report a Lost Card
Place a Stop Payment
Make ATM Deposits
Send a Wire

Security
Online Security
Prevent Fraud
Resolving Fraud
Security Solutions
Security News

Site Map | Privacy | Legal | Member FDIC | Equal Housing Lender
Copyright © 2012 American Bank - All Rights Reserved

4029 West Tilghman Street, Allentown, PA 18104
610.366.1800 | 888.366.6622

FDIC [Click here for important information about changes in temporary insurance coverage for noninterest-bearing transaction amounts.](#)

Other Sites - what works (cont.)

Clean - Simple Home pages



The Altoona First Savings Bank homepage features a clean, professional design. At the top, the bank's logo is prominently displayed alongside navigation links for Locations, Rates, and Contact Us, along with a search bar. A blue navigation bar contains links for Personal, Business, and About Us. The main content area is dominated by a large banner for construction loans, featuring a photo of a house and the text "From blueprints, to... Home, Sweet Home." Below the banner, there is a section for Online Banking with a login form, a Quick Links section with icons for various services, and a Home Equity Loans section. The footer includes FDIC and Equal Housing Lender logos, career opportunities, privacy information, and copyright details.

af Altoona First Savings Bank

Locations Rates Contact Us Search...

Personal Business About Us

From blueprints, to... Home, Sweet Home.

A cost-effective **construction loan** from Altoona First will turn your visions to reality. Benefit from local decisions and one-time closings.

Learn More

Online Banking

User ID

log in **reset**

• Sign Up
• See Our Demo

Quick Links

- Lost or Stolen Card
- Security & Fraud
- Financial Calculators
- Reorder Checks

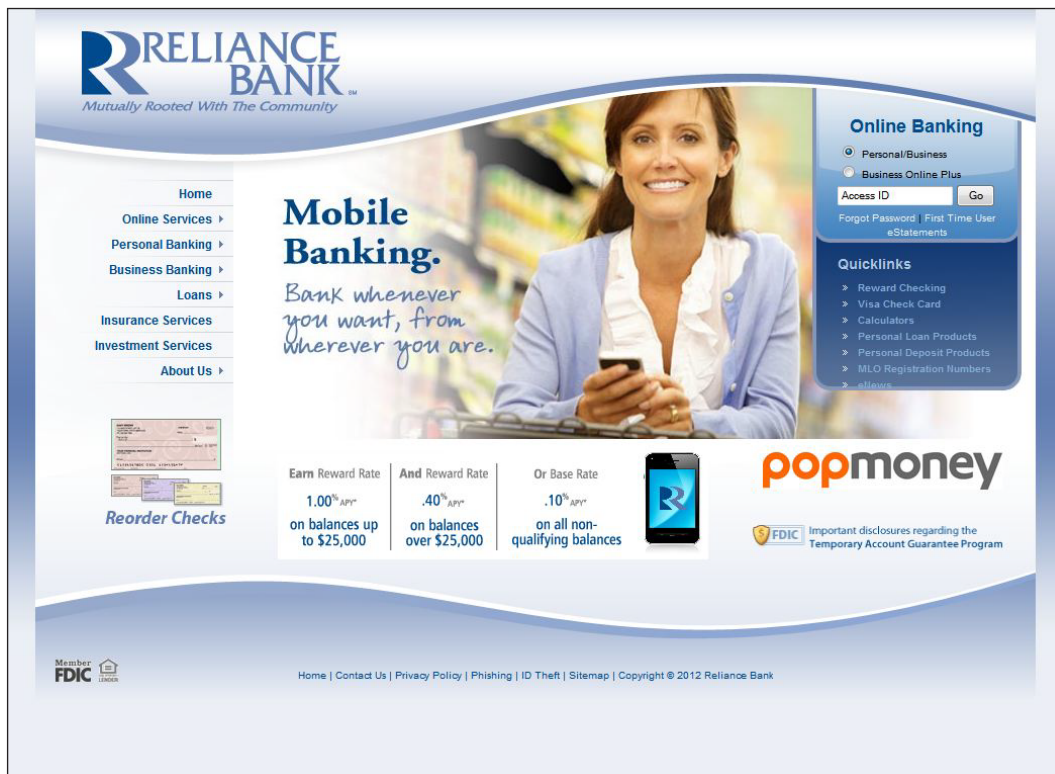
Home Equity Loans

Get paid back for all that lawn mowing. Your home can be your ticket to a low-rate loan.

More >>>

FDIC Career Opportunities Privacy / Disclosure Info Repossessions and Foreclosures powered by

Altoona First Savings Bank — Member FDIC, Equal Housing Lender — Copyright © 2012 - All rights reserved.
Notice of Changes in Temporary FDIC Insurance for Transaction Accounts.



The Reliance Bank homepage features a clean, professional design. At the top, the bank's logo is prominently displayed alongside the tagline "Mutually Rooted With The Community". A blue navigation bar contains links for Home, Online Services, Personal Banking, Business Banking, Loans, Insurance Services, Investment Services, and About Us. The main content area is dominated by a large banner for Mobile Banking, featuring a photo of a woman holding a smartphone and the text "Mobile Banking. Bank whenever you want, from wherever you are." Below the banner, there is a section for Online Banking with a login form, a Quicklinks section with icons for various services, and a section for popmoney. The footer includes FDIC and Equal Housing Lender logos, career opportunities, privacy information, and copyright details.

RELIANCE BANK
Mutually Rooted With The Community

Home Online Services > Personal Banking > Business Banking > Loans > Insurance Services Investment Services About Us >

Mobile Banking.

Bank whenever you want, from wherever you are.

Online Banking

Personal/Business
Business Online Plus

Access ID **Go**

Forgot Password | First Time User
eStatements

Quicklinks

- > Reward Checking
- > Visa Check Card
- > Calculators
- > Personal Loan Products
- > Personal Deposit Products
- > MLO Registration Numbers
- > eStatements

Reorder Checks

popmoney


FDIC Important disclosures regarding the Temporary Account Guarantee Program

Member FDIC

Home | Contact Us | Privacy Policy | Phishing | ID Theft | Sitemap | Copyright © 2012 Reliance Bank

Other Sites - what works (cont.)

215.675.4000



**HATBORO
FEDERAL
SAVINGS**
Established 1941

[Savings Rates](#)
[Loan Rates](#)
[Loan Application](#)
[Contact](#)
[Online Banking](#)

[About Us](#)
[Checking](#)
[Savings](#)
[Loans](#)
[Services](#)

PAPER or PLASTIC?

Carry less credit card debt with a
low interest **Home Equity Loan.**



**It's The Perfect Time
To Buy Or Refinance.**


If you've been waiting for just the right time to buy your first home, move into a bigger one, downsize to a smaller one or refinance, time's up. There is simply no reason to wait when home mortgage rates are this low.


Our current mortgage rates are very competitive and, once you get a mortgage here, your home mortgage loan stays here. So if you ever have a question later about your mortgage, you can just stop by and talk to someone you already know. If you want your mortgage loan to stay at home within Bucks County and Eastern Montgomery County, PA, get your home mortgage at Hatboro Federal Savings.

Take some time this week and talk to us. Or contact Lynwood Matthews at lmattews@hatborofed.com.

Get financial tips & advanced notice about special promotions.

E-newsletter

Home Mortgage Rates 


Home Mortgage Calculator 

Home Mortgage Loan Application 

[This Week's Promotion](#)
[TV Spots](#)
[Newsletters](#)
[News](#)

[ACH Debit Authorization](#)
[Disclaimer](#)



Mutually Inspired

[Offices & ATMs](#)
[About Us](#)
[Contact Us](#)
[Online Banking Login](#)
[Search](#)

[Personal Banking](#)
[Business Banking](#)
[Private Banking](#)

Banking

Borrowing

More

Offices & ATMs Locator

About Us

Contact Us

Search


Calculators

Events & Seminars

Special Offers


Contact Us

Dollar Bank offers a wide variety of products and services. If you have any questions regarding a specific account or service, please contact us.




Call us at 1-800-828-5527

Dollar Bank representatives are available Monday through Friday from 8:00 AM to 8:00 PM and Saturday from 9:00 AM to 3:00 PM




E-mail us

Contact us anytime and from anywhere by sending an e-mail to a Customer Service Representative.




Visit us at a branch

Find a Dollar Bank office or surcharge-free ATM.



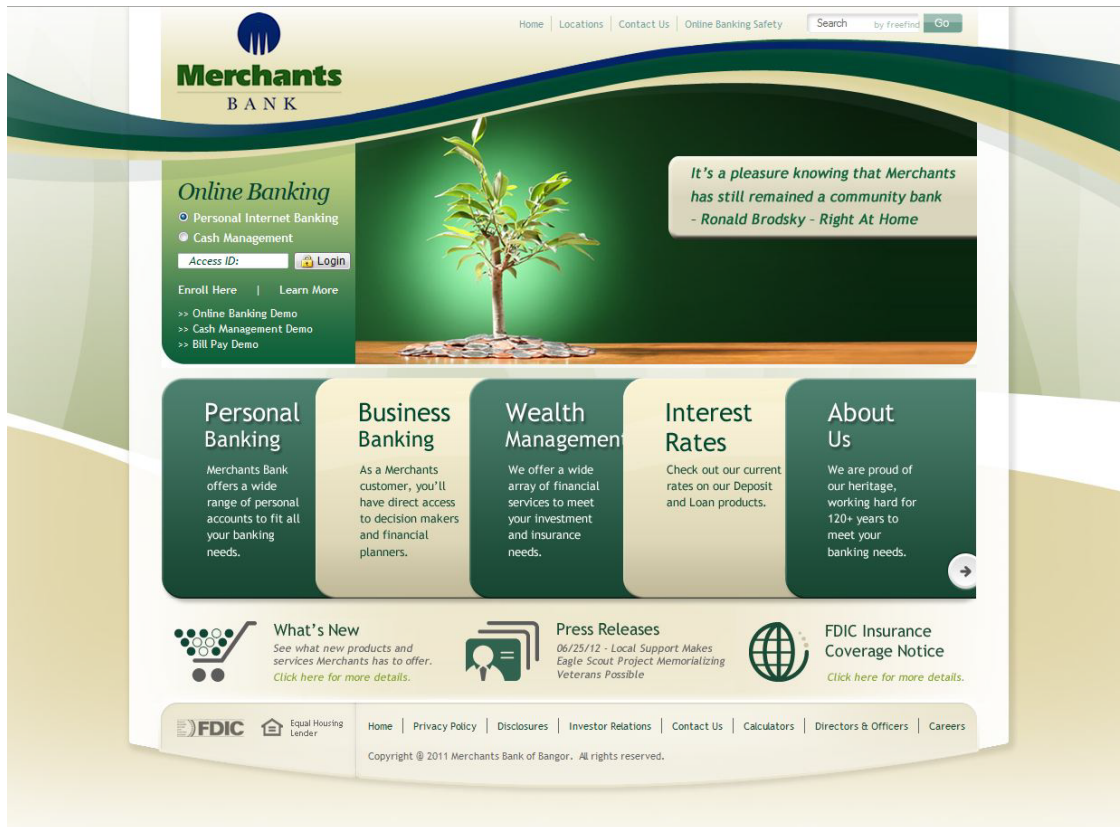
Switch to us

Everything you need to switch your account to Dollar Bank is right here.

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Office Locations throughout Pittsburgh and southwestern Pennsylvania, Cleveland and northeastern Ohio.

[Privacy / Legal](#)

Other Sites - what works (cont.)





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COMPARISON WITH COMPETITION

How FNCB Stands Up Against Competitors

Who is the Competition |

First National Community Bank (PA) is headquartered in Dunmore and is the 26th largest bank in the state of Pennsylvania. Being that it is a “local footprint”, the main competitors are other “local footprint” banks.

