

## Banks and Google's Generative Al Algorithm

**Tim Whitley** 

Partner & Co-Founder, mhp.si

**Whitney Burgess Scales** 

VP of Strategy, mhp.si





by state and can differ by one to two percentage points. Some lenders with low **HELOC** rates include:

- · Citizens: APRs starting at 8.50%
- . Fifth Third Bank: APRs starting at 8.50%
- · Connexus Credit Union: APRs starting at 8.74%
- Alliant Credit Union: APRs starting at 8.75%
- U.S. Bank: APRs starting at 8.95%

HELOC closing costs are usually between 2% and 5% of the credit line amount, but this can vary by lender. Some banks offer noclosing-cost options, but these may have conditions, such as requiring payments and withdrawals to be linked to a checking account.

## Google's Generative Al Search Results







# Generative Al











Not Being Captured in Google Console unless user clicks on your link within Al Overview.

JUST IN: Will include paid ads.

80%

30%

ABA Bank Marketing Conference





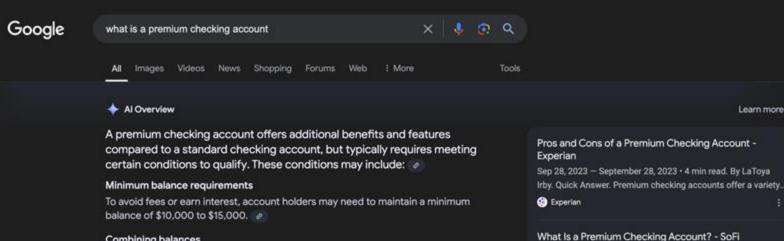
## What Is AI Overviews?



Al Overviews is a Google Search feature that summarizes search results into short paragraphs and provides links to additional resources. The feature uses Google's large language model (LLM), Gemini, to generate answers and is intended to help users find information quickly.







#### Combining balances

Some banks allow account holders to combine balances from eligible deposit and

Show more V

Premium checking accounts offer benefits such as higher

A premium checking account offers additional benefits and features beyond that of other checking account types, typically with higher minimum balance requirements and other conditions. Premium checking account holders may be granted special access and discounts on other banking products and services.







Learn more



Tools



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#### **Sponsored**



https://www.cit.com

## **CIT Bank Platinum Savings**

Get More From Your Savings — CIT Bank Platinum Savings is up to 4.85% APY\* on Balances of \$5,000 or More. Member FDIC. Platinum Savings is CIT Bank's Newest Way to Save. Two Tiers to Support Your...

#### **Sponsored**



https://account.chase.com

## \$300 Chase Checking Offer

Chase Total Checking® Account — New Checking Customers Get \$300. Open Chase Total Checking® w/Qual. Activities Member FDIC. More than 4,700 branches. Online & mobile banking. Access to 15,000 ATMs.

#### **Sponsored**



firstbanktexas.com

https://www.firstbanktexas.com > checking > promotion

#### FirstBank & Trust | Tailored Premium Banking

Earn a cash bonus of \$650\* when you open a Platinum Checking Account. Enjoy a cash bonus when you open a Platinum Checking Account.

#### **Sponsored**



https://www.nerdwallet.com

## **Compare Checking Accounts**

Standout 2024 Checking Account — Banking Checking Accounts With A Variety Of Promotional Offers. Review & Compare Options.



## Google

what is premium checking × Q

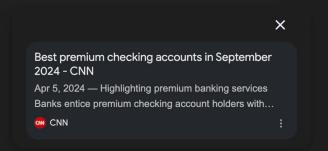
All Images Videos News Shopping Forums Web : More Tools

## Al Overview

Premium checking accounts offer additional benefits and features compared to standard checking accounts, but they often have higher minimum balance requirements or monthly maintenance fees. Some benefits of premium checking accounts include:

- No fees: No monthly fees, no wire transfer fees, or no ATM fees
- Higher rates: Higher interest rates on checking balances, higher rates on savings accounts, and higher rates on CDs and other investments  $_{\varnothing}$
- Discounts: Discounted foreign exchange rates, lower rates on loans, and discounted rates on lending products
- Rewards: Boosted credit card rewards, rewards boosts or bonuses on debit card or credit card spending
- Priority service: Priority phone service or dedicated customer service
- Free checks: Free checks and other products @
- Relationship benefits: Added perks for customers with multiple financial accounts through the same bank
- Travel insurance: Travel insurance and breakdown cover 🙋

The benefits of a premium checking account vary by bank and may fluctuate based on the average account balance each month.