Local Banks within Lackawanna County:

- Bank of America
- Citizens Bank of PA
- Citizens Savings Bank
- Community Bank and Trust
- Community Bank, NA
- Fidelity Deposit & Discount Bank
- First Liberty Bank & Trust
- Landmark Community Bank
- Luzerne Bank
- M&T Bank
- NBT Bank
- North Penn Bank
- Old Forge Bank
- Penn Security
- Pennstar
- PNC Bank
- Summit Bank
- Wayne Bank
- Wells Fargo

The 3 main competitors are:

- PNC Bank
- Pennstar
- Fidelity Deposit & Discount Bank

WEBSITE COMPARISON

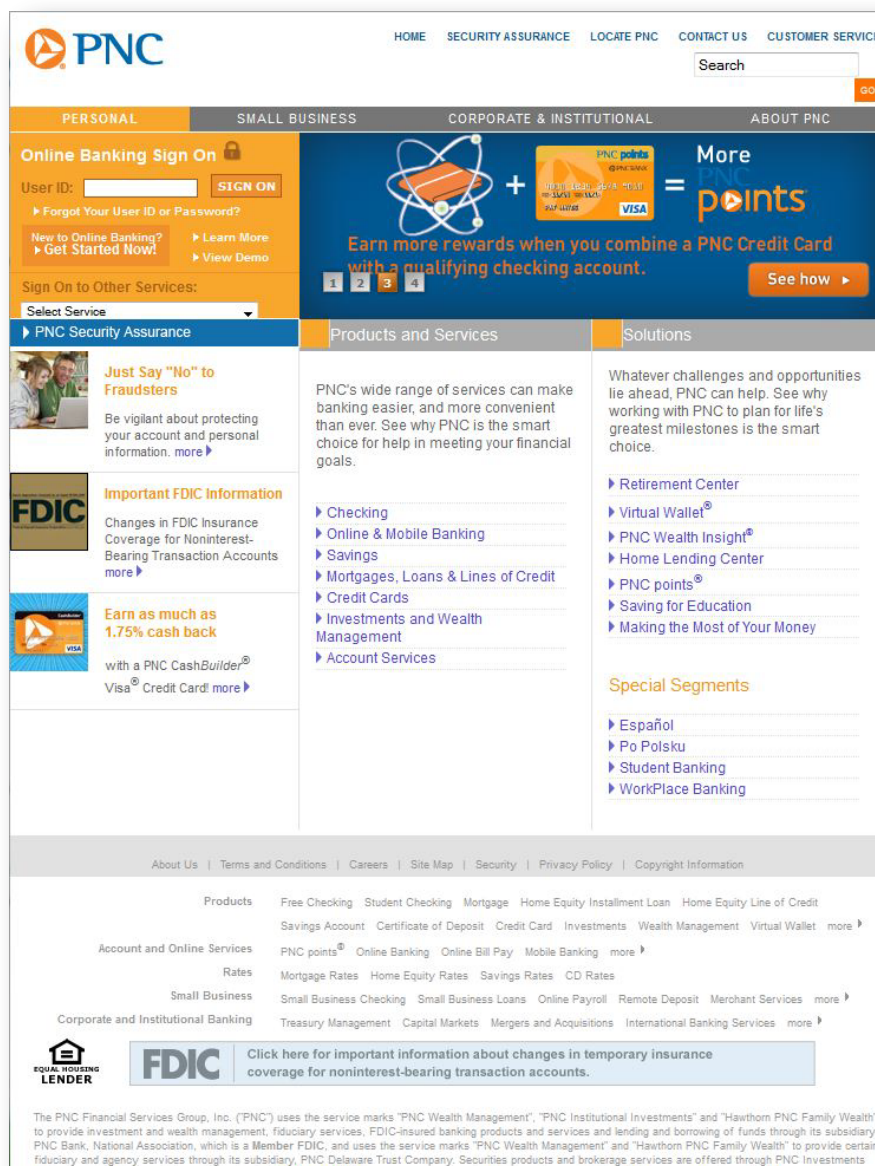
Site One - PNC Bank

PROS

- Live chat box
- Uses bread crumbs in navigation
- Attention to community support
- They have a "Security Assurance" page. (I personally find this valuable)
- Customer Service is extensive - FAQs, important phone number, security info, privacy policy, terms and conditions
- Feedback button on pages (Third party - found this on other bank sites)

CONS

- No clear brand promise
- Information orientated
- Not visually appealing
- Some pages change in format - not consistent
- Some PDF files do not open in a separate tab/page making the user use the back button
- When you click on the logo in the upper left, it does not take you to the home page, rather it takes you to the "home" page of that particular section
- A lot of 3rd party sites - or if not - a completely different layout/look



WEBSITE COMPARISON

Site Two - Pennstar Bank

PROS

- Clean look to the home page
- Sections are well defined
- Nice use of icons on the left rail
- Branding followed through in look and feel
- Like the idea of Fraud Alert on Home page (Gives me another reason to often check website)
- Can download brochures
- Can easily navigate and find things

CONS

- No bread crumbs
- Inconsistencies in the look/layout of some of the pages
- The corporate information, which is obviously a different site (or a site within) should appear as a separate page/window so as you do not leave the existing "home" site

The screenshot shows the Pennstar Bank homepage. At the top, there is a search bar and a navigation menu with links: Home, Contact, Security Center, Banking Location Finder, Career Opportunities, FAQs, About Pennstar, and Corporate Information. Below this is a secondary navigation bar with 'PERSONAL BANKING', 'BUSINESS/COMMERCIAL', and 'INVESTMENTS & INSURANCE'. The main banner features a woman and child with the text 'Fixed Rate Option. Great Rate. No Closing Costs. No Excuses.' and a 'Learn More' button. On the left, there is a sidebar with 'Account Login', 'New to Online Banking?', 'Personal Demo', 'Business Demo', 'Fraud Alerts', 'Simplify your banking. Sign up for eStatements today.', and 'Tools & Resources' (Calculators, Location Finder, Accounting Tools). The center has three columns for 'Personal Banking' (Checking, Savings, Loans, Online Banking, eStatements, Mortgages, Overdraft Services, Youth & Young Adults), 'Business/Commercial' (Business Banking, Commercial Banking, Government Banking, eStatements), and 'Investments & Insurance' (Trust & Fiduciary Services, Investment Services, Insurance, Individual Retirement, 401(k) & Retirement Plans). On the right, there are boxes for 'iStrive Banking for Youth & Young Adults', 'Overdraft Services', and 'Pennstar News'. At the bottom, there is a star icon, a link to 'Home | Contact | FAQ | Site Map', and a footer with legal disclaimers and links for 'Privacy | Security'.

Pennstar BANK

Home | Contact | Security Center | Banking Location Finder | Career Opportunities | FAQs | About Pennstar | Corporate Information

PERSONAL BANKING | BUSINESS/COMMERCIAL | INVESTMENTS & INSURANCE

Account Login
Select Account Type
Need Assistance?
New to Online Banking?
Try one of our Demos:
Personal Demo
Business Demo

Fraud Alerts
Check out the most recent reports
»Learn More

Simplify your banking.
Sign up for eStatements today.

Tools & Resources
Calculators
Location Finder
Accounting Tools
more...

Fixed Rate Option.
Great Rate.
No Closing Costs.
No Excuses.
»Learn More

Personal Banking
Checking
Savings
Loans
Online Banking
eStatements
Mortgages
Overdraft Services
Youth & Young Adults

Business/Commercial
Business Banking
Commercial Banking
Government Banking
eStatements

Investments & Insurance
Trust & Fiduciary Services
Investment Services
Insurance
Individual Retirement
401(k) & Retirement Plans

iStrive
Banking for Youth & Young Adults.
iStrive Savings
iStrive Checking
iStrive Debit
»Learn More

Overdraft Services
Detailed information on managing your checking account.
»Learn More

Pennstar News
Pennstar Bank Supports Lackawanna Neighbors
More...

We may be calling... For your protection!
Click here to find out how you can help us protect your account from fraudulent activity >>

Home | Contact | FAQ | Site Map

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Investments and Insurance Products: • Are Not FDIC Insured • Not A Deposit • Not Insured By Any Federal Government Agency and • May Lose Value.
Privacy | Security

WEBSITE COMPARISON

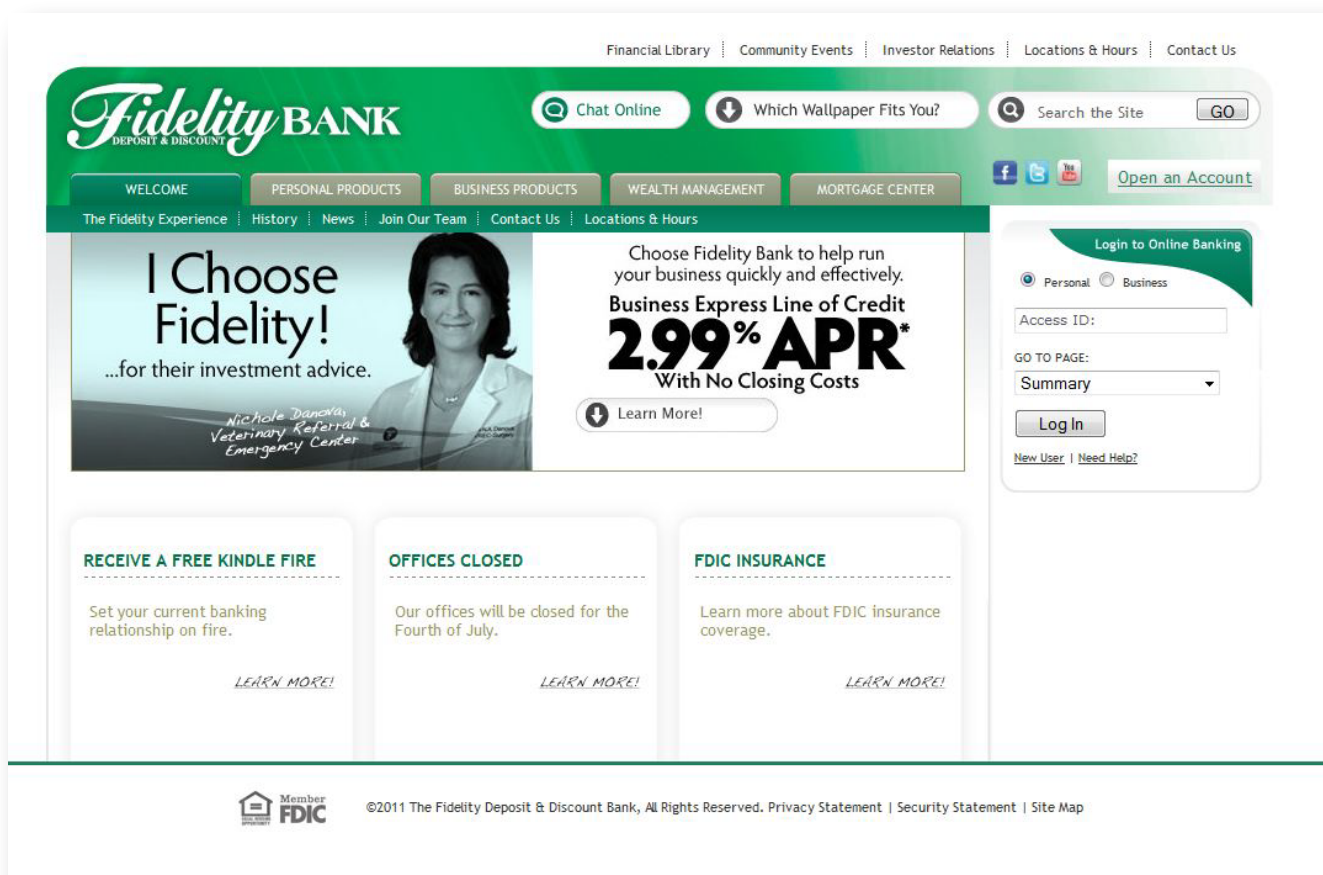
Site Three - Fidelity Deposit & Discount Bank

PROS

- Clean look to the home page
- Navigation is concise and makes sense.
- Online Chat makes for instant contact
- Nice icons on some of the sub pages
- YouTube videos of satisfied customers and how fidelity helped them
- Nice news section that has current ways that Fidelity has helped the community, traveling overseas, new management etc.
- Holiday hours is easily found
- Nice way to divide sections with "Find your right fit" Link under personal banking.
- Kids only banking - the green team
- Personal product rates on a tabbed panel rather than one on each of a separate page.
- Well organized Mortgage center

CONS

- No bread crumbs
- Color Scheme is a bit dark and boring. Feels Cold
- Inconsistencies in layout - Sometimes picture is on the right, sometimes it is on the left.
- Wallpaper change at top is unnecessary and I wonder how many people use/care



Useless Meta Tags

This article is from: <http://www.zachgraeve.com/2006/10/01/useless-meta-tags/>

Recently I have noticed an increase in the usage of unneeded Meta Tags in web pages.

It seems that a number of free Meta Tag Generation tools are out there convincing people that they need 20 tags in their header (like this one)! [Page not found](#)

Folks... This is just not the case. Using too many meta tags can actually harm your search engine rankings rather than help them.

Here is a list of meta tags that current generators are producing:

```
<Title>! </title>
<META NAME="Author" CONTENT=" ">
<META NAME="Subject" CONTENT=" ">
<META NAME="Description" CONTENT=" ">
<META NAME="Classification" CONTENT=" ">
<META NAME="Keywords" CONTENT=" ">
<META NAME="Geography" CONTENT=" ">
<META NAME="Language" CONTENT=" ">
<META NAME="Expires" CONTENT="never">
<META NAME="Copyright" CONTENT="© ">
<META NAME="Designer" CONTENT=" ">
<META NAME="Publisher" CONTENT=" ">
<META NAME="Revisit-After" CONTENT="21 Days">
<META NAME="Distribution" CONTENT="Global">
<META NAME="Robots" CONTENT="all">
<META HTTP-EQUIV="imagetoolbar" CONTENT="no">
<META http-equiv="Pragma" content="no-cache">
<META NAME="zipcode" content=" ">
<META NAME="city" content=" ">
<META NAME="State" content=" ">
<META NAME="country" content=" ">
<META NAME="MSSmartTagsPreventParsing" content="TRUE">
<META http-equiv="Cache-Control" content="no-cache, must-revalidate">
<META http-equiv="Robots" content="index, follow">
```

The majority of these tags are completely useless, and some of them will even harm your search engine rankings!

The only tags that need to use are:

```
<Title>! </title>
<META NAME="Description" CONTENT=" ">
```


That's it! You can achieve very good rankings by never using a single other tag. Now this is not to say that some of the other tags are not helpful, some of them are.

To have a more well rounded meta section that focuses not just on the major search engines, but also the smaller ones as well, I recommend the following:

```
<Title>! </title>
<META NAME="Description" CONTENT=" ">
<META NAME="Keywords" CONTENT=" ">
```

If your site deals only with a specific area, city, region, or state don't be afraid to add these tags:

```
<META NAME="Geography" CONTENT=" ">
<META NAME="city" content=" ">
<META NAME="State" content=" ">
<META NAME="country" content=" ">
```

Really, those are all that you need to add. If you are creating a template for distribution or you are including HTML with a script that you are selling or releasing to public go ahead and add these:

```
<META NAME="Copyright" CONTENT="© ">
<META NAME="Designer" CONTENT=" ">
```

Adding more meta tags than these will only clutter the header of your web page and slow down download times. It can also add to the amount of data that you are asking the engines to record and keep track of. This can actually cause less of your page to be read and indexed by smaller engines!