Learn more :





# Gone are the days of only Blue Links

- ↑ Zero-Click Searches
- Website Traffic
- 1 Website Traffic Quality
- 1 Question based Searches







## **Activated AI Overview Searches**

Certain searches are more likely to trigger Al Overviews such as:

- Complex queries
- Question based queries
- Broad, multi-intent queries often result in AI Overviews









## Raise your hand if...

- You have noticed AI Overviews in Search
- You have noticed more of "People also Ask"
- You have noticed Reddit
- Your site has been negatively impacted by these changes









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besthomeequityloan.com

https://www.besthomeeguityloan.com

4.6% 4.9 APR Home Equity Loan - as of Sep 11, 2024

Home Equity Rates and Payments as of 9/11/2024. The Best Home Equity Loan Lenders. View Rates. Calculate the best home equity...

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https://www.bestmoney.com > bestlenders > top10

10 Best Home Equity Loans 2024 - Fixed Rates As Low As 5%

Find The Best Home Equity Loan Rates. Best Home Equity Loans Reviewed By Industry Experts!

\$200,000 Mortgage Balance - \$40K - Your HELOC Loan Amount - More \*

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https://faunchpad.rocketmortgage.com > fixed-rate-loan > calculator

#### Online Loan Rates Calculator

Calculate Your Loan Payment — Easily Calculate Your Loan Payments in Your State. Try Rocket Mortgage Calculator! Find...

#### Sponsored



Quicken Loans®

https://www.quickenloans.com

## Skip the HELOC and Do This - Get Cash without Refinancing

See If You Can Get a HELOAN and Keep Your Current Rate. Calculate an Amount with a Lender.

## SERP

**Search Engine Results Page** 



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besthomeequityloan.com

https://www.besthomeeguityloan.com

4.6% 4.9 APR Home Equity Loan - as of Sep 11, 2024

Home Equity Rates and Payments as of 9/11/2024. The Best Home Equity Loan Lenders. View Rates. Calculate the best home equity...

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Find The Best Home Equity Loan Rates. Best Home Equity Loans Reviewed By Industry Experts!

\$200,000 Mortgage Balance - \$40K - Your HELOC Loan Amount - More \*

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https://launchpad.rocketmortgage.com > fixed-rate-loan > calculator 2

#### Online Loan Rates Calculator

Calculate Your Loan Payment — Easily Calculate Your Loan Payments in Your State. Try Rocket Mortgage Calculator! Find...

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Quicken Loans®

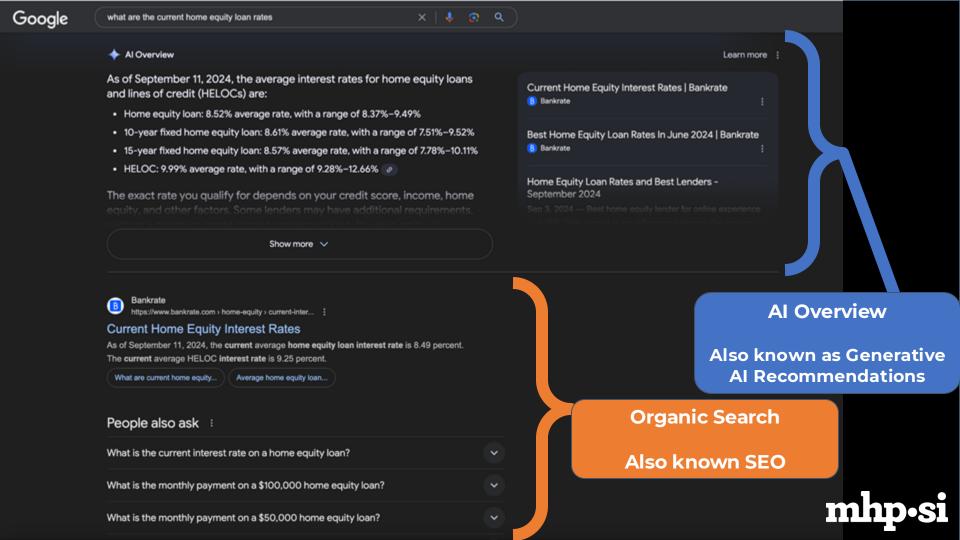
https://www.quickenloans.com

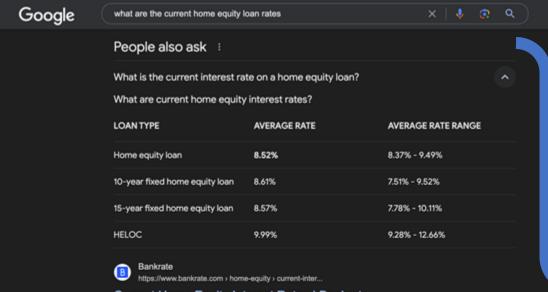
Skip the HELOC and Do This - Get Cash without Refinancing