Some of the above tags will actually harm or kill your search engine results. If you wish to have good rankings for a page, and wish for the search engines to visit your page, do not under any circumstances use any of the following tags:

```
<META NAME="Revisit-After" CONTENT="21 Days">
<META NAME="Robots" CONTENT="all">
<META http-equiv="Pragma" content="no-cache">
<META NAME="MSSmartTagsPreventParsing" content="TRUE">
<META http-equiv="Cache-Control" content="no-cache, must-revalidate">
```

This tag, `<META NAME="Revisit-After" CONTENT="21 Days">`, actually tells the search engines not to come back to your site for three weeks! That is absolutely the last thing you could want to tell the spiders that arrive at your site!

Keep your meta tags simple, to the point, and don't overuse them. Use only the ones that you need and ignore the rest, the engines will thank you.



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508 WEBSITE ACCESSIBILITY

This article from: <http://www.hudsonhorizons.com/Custom-Website-Solutions/508-Website-Accessibility.htm>

What is Section 508? Section 508 refers to the 1998 Congressional amendment made to the 1973 Workforce Rehabilitation Act of 1973; the amendment required all government and government-associated organizations to have websites that are fully accessible for people with varying disabilities, such as impaired vision, hearing, or motor skills.

Why is Section 508 important? The Internet is one of the most adaptable and fast-paced mediums in today's world. That not only means with the proper connections, you can find what you're looking for in a jiffy, but when something in the world changes, the Internet is usually quick to change along with it.

This is good news, considering the frequent changes in what people want, how they want to find it, and most importantly, what kind of people are surfing the web.

Simply put: every site visitors should be able to equally benefit from the incredible supply of information on the web; every site owner should be sensitive to the obstacles people with disabilities encounter when using the Internet.

What parts of my website might be inaccessible for people with disabilities? If you have a warm, welcoming audio clip on your webpage, persons with hearing impairments may not be able to hear it. If you have a helpful video tutorial embedded on your site, persons with vision impairments may not be able to see it. And persons with motor skill deficiencies may not be able to click through the different fields on your member registration form.

These elements of your website may be essential to a user's experience - and you'll really frustrate visitors if they can't use them.

Simple ways to achieve Section 508 Compliance

Explain Non-Text Elements

- Make sure that every non-text element on your page, including all images, Flash, video and audio files, has a text equivalent in the form of an alt description (for short text) or a longdesc attribute (for long text).
- Text equivalents can even be a written description positioned near the non-text element.
- Make sure your descriptions aren't too complex for simple elements but descriptive enough for complex elements.
- Purely aesthetic elements such as background images should include alt tag descriptions as well; you can leave them empty (alt= "") to signify that the image has no real purpose other than for visual affect but the tag should be there nonetheless.

Supplement Video and Audio Files

- Every video you have on your website should be accompanied by "synchronized captions," which are essentially the same as subtitles you would see in a film or television program.
- They are referred to as "synchronized" because the words appear on the screen at the same time they would be heard.
- Every audio file you have on your website should also be accompanied by captions or if you prefer, transcripts.
- Captions and transcripts do not have to be accurate word-for-word, but they are expected to convey the same gist of the audio content; additionally, they can include "descriptions, explanations, or comments that may be beneficial."

Choose Your Colors Wisely

- Not everyone is capable of perceiving color in the same way! Be sure that if all of the color was removed from your website, its content would remain legible and equally significant.
- Avoid highlighting certain parts of your page in one color to show emphasis (either positive or negative).
- Also, be sure to incorporate significant color contrast in your web design so different areas of your website are easily identified.

Create a Text-Only Version

- A text-only version of your website should be made accessible to everyone, and should contain the same information on your regular website.
- Be sure to update your text-only version whenever you make changes to the content on your regular website, too.

Link-up your Plug-Ins

- Your website might offer certain content that requires an additional applet, plug-in or other supplementary program in order to run properly.
- Always include a link to where that plug-in or applet can be located and downloaded.

Make your Forms Functional

- If your website includes forms for registration, ordering, or anything of the sort, be sure that each field can be navigated by ways other than clicking with a mouse.
- Craft your forms so that all controls have text labels so a user can access all areas, including drop-down menus, using a keyboard and nothing else.

Give a Clear Head's Up

- Not everyone can scroll through the boring stuff, so as a matter of convenience, make sure your website includes a link near the top of each page that will allow a user to skip "repetitive navigation links" and "lengthy lists of links" and get to the real meat of your page.

Odds and Ends

- Some other simple steps you can do to enhance the online experience of a person with disabilities is to opt for standalone media players rather than embedded ones - they tend to be more accessible in the long run.
- Make sure to provide an HTML text version of any PDF file you may offer on your website-readability is essential, and is often more accessible in an HTML version.
- Similarly, PowerPoint slide shows can be very informative, but not if users don't have access to the program on their computer.
- Provide an HTML version of your PowerPoint files so they can be explored by all of your site visitors.



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OVERALL GOALS FOR WEBSITE

What are the Goals for the FNCB Website

Identifying goals help you to determine what should or shouldn't be included on the site. The goals document is used as a set of criteria for determining site content. Having specific goals allows to measure the effectiveness of the site after it's completed and live.

Goal: To make the site more accessible and easy for the user to locate information they need

Action: Through the design make things easier to read and navigate

Action: Make sure all images have alt tags

Action: Use a Hierarchy of tags

Action: Have all sections clearly laid out in a manageable approach that makes sense

Action: Make good use of contrast

Goal: To keep customers informed of changes and current information

Action: Page designs and content should be easily updated

Action: Determine how changes will be made - come up with a procedure

Goal: Get existing customers to visit the site more often

Action: Keep information current

Action: Use the rotating banner ads to change twice a month so that customers come back to see what is new

Action: Have area on Home page for "current" news - could be Fraud Alerts

Action: Areas of content that a customer needs to "reference"

Goal: Get new bank customers

Action: Use banner ads to entice new customers

Action: Make design of site professional yet friendly to entice new customers to switch to FNCB (Give customer a WHY to switch - what is in it for them?)

Goal: Provide investors with clear and current information

Action: Make the Investor Relations site easy to access

Action: Keep investor relations site content current

Goal: Build credibility and consumer confidence

Action: Through the design and clear concise content

Action: All content should be current

Action: Content should be error free



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NOTES FOR WEBSITE DESIGN BRIEF

Redesign of FNCB Website

BACKGROUND INFORMATION:

Current domain (URL): www.fncb.com

Reasons for the Redesign: [The site is outdated in look and information. Code is outdated.](#)

Motivation for change:

What the organizational goals are for the website – what do you want to achieve from the new site?
(Goals should be SMART: specific, measurable, achievable, realistic, and have a time frame):

TARGET AUDIENCE:

Who is THE target audience: [Existing and potential bank customers](#)

Ideal customer profile:

Motivation for customer to visit the site:

CONTENT:

Short summary of products/services/history etc.:

List the subject areas – from most important to least, focus on topics and clusters (which can then become the site map). :

CONTENT (continued):

Privacy statement & Terms of Use: (NOTE: I took this off the existing site. Does it need updating?)

FNCB Online Privacy Statement

First National Community Bank (FNCB) recognizes the importance of protecting the confidentiality and privacy of its customers and others who visit our web site. Because of this, FNCB is committed to securing and protecting information that may personally identify you in the online environment. This is FNCB's commitment to you, our valued customers.

Here at First National Community Bank, community is our middle name, and in order for us to serve our friends better we must sometimes collect some personal information. However, we realize that in any community your privacy is important. While you are at the FNCB web site, we will not collect any information about you without you specifically and knowingly providing it. This information will not be sold or transferred to other parties unless otherwise noted and is used solely to improve on the quality of this community and better serve you.

We collect and store only the following information about you: the domain name from which you access the internet (for example uofs.edu, if you are connecting from the University of Scranton's domain or aol.com, if you are connecting from an American Online account. We collect information volunteered by visitors (such as survey information and/or sub-domains). We also collect the e-mail addresses of those who communicate with us via e-mail so that we may respond to you. Information on what pages are accessed or visited is collected on an aggregate basis, not individually.

In addition to this all employees and directors acknowledge that all information concerning bank customer, depositor and director information is considered confidential and is to be used for bank purposes only. We strive to maintain accurate and up to date records and pledge to respond to requests to correct inaccurate information as promptly as possible.

If you have any further questions about your privacy you may contact our webmaster, fncb@fncb.com.

If you do not want to receive e-mail from us in the future, please let us know by sending e-mail to us at fncb@fncb.com and telling us that you do not want to receive e-mail from our company.

If you supply us with your postal address and/or telephone number online, we may use them to contact you with information on products and services or upcoming events. If you never wish to be contacted for any products, services, or special promotions, please let us know by sending e-mail to the above address.

We reserve the right to change this policy at any time by posting a new privacy policy.

Who is going to write the content, or edit the old content for the new site? Will it be done with Search Engine Optimization in mind? (See that section below.) Will a list have to be made with assigned areas? Will it be gathered by one person for review?:

CALL TO ACTION:

What do you want the customer to do when they get to the site: [\(Goes back to why we have the site?\)](#)

What are the two most important calls to action that will be on the home page:

FUNCTIONAL REQUIREMENTS:

From the Subject list, including content and calls to action, will give you a clear picture of what functions are required in the website:

[Banner Ads - Link to external sites such as Online Banking - external CMS development such as Careers Page](#)

DESIGN ASSETS:

Logos, colors, style guide, off-line marketing materials:

DESIGN IDEAS:

Like / dislike about the current site : [Gather from the questionnaires](#)

Three to five websites with design ideas that you like (can be from your industry or another):
[Gather from the questionnaires](#)

Competitor's websites (three to five): I assume the following:

The Fidelity Deposit & Discount Bank - <http://www.bankatfidelity.com/index.aspx>

PNC - <https://www.pnc.com/webapp/unsec/Homepage.do?siteArea=/PNCCorp/PNC/Home/Personal>

Pennstar - <http://www.pennstarbank.com/home.html>

TECHNOLOGY ISSUES:

How are users accessing the site? Example-desktop, mobile phone, tablet or all: My opinion is to make the site “responsive” so that it may be accessed from any device.

Who will host the site and how will files be uploaded?: I assume through Rick Rippon and all files have to be given to him in some manner.

How will staging be done?: Again, I assume through Rick Rippon and all files have to be given to him in some manner with Rick providing a way to view files.

SEARCH ENGINE OPTIMIZATION (SEO):

List a set of priority keywords and phrases (Who will be responsible for this): Rick has requested that he do this on this site as well as the Investor Site. My opinion is it should be done by someone who writes, such as Mike, and who is familiar with the writing content of the page. Simply to just list a bunch of words will not do. I can provide some materials on effective “search” phrases and words if need be.

How and who will be doing the Google Analytics: Again, Rick has requested that he do this on this site as well as the Investor Site. This is fine as long as he supplies a monthly report on each page of the site. If not, we should control this inhouse as it is a marketing function of a website.

Content editing to be done with SEO in mind ... in-house or by specialist?: Who will edit any content coming in to support SEO functions of the site?

PRACTICAL ISSUES:

Timeline/Schedule: I am putting together a tentative schedule based on the current information I have

Who will project manage?: I assume I am



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WEBSITE SCHEDULE

Schedule for the Redesign of FNCB Website

STAGE ONE | TWO MONTHS

	<input checked="" type="checkbox"/> DONE	TIME FRAME	DATE START	STATUS	DATE DUE
Gathering Information:				Done	
• assessment of current site	<input checked="" type="checkbox"/>				
• page inventory of the current site	<input checked="" type="checkbox"/>				
Understanding the Audience:				Done	
• inhouse questionnaires	<input checked="" type="checkbox"/>				
• customer questionnaires	<input checked="" type="checkbox"/>				
• audience/customer profile	<input checked="" type="checkbox"/>				
Understanding the Banking Industry & Competition:				Done	
• reason for website defined	<input checked="" type="checkbox"/>				
• comparison of 2 bank competitors	<input checked="" type="checkbox"/>				
• where does FNCB fit in area competition	<input checked="" type="checkbox"/>				
• other bank sites eval	<input checked="" type="checkbox"/>				
Create a Project Plan:				Need to go over with Judy names and projects	7/27/12
• outline stages of development	<input checked="" type="checkbox"/>	2 days			
• people and area of responsibilities	<input type="checkbox"/>				
• Outline steps in stages	<input checked="" type="checkbox"/>				
Setting the Budget:					7/27/12
• estimate time & price of vendors	<input type="checkbox"/>	2 days	7/25/12		
• list possible expenses	<input type="checkbox"/>				
Creating Schedules:				Waiting for software okay from IT	7/27/12
• list steps and time	<input checked="" type="checkbox"/>	2 days	7/24/12		
• calendar dates (GANTT chart)	<input type="checkbox"/>				
Assigning Project Team:				Check with Judy as to who will have to okay information	7/27/12
• list for approvals	<input type="checkbox"/>	2 days	7/24/12		
• approval sheets	<input type="checkbox"/>				
Setting Up the Staging Area:				Done Folder is on Marketing Drive-FNCB_Website.	
• establish area on network	<input checked="" type="checkbox"/>				
• set up test area with Rick Rippon	<input checked="" type="checkbox"/>				
Plan for Powerpoint Presentation:					8/31/12
• set tentative date and place	<input type="checkbox"/>	2 weeks	8/20/12		

<input checked="" type="checkbox"/> DONE	TIME FRAME	DATE START	STATUS	DATE DUE
<ul style="list-style-type: none"> • plan/outline presentation • write/design presentation 	2 weeks	8/20/12		8/31/12
Determine Overall Goals: <ul style="list-style-type: none"> • define desired outcomes 	2 days	7/20/12		7/23/12
Prepare Design Brief: <ul style="list-style-type: none"> • write up design brief 	3 days	7/23/12		7/27/12

STAGE TWO | THREE MONTHS

Audit Existing Content: <ul style="list-style-type: none"> • list pages/sections/items • list of deleted items 	2 days	7/23/12		7/25/12
Outline New Content: <ul style="list-style-type: none"> • establish main areas • establish sub categories • define meta tag list • list any needed images & graphics 	1 week	7/23/12		7/27/12
Create a Delivery Plan: <ul style="list-style-type: none"> • send requests for content • establish guidelines for submitting information • establish dates to get information back-8/24 	1 month	7/30/12		8/24/12
Create a Sitemap: <ul style="list-style-type: none"> • create sitemap 	1 week	8/27/12		8/31/12
Create Wireframes: <ul style="list-style-type: none"> • create wireframes for major pages - main, sub, etc.) 	2 weeks	8/29/12		9/14/12

STAGE THREE | SIX MONTHS

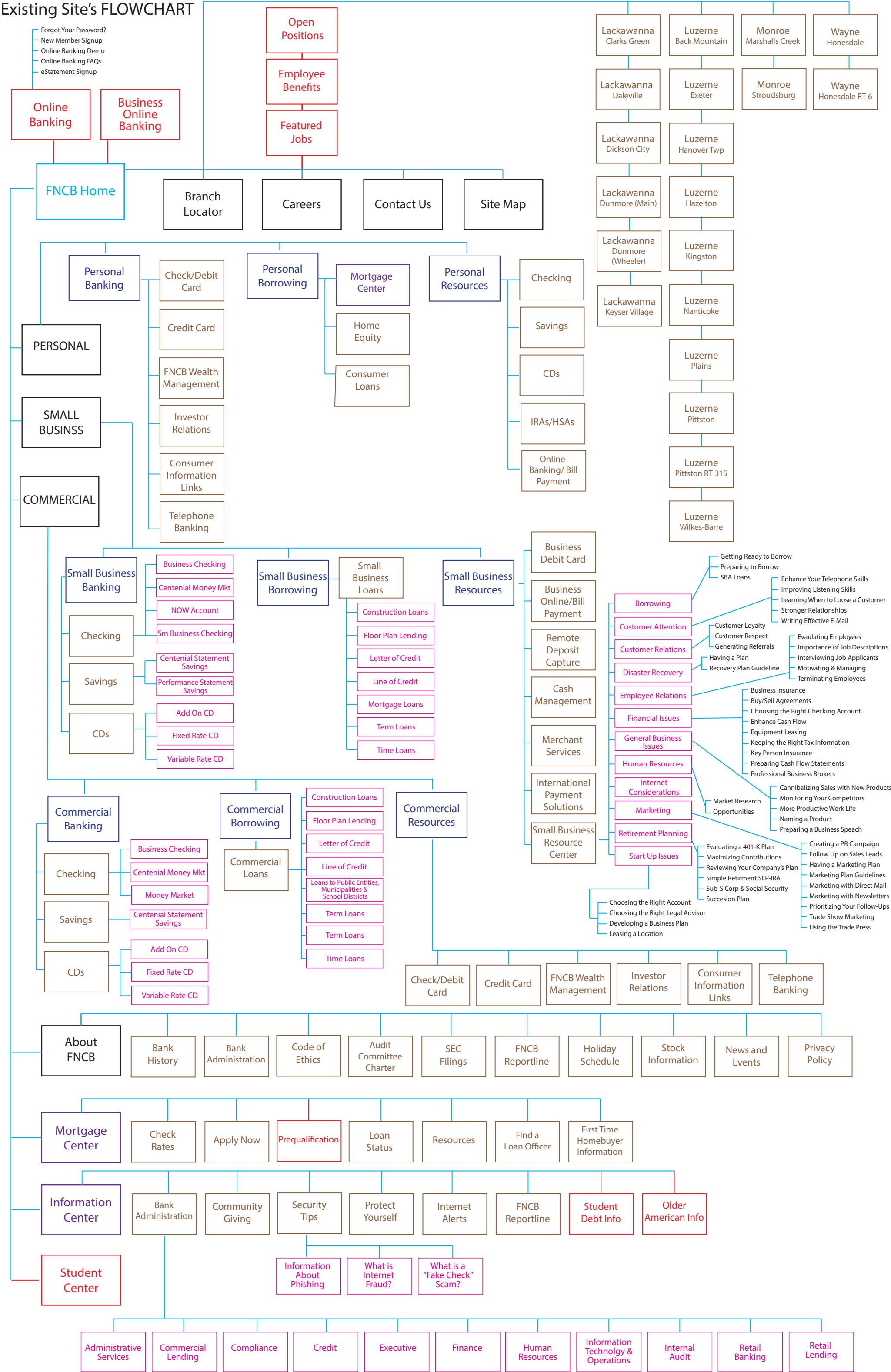
Develop Content: <ul style="list-style-type: none"> • write copy or organize /edit copy received • structure content 	2 months	8/31/12		10/31/12
Review and Approval of Content: <ul style="list-style-type: none"> • make list of who needs to approve what • corrections come in • second review goes out • second corrections come in 	1 month	11/1/12		12/3/12

	<input checked="" type="checkbox"/> DONE	TIME FRAME	DATE START	STATUS	DATE DUE
Develop Concept:		2 weeks	10/1/12		10/15/12
• develop/design 3 concept pages	<input type="checkbox"/>				
Review and Approval of Concept:		1 week	10/15/12		10/19/12
• make list of who needs to approve what	<input type="checkbox"/>				
• corrections come in	<input type="checkbox"/>				
• second review goes out	<input type="checkbox"/>				
• second corrections come in	<input type="checkbox"/>				
Create Templates:		1 week	10/22/12		10/26/12
• create templates for site	<input type="checkbox"/>				
Build Pages:		1 month	12/3/12		1/4/13
• build out pages	<input type="checkbox"/>				
Site review:		1 week	1/7/13		1/11/13
• Upload site to staging area for review	<input type="checkbox"/>				
Corrections:		1 week	1/14/13		1/18/13
• make any corrections	<input type="checkbox"/>				
• upload site to staging area to review corrections	<input type="checkbox"/>				
Add Google Analytics and meta tags:		1 week	1/3/13		1/7/13
• Receive meta tags list add with Google analytics	<input type="checkbox"/>				
Add Search, Security and other forms:		1 week	1/21/13		1/25/13
• Release to Rick Rippon	<input type="checkbox"/>				
• Receive back from Rick Rippon	<input type="checkbox"/>				
User Testing:		1 day		Somewhere in the week of 1/28/13	
• User testing day and time	<input type="checkbox"/>				
Modifications:		2 days		After user testing	
• Resolve any issues found in user testing	<input type="checkbox"/>				
Create Style Guide:					
• Guidelines and templates for site	<input type="checkbox"/>				
SITE LAUNCH Looking to launch around the 2nd week of February 2013					

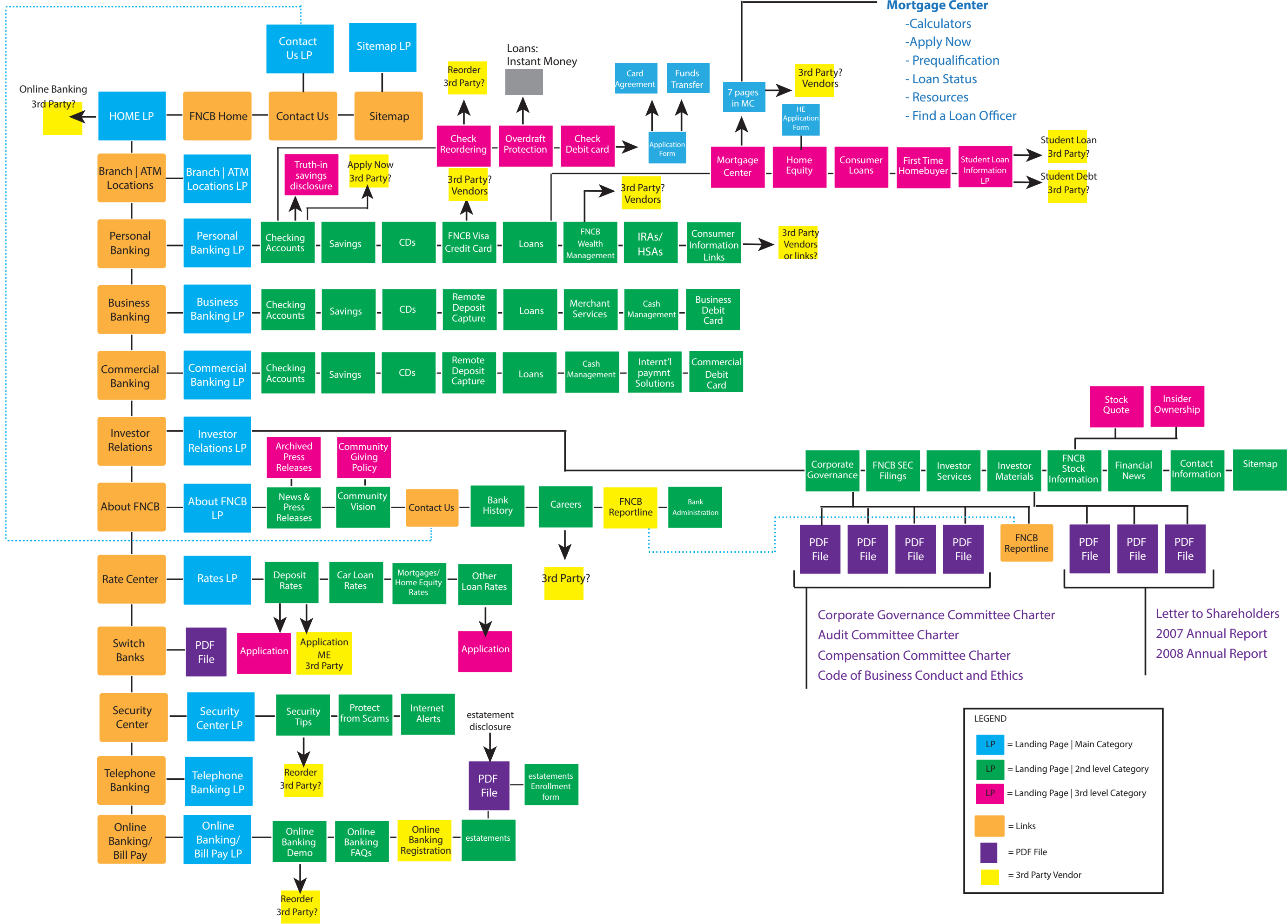
STAGE FOUR | ONE MONTH**Maintenance Plan:**

- write up procedures for maintenance ☐
- proposal to measure success ☐

Existing Site's FLOWCHART



REORGANIZED SITEMAP



LIST OF PAGES FOR SITEMAP

FNCB Home

Contact Us

Branch | ATM Locations

Personal Banking

- Checking Accounts
 - Check Reordering
 - Overdraft Protection
 - Loans: Instant Money
 - Check Debit Card
 - Truth-in-savings Disclosure
- Savings
- CDs
- FNCB Visa Credit Cards
- Loans
 - Mortgage Center
 - Calculators
 - Apply Now
 - Prequalification
 - Loan Status
 - Resources
 - Find a Loan Officer
 - Home equity
 - Home Equity Application
 - Consumer loans
 - First Time Homebuyer
 - Student Loan Information
- FNCB Wealth Management
- IRAs/HSAs
- Consumer Information Links

Business Banking:

- Checking
- Savings
- CDs
- Remote Deposit Capture
- Loans
- Merchant Services
- Cash Management
- Business Debit Card

Commercial Banking:

- Checking
- Savings
- CDs
- Remote Deposit Capture
- Loans
- Cash Management
- International Payment Solutions
- Commercial Debit Card

Investor Relations:

- Corporate Governance
 - Corporate Governance Committee Charter
 - Audit Committee Charter
 - Compensation Committee Charter
 - Code of Business Conduct and Ethics
 - FNCB Reportline
- FNCB SEC Filings
- Investor Services
- Investor Materials
 - Letter to Shareholders
 - 2007 Annual Report
 - 2008 Annual Report
- FNCB Stock Information
 - Stock Quote
 - Insider Ownerships
- Financial News
- Contact Information
- Sitemap

About Us:

- In the Community (News & Events)
 - Archived Press Releases
- Community Vision
 - Community Giving Policy
- Contact Us
- Bank History
- Employment Opportunities (Careers)
- FNCB Reportline
- Bank Administration

Rate Center

- Deposit Rates
- Car Loan Rates
- Mortgage / Home Equity Rates
- Other Loan Rates

Switch Banks

Security Center:

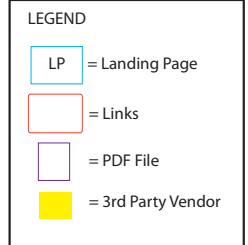
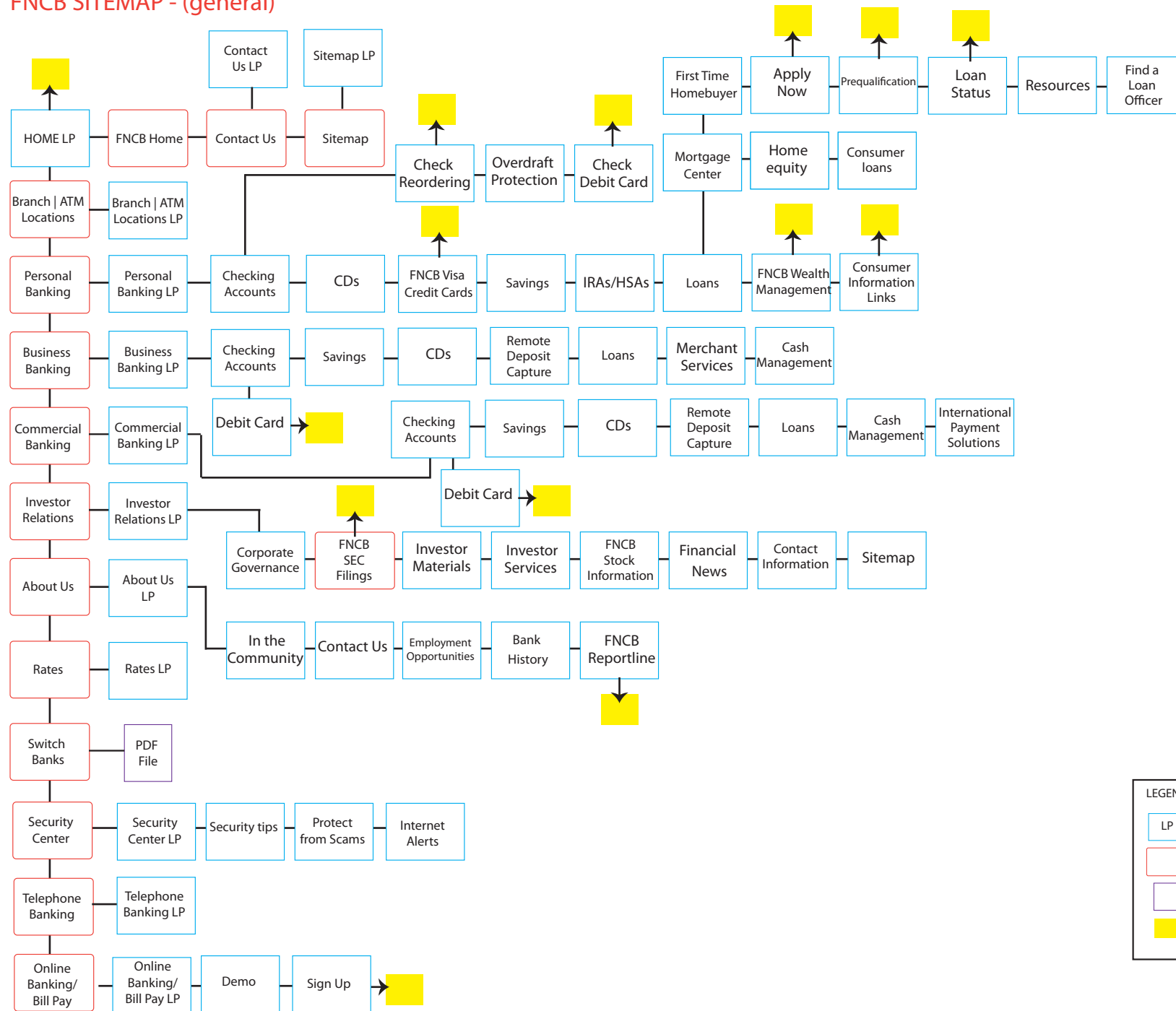
- Security Tips
- Protect from Scams
- Internet Alerts

Telephone Banking

Online Banking

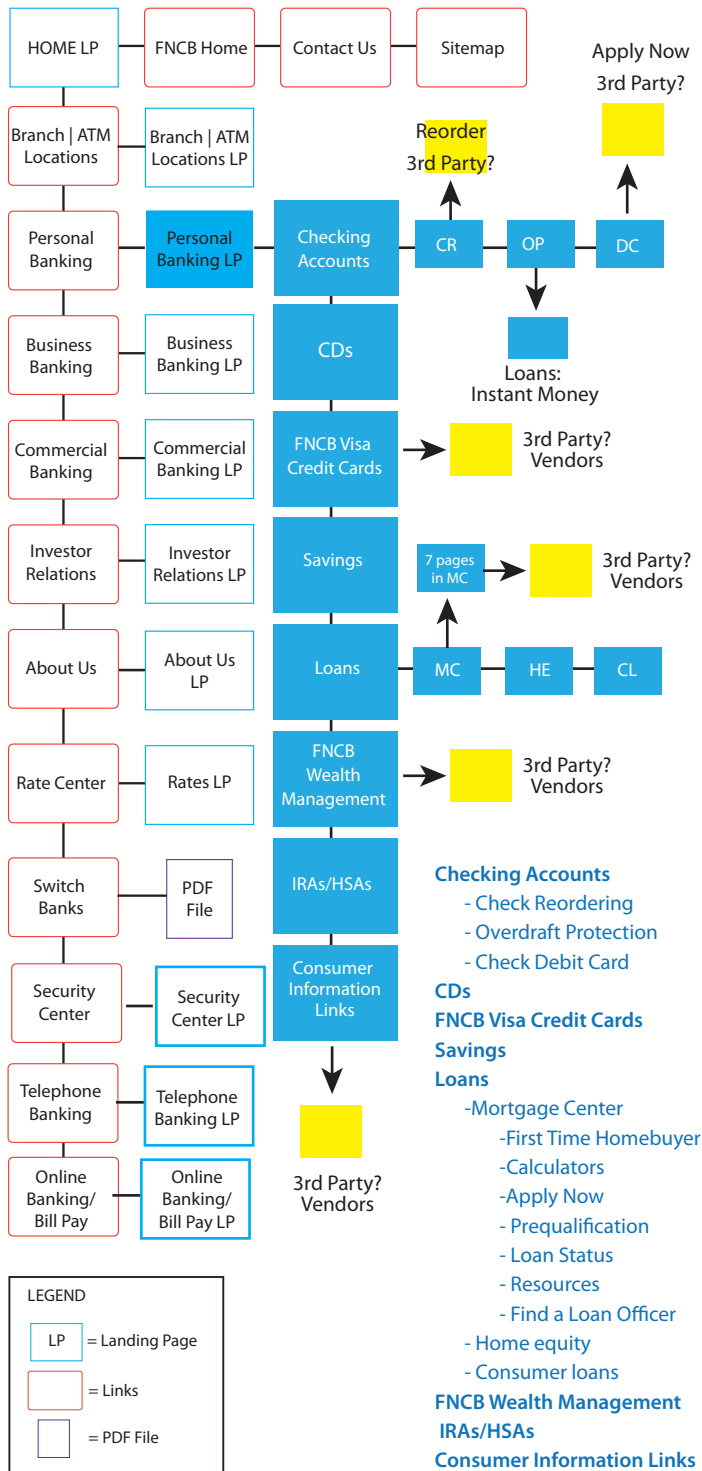
- Online Banking Demo
- Online Banking FAQs
- Online Banking Registration
- estatements

FNCB SITEMAP - (general)



PERSONAL BANKING

SITEMAP



POINT PERSON

Name:

Department:

Extension:

PAGES

Personal Banking Landing Page:

Copy that introduces the FNCB Personal Banking Services. A couple of very good examples of other banks are:

<https://www.ambk.com/personal-banking/>

<http://www.hampshirefirst.com/personal-banking/>

Personal Banking Checking Accounts:

Would like to consolidate all pages into one that gives a brief overview of all the personal checking accounts.

An excellent example can be found here:

<http://www.reliancebank.com/checking.aspx>

Personal Banking Check Reordering:

Repurpose existing content? Link goes to 3rd party?

Personal Banking Overdraft Protection:

Repurpose existing content?

Personal Banking Check Debit Card:

Repurpose existing content? Link goes to "Apply Now". Is this a 3rd party or was it set up inhouse?

Personal Banking CDs:

Would like to consolidate all pages into one that gives a brief overview of all the personal checking accounts.

An excellent example can be found here:

<https://www.midfirst.com/PersonalBanking/CDIRAs.aspx>

Personal Banking FNCB Visa Credit Cards:

Repurpose existing content? Links goes to 3rd party?

Personal Banking Savings Accounts:

Would like to consolidate all pages into one that gives a brief overview of all the personal savings accounts.

An excellent example can be found here:

<http://www.reliancebank.com/savings.aspx>

Personal Banking Loans Landing Page:

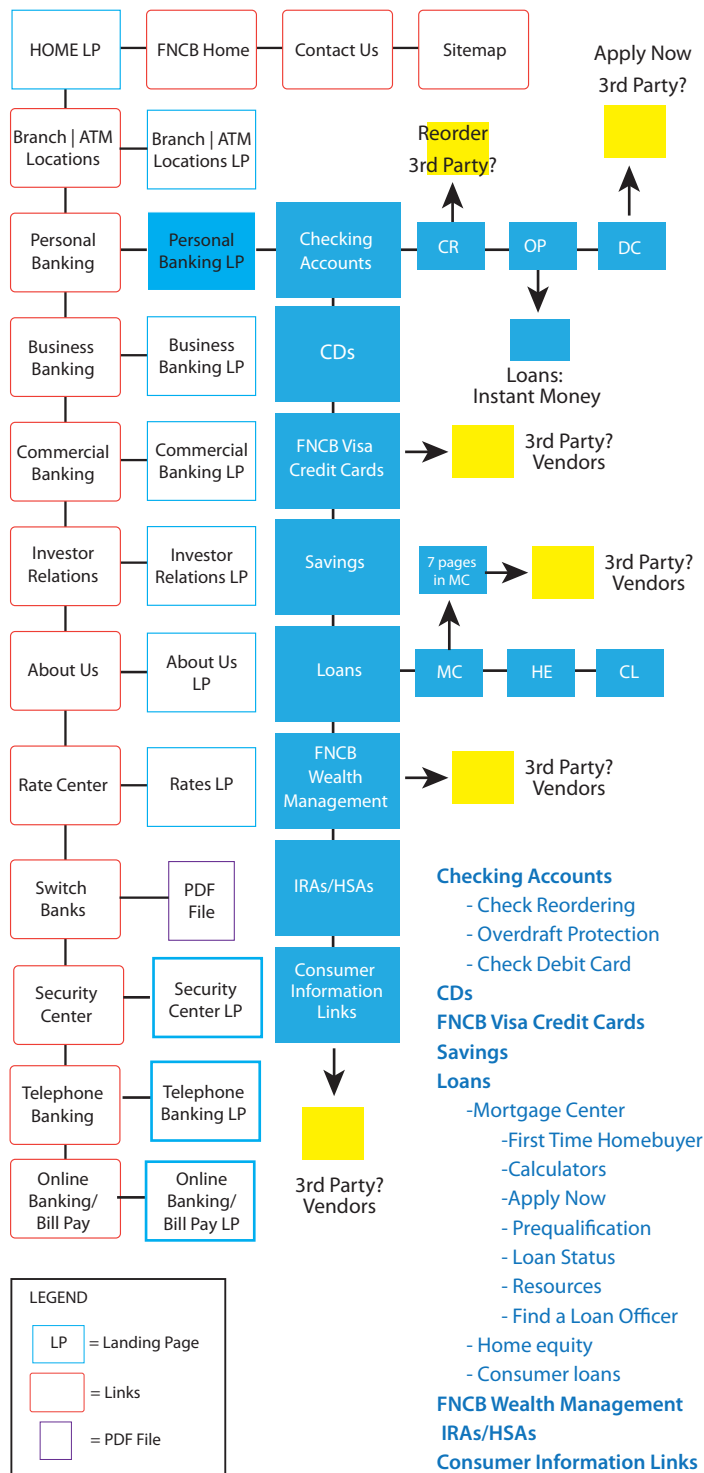
Copy that gives brief introduction of the loan departments and list the 3 loan categories. • Mortgage Center • Home Equity • Consumer Loans

An example can be found here:

<http://www.pennstarbank.com/home/personal-banking/loans.html>

PERSONAL BANKING - continued

SITEMAP



PAGES

Personal Banking Mortgage Center LP:

Repurpose existing content? Links goes to 3rd party?

Personal Banking Mortgage Center

- First Time Homebuyer
- Calculators
- Apply Now
- Prequalification
- Loan Status
- Resources
- Find a Loan Officer

Repurpose existing content of all these pages? Links goes to 3rd party?

Personal Banking FNCB Wealth Mangement Landing Page:

Repurpose existing content? Links goes to 3rd party?

Personal Banking IRAs / HSA Accounts:

Would like to consolidate all pages into one that gives a brief overview of all FNCB IRAs / HSAs

An excellent example can be found here:

<https://www.midfirst.com/PersonalBanking/CDIRAs.aspx>

Personal Banking Consumer Information Landing Page:

Repurpose existing content? Links goes to 3rd party?

ACTIONS

- Assign Point Person on **9/12/12**. Have this person get in touch with Marketing.
- Gather all information for specific pages and return to Marketing for editing by **October 31, 2012**.
- List any 3rd party vendors that are being used. Evaluate their effectiveness and if you would like marketing to look into other alternative. This should be done by **October 31, 2012**.

If you have any questions, please call Lynn Gano in Marketing at x6759.