See If You Can Get a HELOAN and Keep Your Current Rate. Calculate an Amount with a Lender

Paid Search Ads

Also known as PPC (Pay-Per-Click) and **SEM (Search Engine** Marketing)





### Current Home Equity Interest Rates | Bankrate

Search for: What is the current interest rate on a home equity loan?

What is the monthly payment on a \$100,000 home equity loan?

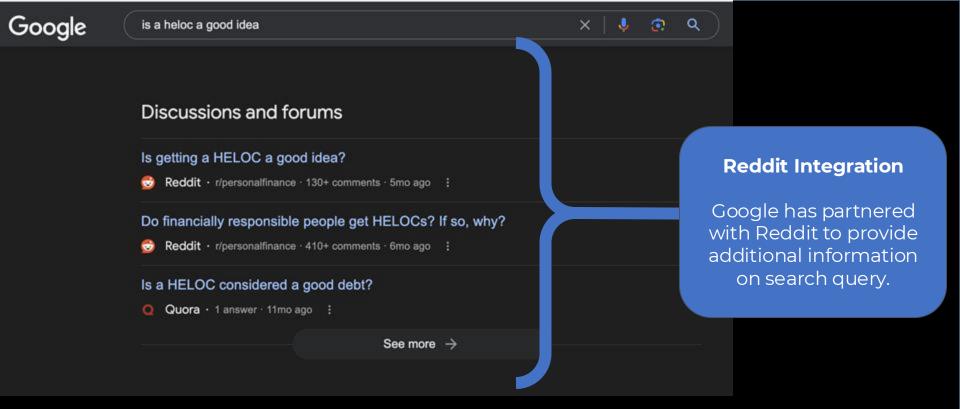
Average 30-year home equity monthly payments

| Loan amount | Monthly payment |
|-------------|-----------------|
| \$25,000    | \$168.43        |
| \$50,000    | \$328.46        |
| \$100,000   | \$656.93        |
| \$150,000   | \$985.39        |

## People Also Ask

Organic Search

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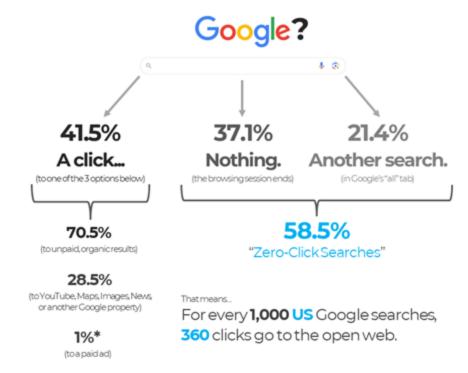




## Zero Click Searches

A zero-click search is a search query that returns an answer to a user's question without requiring a click on a third-party website. Instead, the answer is displayed at the top of the search engine results page (SERP).

## In 2024, what happens after Americans search



\*Use of ad blockers may impact paid CTR calculations











## 894,660 search quality tests

 The public does not know or have access to the testers.

They are looking for:
 Quality, Expertise,
 Authoritativeness and
 Trustworthiness of the content.

We work with external <u>Search Quality Raters</u> to measure the quality of Search results on an ongoing basis. Raters assess how well content fulfills a search request, and evaluate the quality of results based on the expertise, authoritativeness, and trustworthiness of the content. These ratings do not directly impact ranking, but they do help us benchmark the quality of our results and make sure these meet a high bar all around the world.

Raters assess how well a website gives people who click on it what they are looking for, and evaluate the quality of results based on the expertise, authoritativeness, and trustworthiness of the content.

To ensure a consistent approach, we publish <u>Search Quality Rater Guidelines</u> to give these Raters guidance and examples for appropriate ratings. While evaluating the quality of results might sound simple, there are many tricky cases to think through, so this feedback is critical to ensuring we maintain high quality results for users.

https://www.google.com/search/howsearchworks/how-search-works/rigorous-testing/





## What Are The Search Essentials?

**Technical requirements**: What Google needs from a web page to show it in Google Search.

**Spam policies**: The behaviors and tactics that can lead to lower ranking or being completely omitted from Google Search results.