POINT PERSON

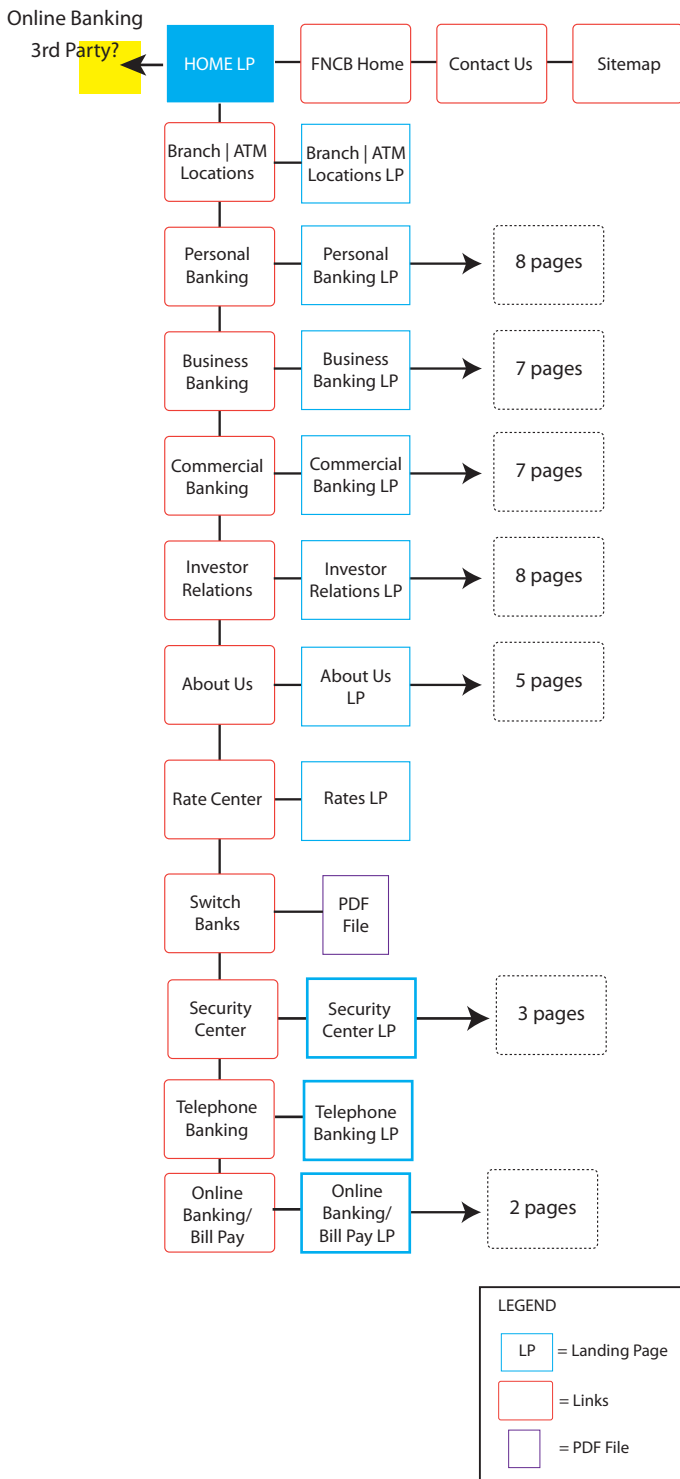
Name:

Department:

Extension:

FNCB HOME PAGE

SITEMAP



PAGES

FNCB Home Landing Page:

The home page is the welcoming page to the bank. It is the marketing tool get people interested in your products.

The use of banner ads and chunking of information lead the user to use the site effectively.

A good example:

<http://www.reliancebank.com/>

Third party vendor for Online Banking?

Banner ads should rotate and change often

ACTIONS

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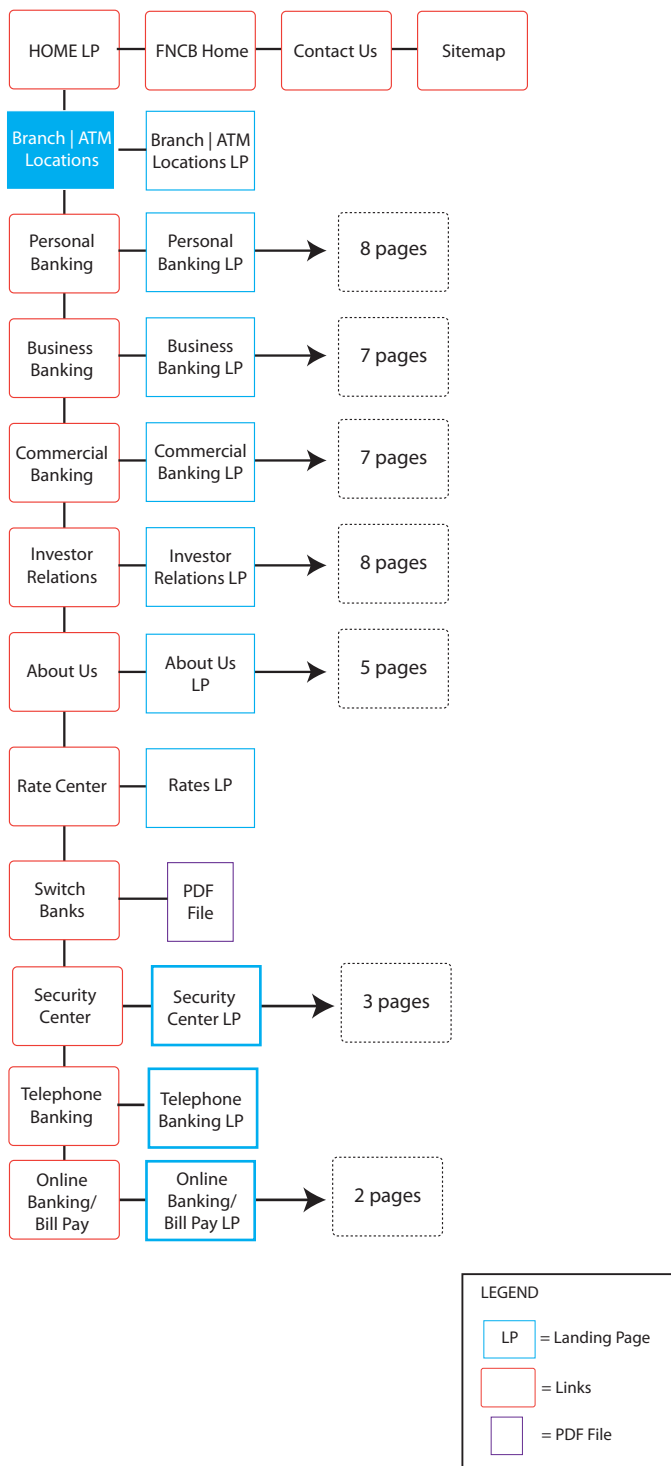
Name:

Department:

Extension:

FNCB BRANCH AND ATM LOCATIONS PAGE

SITEMAP



POINT PERSON

Name:

Department:

Extension:

PAGES

Branch | ATM locations Landing Page:

Listing of branches, hours, addresses, ATM availability, photo of branch

A good example:

<http://www.reliancebank.com/locations.aspx>

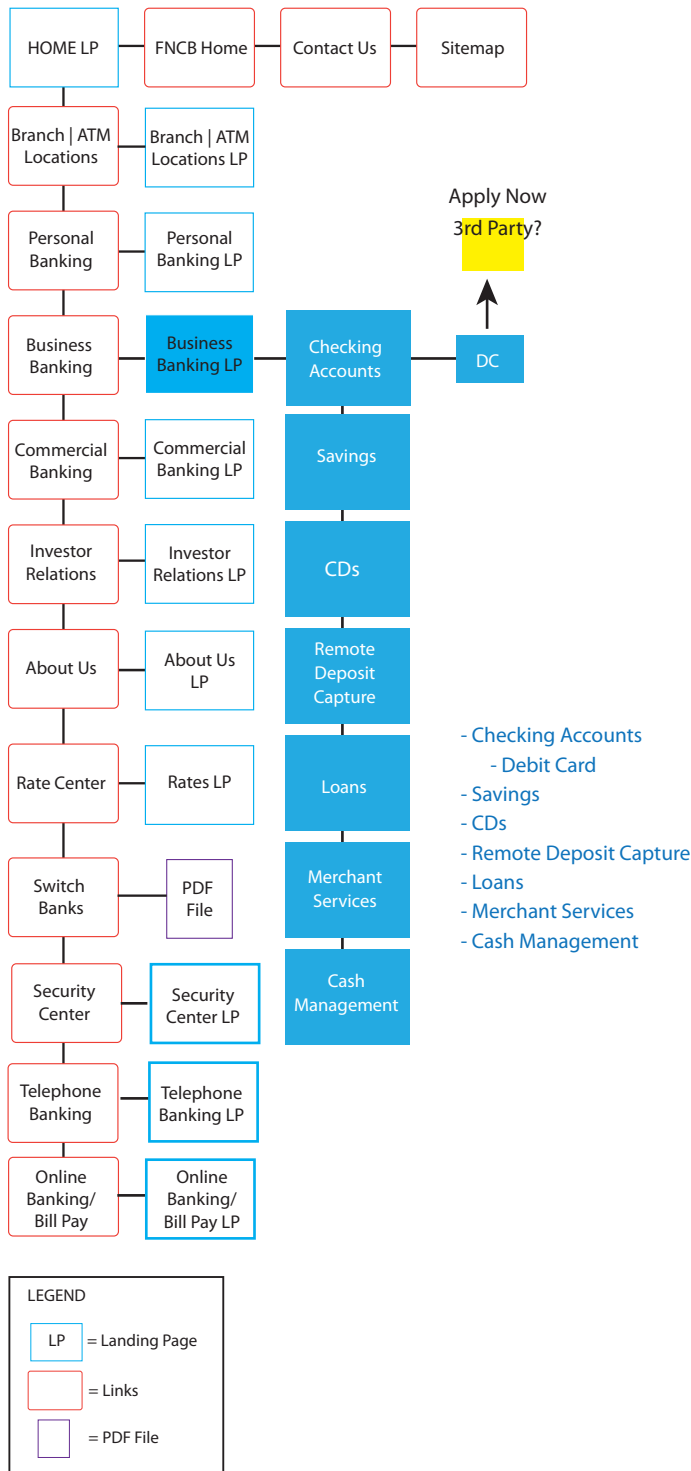
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BUSINESS BANKING

SITEMAP



POINT PERSON

Name:

Department:

Extension:

PAGES

Business Banking Landing Page:

Copy that introduces the FNCB Business Banking Services. A couple of very good examples of other banks are:

<https://www.ambk.com/business-banking/>

<http://www.hampshirefirst.com/business-banking/>

Business Banking Checking Accounts:

Would like to consolidate all pages into one that gives a brief overview of all the business checking accounts.

An excellent example can be found here:

<http://www.reliancebank.com/business-checking.aspx>

Business Banking Check Debit Card:

Repurpose existing content? Link goes to "Apply Now". Is this a 3rd party or was it set up inhouse?

Business Banking Savings Accounts:

Would like to consolidate all pages into one that gives a brief overview of all the business savings accounts.

An excellent example can be found here:

<https://www.midfirst.com/BusinessBanking/Savings.aspx>

Business Banking CDs:

Would like to consolidate all pages into one that gives a brief overview of all the business CD accounts.

An excellent example can be found here:

<https://www.midfirst.com/BusinessBanking/CDs.aspx>

Business Banking Remote Deposit Capture Page:

Repurpose existing content?

Business Banking Loans Landing Page:

Copy that gives brief introduction of the loan departments' categories for Business Loans

An example can be found here:

<https://www.midfirst.com/BusinessBanking/Loans.aspx>

Business Banking Merchant Services Page:

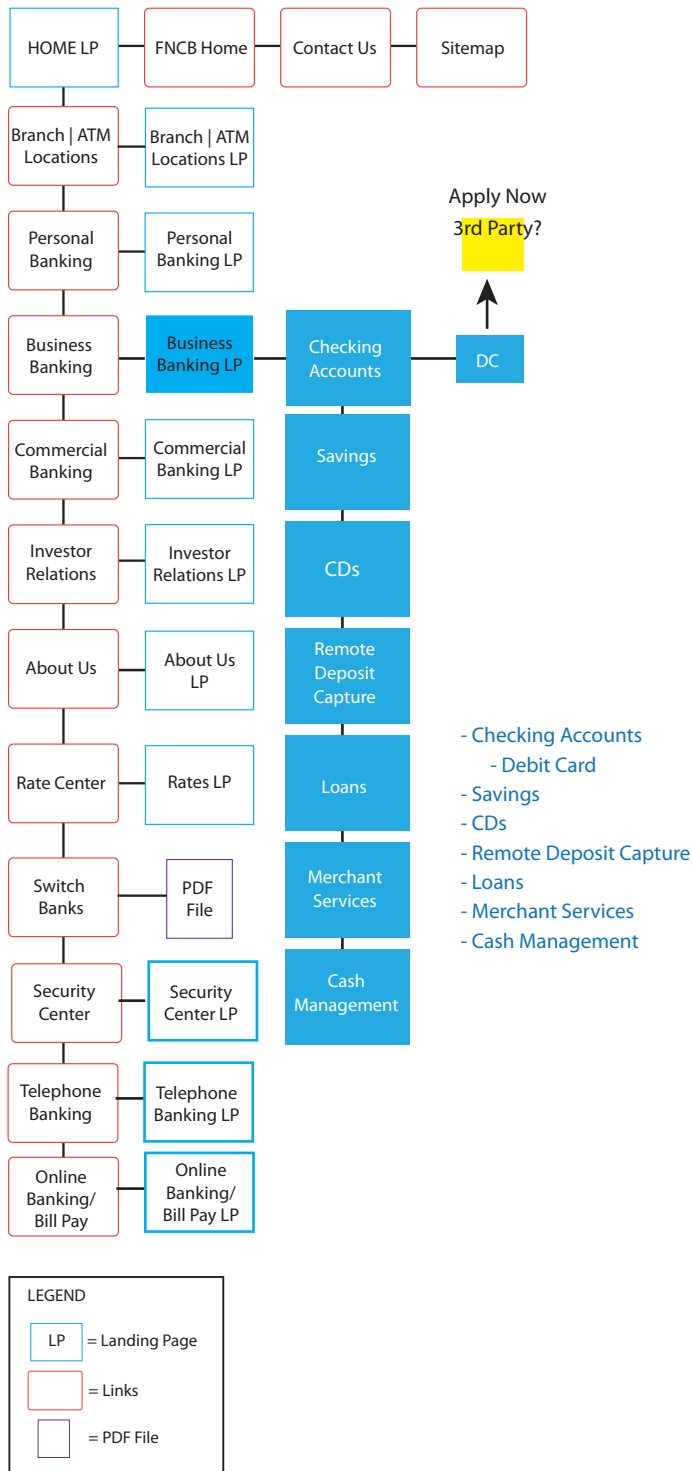
Repurpose existing content?

Business Banking Cash Management Page:

Repurpose existing content?

BUSINESS BANKING - continued

SITEMAP



ACTIONS

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POINT PERSON

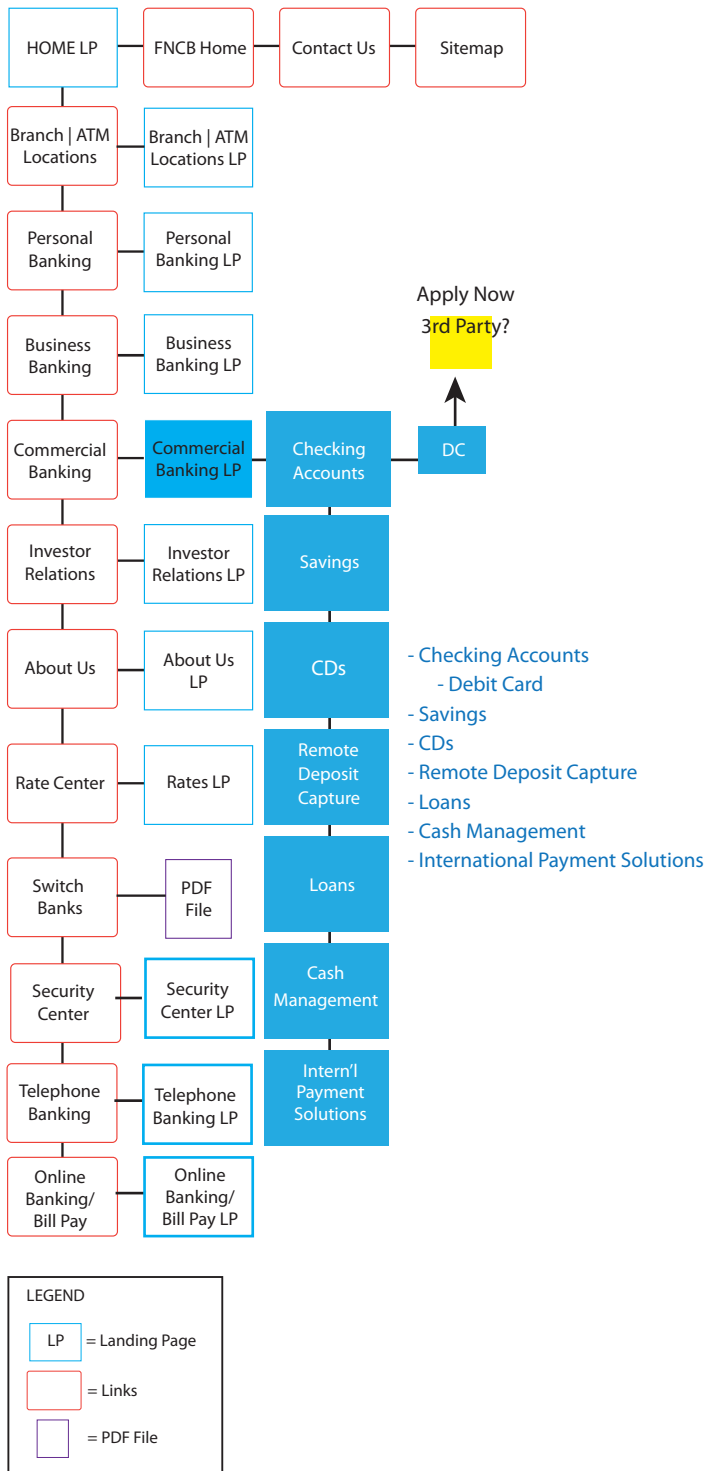
Name:

Department:

Extension:

COMMERCIAL BANKING

SITEMAP



PAGES

Commercial Banking Landing Page:

Copy that introduces the FNCB Commercial Banking Services. A examples of another bank is:

<https://www.columbiabank.com/commercial/commercial-banking>

Commercial Banking Checking Accounts:

Would like to consolidate all pages into one that gives a brief overview of all the commercial checking accounts.

An excellent example can be found here:

<https://www.midfirst.com/CommercialBanking/Checking.aspx>

Commercial Banking Check Debit Card:

Repurpose existing content? Link goes to "Apply Now". Is this a 3rd party or was it set up inhouse?

Commercial Banking Savings Accounts:

Would like to consolidate all pages into one that gives a brief overview of all the commercial savings accounts.

An excellent example can be found here:

<https://www.midfirst.com/CommercialBanking/Savings.aspx>

Commercial Banking CDs:

Would like to consolidate all pages into one that gives a brief overview of all the commercial CD accounts.

An excellent example can be found here:

<https://www.midfirst.com/BusinessBanking/CDs.aspx>

Commercial Banking Remote Deposit Capture Page:

Repurpose existing content?

Commercial Banking Loans Landing Page:

Copy that gives brief introduction of the loan departments' categories for Commercial Loans

An example can be found here:

<https://www.midfirst.com/CommercialBanking/Loans.aspx>

Commercial Banking Cash Management Page:

Repurpose existing content?

Commercial Banking International Payment Solutions Page:

Repurpose existing content?

POINT PERSON

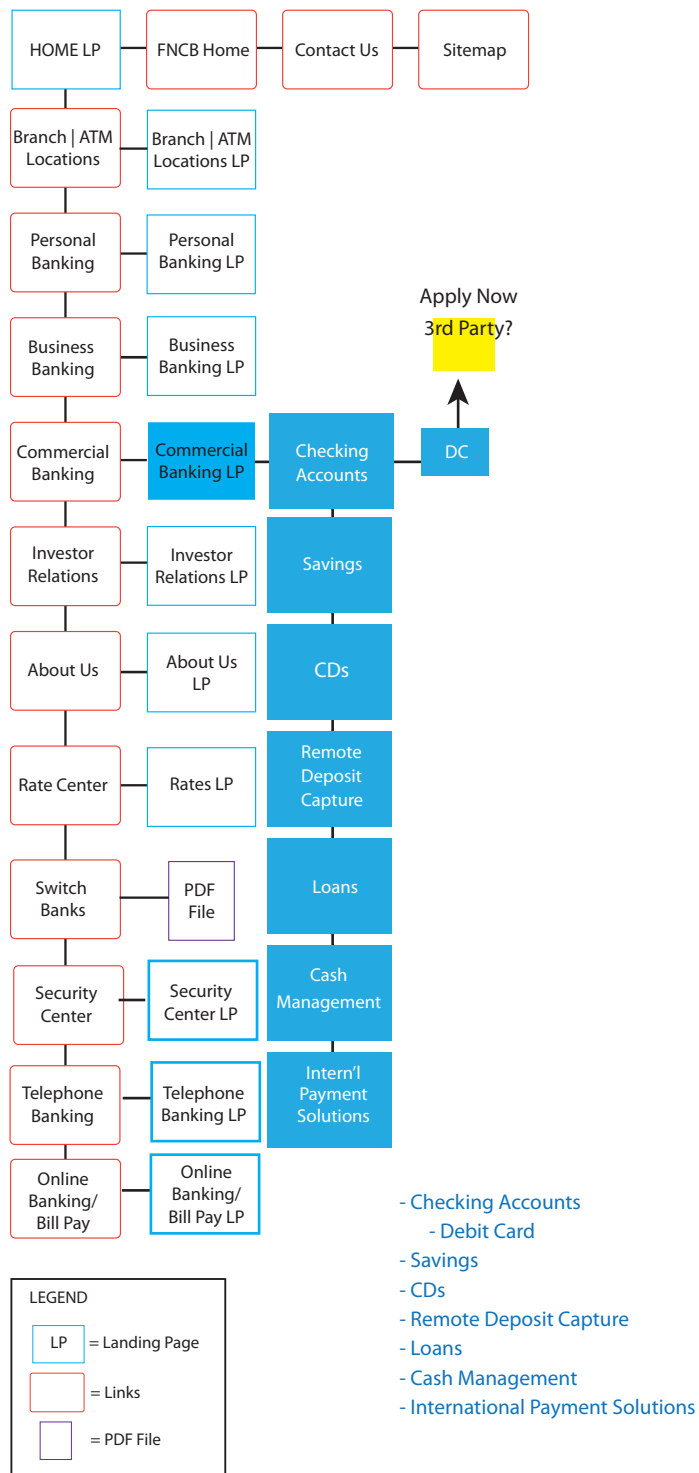
Name:

Department:

Extension:

COMMERCIAL BANKING - continued

SITEMAP



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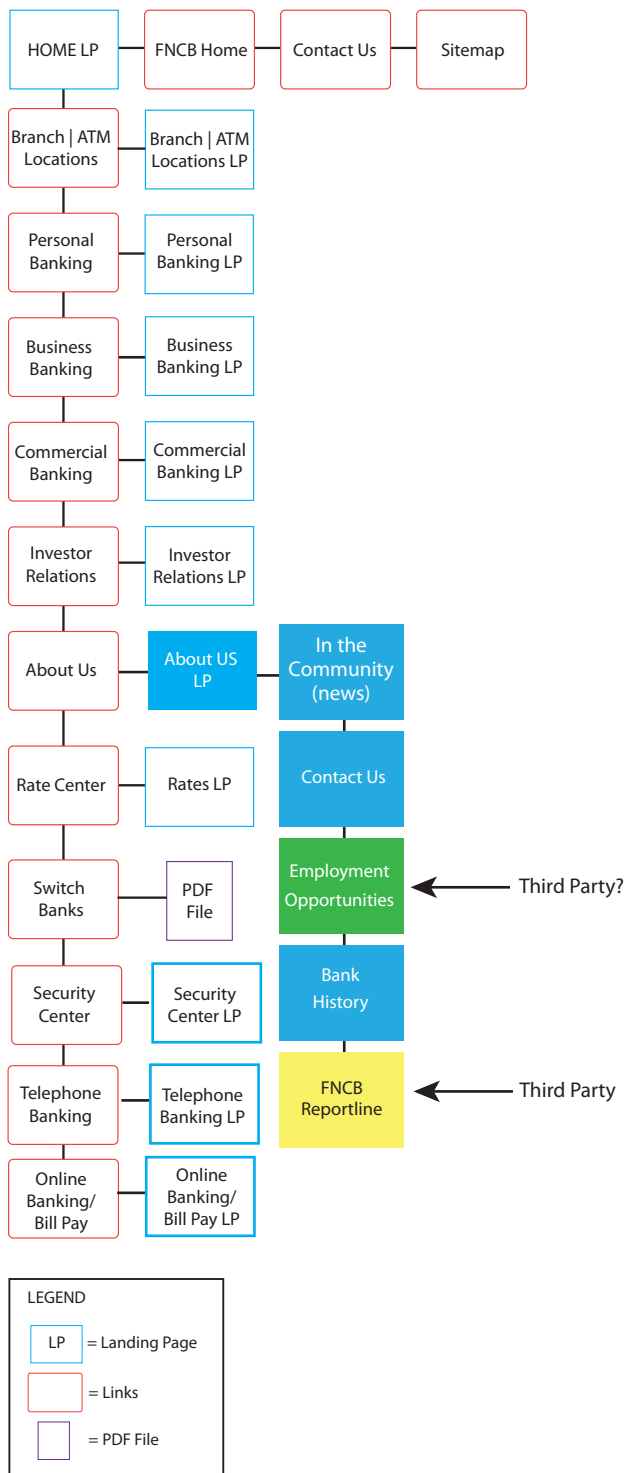
Name:

Department:

Extension:

ABOUT US

SITEMAP



POINT PERSON

Name:

Department:

Extension:

PAGES

About Us Landing Page:

This page should state our mission and commitment to the customer and community

A couple of good examples:

<http://www.reliancebank.com/mission.aspx>

<http://www.ucbi.com/about/>

In the Community Landing Page (News):

This page should list press releases and/or how FNCB is involved with the community such as Ryan's Run. The news, events and press releases should be listed no more than 2 months old to keep the site fresh and from being bloated.

A good example:

<https://www.columbiabank.com/about-us/news>

Contact Us Landing Page :

The contact page should not just inform the customer on contacting the bank, but give the user a few options as to how to contact the bank. Some give both and email and a secure form to send. Fidelity has a good solution:

<http://www.bankatfidelity.com/displayPage.aspx?id=10>

Employment Opportunities Landing Page :

I am told this is done by a third party and is maintained by someone?

Bank History Landing Page :

The bank history can be incorporated into the about us page. Most have done this. Example:

<http://www.hampshirefirst.com/about-hampshire-first/>

Or you can go more indepth in one page as Fidelity did:

<http://www.bankatfidelity.com/displayPage.aspx?id=7>

FNCB Reportline Page:

Repurpose existing content? Third Party vendor.