**Key best practices**: The main things that can help improve how your site appears in Google Search results.

https://developers.google.com/search/docs/essentials







# How Do You Show Up in Al Overviews?

The Search Essentials to show up in Al Overviews:

- Create helpful, reliable, people-first content.
- Use words that people would use to look for your content, and place those words in prominent locations on the page, such as the title and main heading of a page, and other descriptive locations such as alt text and link text.
- Make your links crawlable so that Google can find other pages on your site via the links on your page.

https://developers.google.com/search/docs/essentials







# How Do You Show Up in Al Overviews?

- Tell people about your site. Be active in communities where you can tell like-minded people about your services and products that you mention on your site.
- If you have other content, such as images, videos, structured data, and JavaScript, make sure you're following those specific best practices so that we can understand those parts of your page too.
- Enhance how your site appears on Google Search by enabling features that make sense for your site.
- If you have content that shouldn't be found in search results or you want to opt out entirely, use the appropriate method for controlling how your content appears in Google Search.

https://developers.google.com/search/docs/essentials







# How Do You Measure Success in Al Overviews?

There is **no separate reporting** for Al Overview search appearance.

Only if a **searcher clicks on a link in an AI Overview** will showcase in Google Search Console.



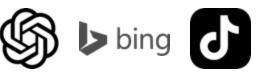


# Google Is Pushing AI Overviews Because of Competitive Threats

**OpenAl** -- SearchGPT and ChatGPT are changing the way people find information



Social Media -- TikTok, Reddit, Instagram



Google can't be seen as falling behind











Al Overviews fundamentally changes Search--both Organic and Paid. What works today may not work in 3-6 months due to the ever evolving algorithms.





Question based searches will generate an Al Overview.







How are you doing in other channels? Google is looking for signals to identify you as an authoritative voice.

Social Media, Brand Awareness, Traffic to Website, Backlinks, and of course, authoritative content





Playing the algorithm correctly, you may overall see less traffic but the traffic you are generating will be more qualified.





## Follow Guidelines in "The Search Essentials"

Technical Requirements & Spam Policies

Invest in LOCAL Directories

Create helpful, reliable, people-first content

Have your site active across channels: social & referrals

Use multimedia: images, video, structured data

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# Transparent and authoritative content is a must





## Practical Approaches To Search In An Ever Changing Gen Al World

- 1. Make sure site **technical SEO** is flawless.
- 2. Write **content people want**. Make it high quality and helpful for the questions they have.
- **3. Links**: Internally across your site and externally from quality websites.
- 4. Focus on your **brand reputation and awareness**. Build audiences on social media and in earned media and link back to your content.
- 5. Make your **local listings stand out**. Publish photos, pose and answer questions, link to your social, respond to reviews, add video. Map pack and local listing results are a hedge against potential traffic declines from Al Overviews.





# mhpsi

strategy. performance. results.

**twhitley@mhp.si 501-773-2700** 

## Case Study Premium Checking

6 Month Performance Review

## Challenge

Increase premium checking applications

Develop an online omnichannel campaign to drive product leads and measurable ROI.

Establish performance marketing reporting benchmarks, tracking and reporting.

## Solution

## **Performance Marketing**

- ✓ Paid Search
- √ Facebook & Instagram
- ✓ Doppio® Display
- √ Retargeting
- √ Connected TV

**524%**Lift

**Conversion Rate** 



13,350

Unique Pageviews

3,425

Conversions\*

**<\$12** 

Cost-Per-Lead

26%

Conversion Rate

With our campaign, we generated a 26% conversion rate. That is going from converting only 4 out of 100 people to 26 out of 100 people.





## **Strategy & Execution**

**Objective:** Rank higher for local searches, specifically "bank near me" terms.

Geographies: Bank branch locations + 10-mile radius in all markets; Google Business Profile

locations

Audiences: High-intent users who are searching for a financial institution in their area

Tactics: Performance Max & Paid Search

## **Recommendations:**

- Continue this tactic to help drive incremental application finishes
- Pull out branded searches and dedicate budget for these
  - O Currently acting as an arm of a brand campaign
  - Bolster where organic may be losing out
- Overarching strategy in tandem with SGE/AI Overviews



3 Month Performance Review

## Challenge

#### **Generate Local Awareness**

Low Brand Awareness in Communities

## Solution

## **Media Mixes**

Develop an online marketing mix within a 5-mile radius around each location to drive in-store traffic. The campaign also incorporates a brand awareness strategy to strengthen local engagement and community presence.

The campaign successfully generated 7,657 in-store visits, along with 13 completed applications— an unexpected but welcome outcome. Additionally, the campaign achieved an impressive 48,215 website visits, effectively boosting brand visibility in the targeted area.



**48,215**Website Sessions

9,038
Conversions

18.75%

7,657

Conversion Rate

Store Visits

13 Completed Applications

# Case Study Business Checking

9 Month Performance Review

## Challenge

Increase business checking applications

Develop an online marketing mix to drive product leads with measurable ROI.

Establish performance marketing reporting benchmarks, tracking and reporting.

## Solution

## **Performance Marketing**

- ✓ Paid Search
- ✓ Facebook & Instagram
- √ LinkedIn
- √ Doppio® Display
- √ Retargeting







876
Conversions\*

**<\$26** 

**15%** 

Cost-Per-Lead

**Conversion Rate** 

94%

of all online conversions\* came from mhp.si

65%

**Savings** 

**Conversion Rate** 

# Case Study SBA Loans

8 Month Performance Review

## Challenge

**Increase SBA consultations** 

Develop an online marketing mix to drive product leads with measurable ROI.

Establish performance marketing reporting benchmarks, tracking and reporting.

## Solution

## **Performance Marketing**

- ✓ Paid Search
- √ Facebook & Instagram
- √ LinkedIn
- √ Doppio<sup>®</sup> Display
- √ Retargeting

212% Lift

**Conversion Rate** 

mhp•si

22,400+

**Unique Pageviews** 

2,791

Conversions\*

**<\$22** 

Cost-Per-Lead

13%

Conversion Rate

95%

of all online conversions\* came from mhp.si

71%

**Savings** 

# Case Study Mortgage Loans

12 Month Performance Review

### Challenge

Increase mortgage loan applications

Develop an online marketing mix to drive product leads with measurable ROI.

Establish performance marketing reporting benchmarks, tracking and reporting.

### Solution

### **Performance Marketing**

- ✓ Paid Search
- √ Facebook & Instagram
- √ Doppio<sup>®</sup> Display
- √ Retargeting
- √ Connected TV

212% Lift

**Conversion Rate** 

mhp•si

13,800+
Unique Pageviews

**1,745** Conversions\*

**<\$36** 

Cost-Per-Lead

13%

**Conversion Rate** 

42%

of all online conversions\* came from mhp.si

51%

**Savings** 

2023 Fin ance Industry Performance Benchmarks (Google) 2023 Fin ance Industry Performance Benchmarks (Meta)

### **Case Study HELOC**

6 Month Performance Review

### Challenge **Increase HELOC loan applications**

Develop an online marketing mix to drive product leads with measurable ROI.

Establish performance marketing reporting benchmarks, tracking and reporting.

#### Solution

### **Performance Marketing**

- Paid Search
- Facebook & Instagram
- Doppio<sup>®</sup> Display
- Retargeting
- Connected TV

188% Lift

11,400+

**Unique Pageviews** 

1,399

Conversions\*

<\$36

Cost-Per-Lead

12%

Conversion Rate

43%

of all online conversions\* came from mhp.si

51%

Savings

**Conversion Rate** 

<sup>2023</sup> Fin an ce Industry Performance Benchmarks (Google) 2023 Fin an ce Industry Performance Benchmarks (Meta)

<sup>\$71.44</sup> Cost-Per-Conversion for Search, \$84.10 Cost-Per-Conversion for Display

<sup>4.17%</sup> Conversion Rate for Search, 0.80% Conversion Rate for Display, 5.01% for Social Media

# Case Study Credit Card

6 Month Performance Review

### Challenge

Increase credit card applications

Develop an online marketing mix to drive product leads with measurable ROI.

Establish performance marketing reporting benchmarks, tracking and reporting.

### Solution

### **Performance Marketing**

- √ Paid Search
- ✓ Facebook & Instagram
- ✓ Doppio<sup>®</sup> Display
- √ Retargeting
- √ Connected TV

308%
Lift

Conversion Rate

11,015+ Unique Pageviews **17%** 

**Conversion Rate** 

5,605+

Leads application starts, form fills & calls

\$7.50

Cost-Per-Lead application starts

925+

Conversions completed online applications

\$45

Cost-Per-Conversion completed applications

We now have an average cost-per-credit card application of \$6.