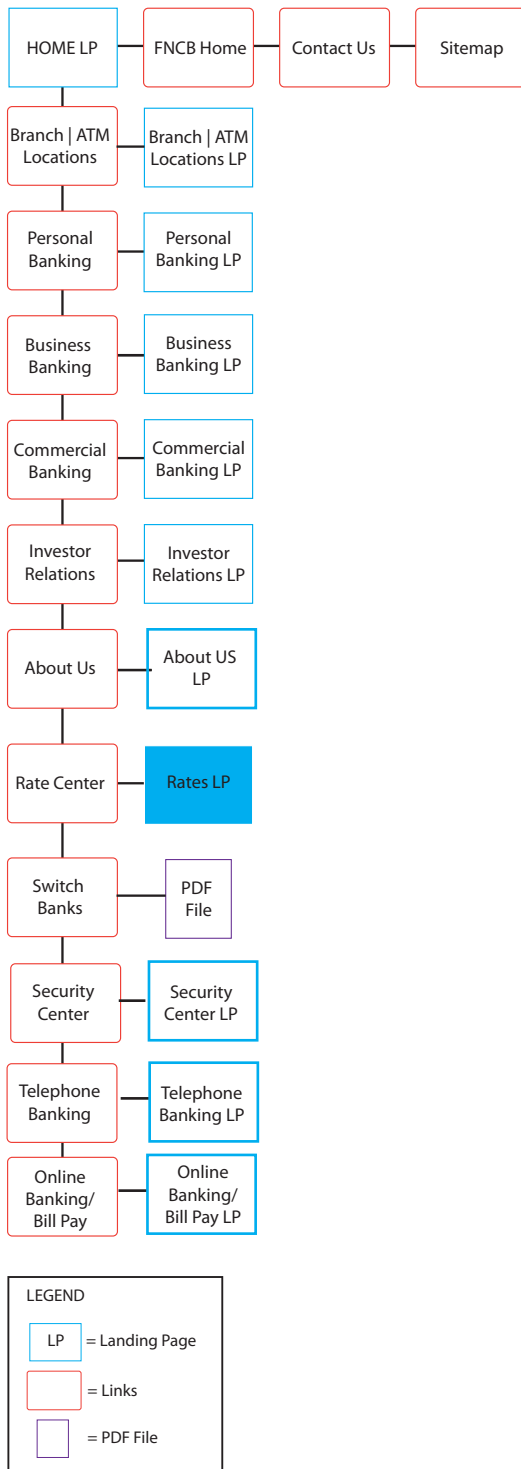
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RATE CENTER

SITEMAP



POINT PERSON

Name:

Department:

Extension:

PAGES

Rate Center Landing Page:

Page should be one page having the rates. This will be much easier to update.

A couple of good examples:

<http://bankatfidelity.com/displayPage.aspx?id=15>

<http://www.reliancebank.com/deposit-rates.aspx>

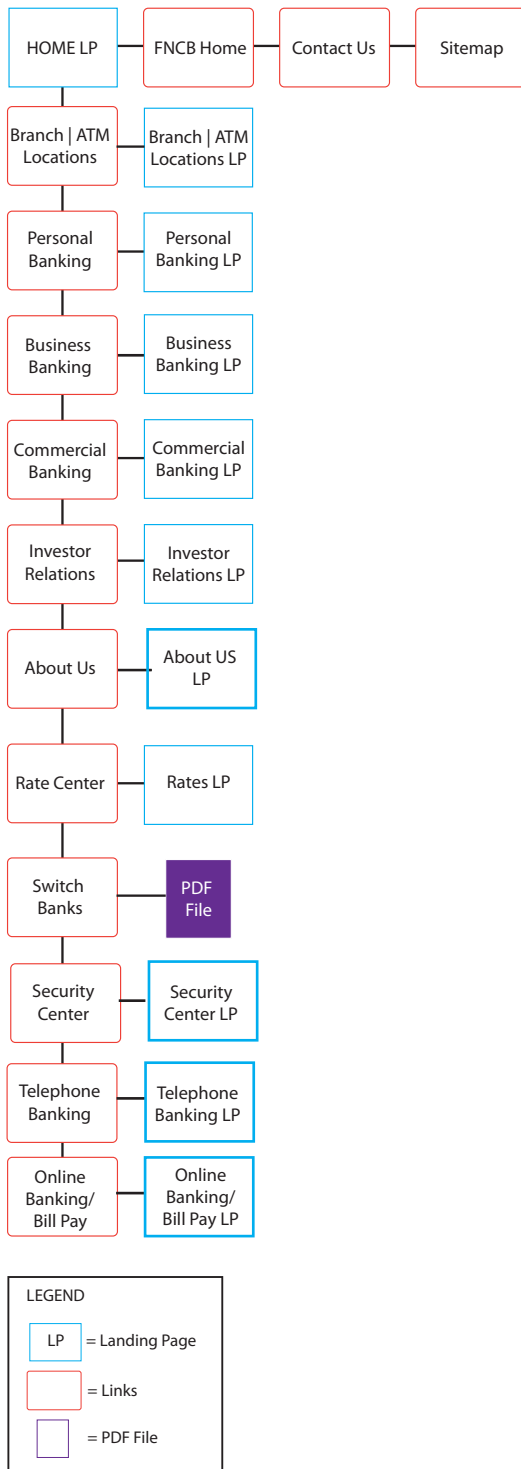
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SWITCH BANKS

SITEMAP



POINT PERSON

Name:

Department:

Extension:

PAGES

Switch Banks PDF:

This is a PDF file - does it need to be updated?

Or maybe we should consider a Landing Page like this bank had done:

<http://www.ucbi.com/personal/ultimate-switch.aspx>

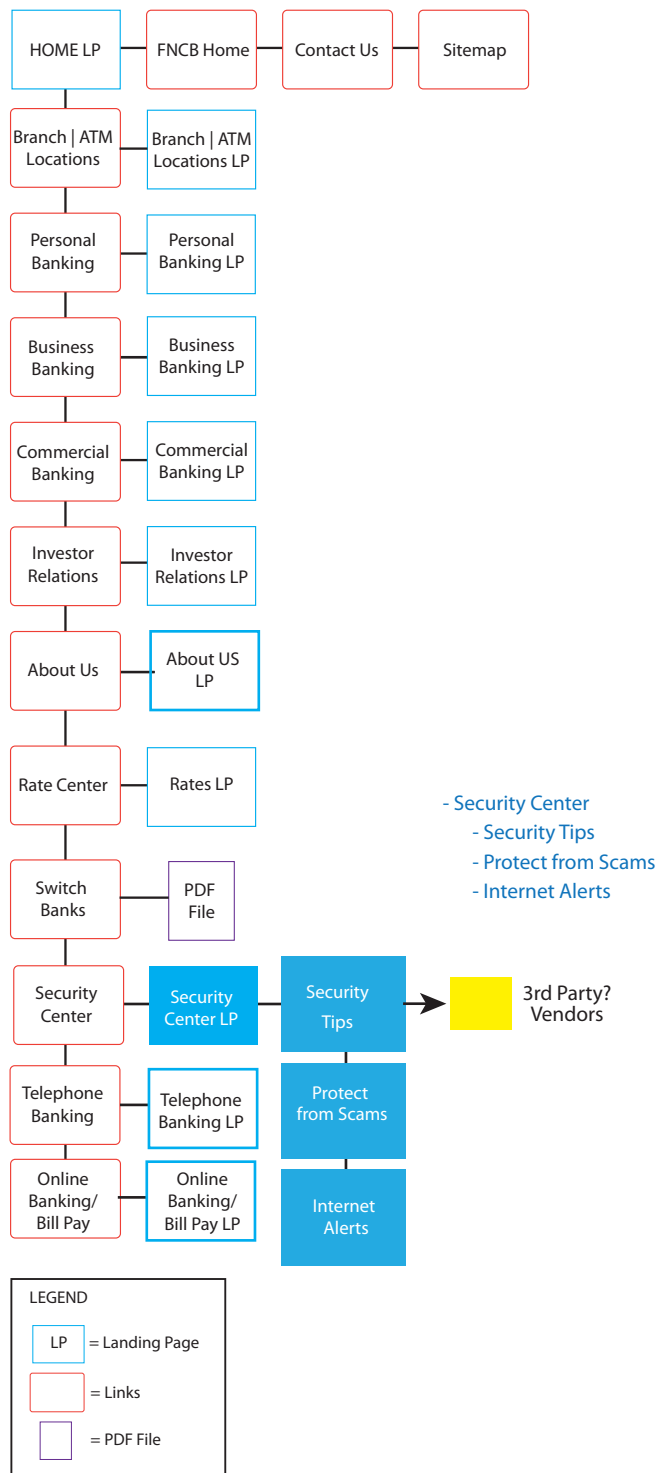
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SECURITY CENTER

SITEMAP



POINT PERSON

Name:

Department:

Extension:

PAGES

Security Center Landing Page:

The landing page should be an introduction and informative.

Here is an example:

<http://www.pennstarbank.com/home/securitycenter.html>

Security Tips Page:

Repurpose existing content? Third Party vendor.

Protect from Scams Page:

Repurpose existing content?

Internet Alerts Page:

Repurpose existing content?

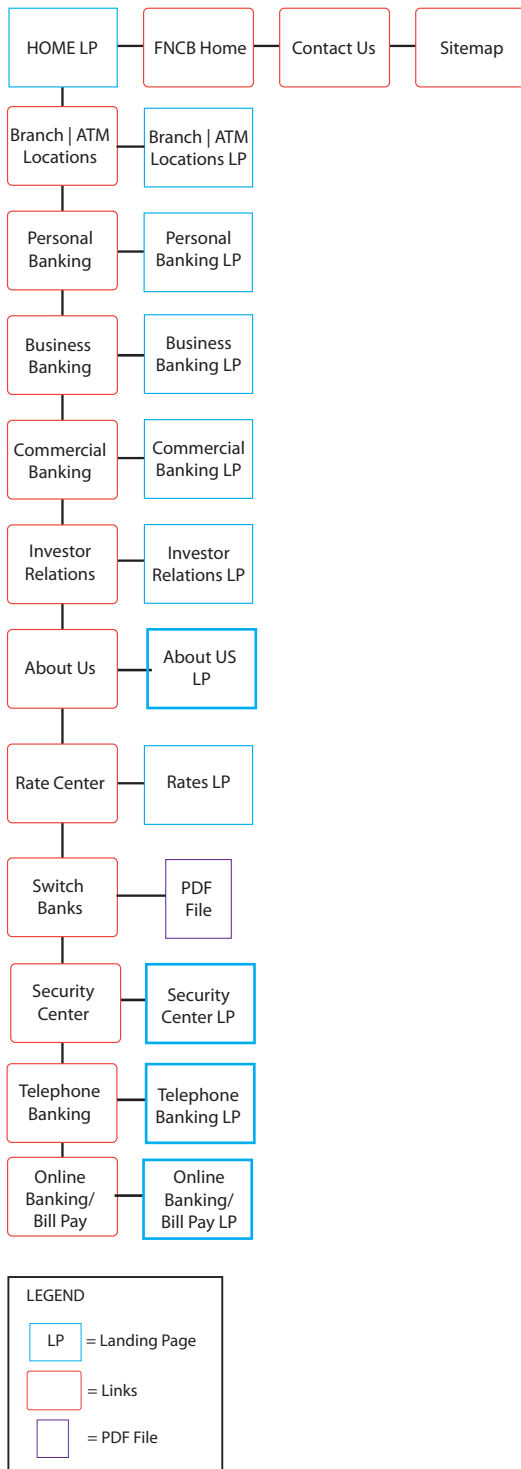
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TELEPHONE BANKING

SITEMAP



POINT PERSON

Name:

Department:

Extension:

PAGES

Telephone Banking Landing Page:

Repurpose existing content?

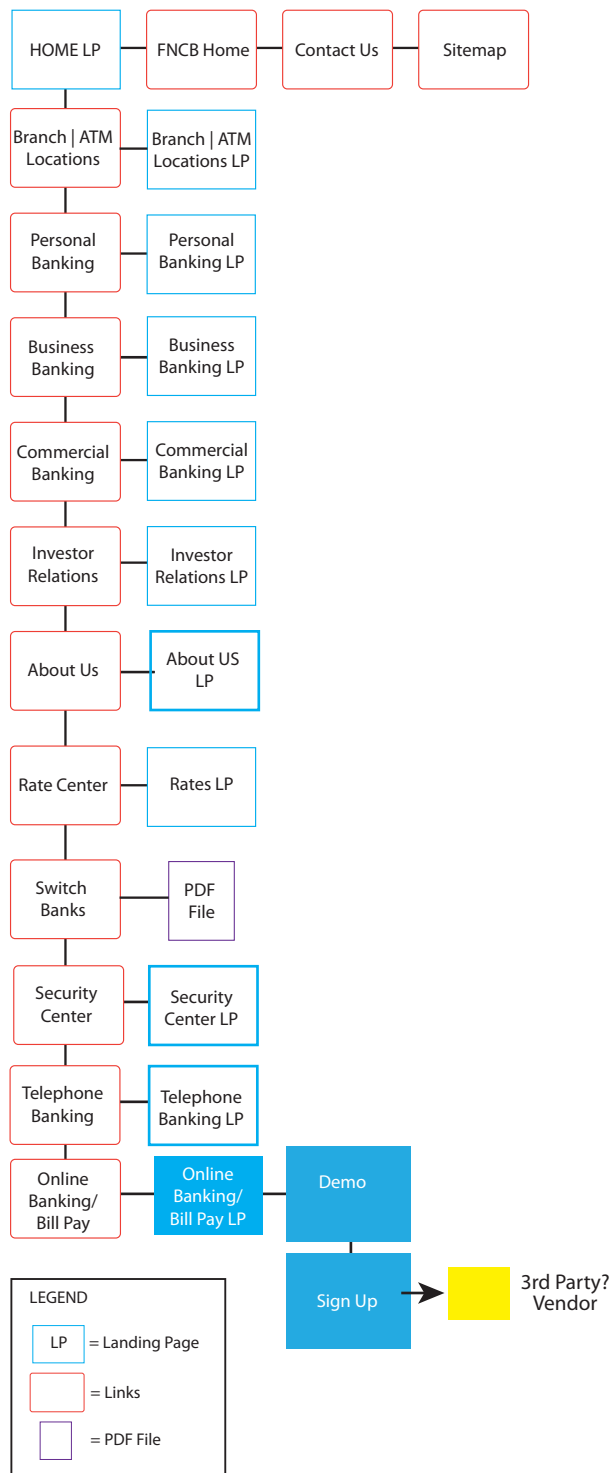
ACTIONS

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ONLINE BANKING

SITEMAP



POINT PERSON

Name:

Department:

Extension:

PAGES

Online Banking Landing Page:

Repurpose existing content?

ACTIONS

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LIST OF PAGES IN SITE

FNCB Home

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- International Payment Solutions

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- Investor Services
- FNCB Stock Information
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- Demo
- Sign Up