# **Student Checking**

3 Month Performance Review

### Challenge

Increase student checking applications

Develop an online marketing mix to drive product leads with measurable ROI.

Establish performance marketing reporting benchmarks, tracking and reporting.

### Solution

### **Performance Marketing**

- √ Paid Search
- √ Instagram
- ✓ YouTube
- ✓ Performance Max
- √ Doppio<sup>®</sup> Display
- √ Retargeting

332% Lift mhp•si

3,900+

Sessions

**717** 

Conversions\*

**<\$29** 

Cost-Per-Lead

18%

Conversion Rate

99%

of all online conversions\* came from mhp.si

61%

**Savings** 

4.17% Conversion Rate for Search, 0.80% Conversion Rate for Display, 5.01% for Social Media

# Case Study Auto Loans

6 Month Performance Review

### Challenge

Increase auto loan online applications

Develop an online marketing mix to drive product leads with measurable ROI.

Establish performance marketing reporting benchmarks, tracking and reporting.

#### Solution

#### **Performance Marketing**

- ✓ Paid Search
- √ Facebook & Instagram
- √ Doppio<sup>®</sup> Display
- √ Retargeting
- √ Connected TV

931% Lift

**Conversion Rate** 

mhp•si

5,960+

Unique Pageviews

43%

**Conversion Rate** 

310+

Leads application starts, form fills & calls

**<\$81** 

Cost-Per-Lead application starts

132

Conversions completed online applications

<\$190

Cost-Per-Conversion completed applications

38%

of all online conversions\* came from mhp.si

# Case Study RV Loans

9 Month Performance Review

## Challenge Increase RV loans applications

Develop an online marketing mix to drive product leads with measurable ROI.

Establish performance marketing reporting benchmarks, tracking and reporting.

### Solution

### **Performance Marketing**

- ✓ Paid Search
- ✓ Facebook & Instagram
- ✓ Doppio® Display
- √ Retargeting
- √ Connected TV

140% Lift **8,080**+ Unique Pageviews

**824** 

Conversions\*

**<\$33** 

Cost-Per-Lead

10%

**Conversion Rate** 

99%

of all online conversions\* came from mhp.si

55%

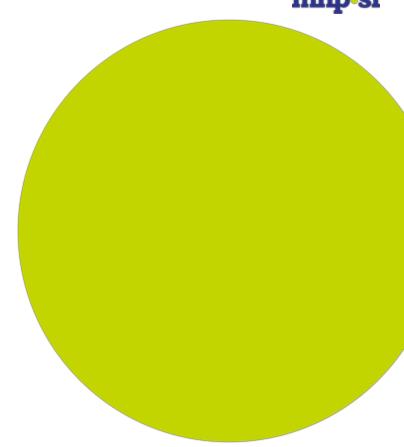
Savings

**Conversion Rate** 

### mhp•si

# **Our Capabilities**





We positively impact our clients' business through constantly innovating our own.

strategy. performance. results.



A nationally award-winning marketing agency, mhp.si is a fully integrated communications firm with 50+ years of experience providing clients in the banking and financial industry with data-driven strategies for marketing, advertising, public relations, and online/digital. As a Google Premier Partner, mhp.si has emerged as a "game changer" in financial services by offering clients performance marketing services that achieve measurable ROI.

We seamlessly integrate traditional and digital marketing techniques to reach potential customers where they live, work, and play. We use an FLA-compliant, data-driven approach to create personas, find the correct target audience, and leverage the proper channels to promote banking products. We target customers at the household level by placing banking product info on smartphones, Connected TV, and HHID.



mhp.si is a longtime member of the prestigious American Association of Advertising Agencies and has been recognized as one of the nation's fastest-growing companies by Inc. magazine for five years. A Google Premier Partner for 10 consecutive years, the company is praised for its innovation and entrepreneurship by The Silicon Review and Entrepreneur Magazine's Entrepreneur 360<sup>™</sup>. In 2020, mhp.si earned recognition from Adweek magazine as No. 2 on the short list of top 5 agencies over 20 years old and a No. 60 ranking among "fresh-thinking and fearless leaders" on the Adweek 100: Fastest Growing Agencies list. Learn more at mhp.si.



Driving strategy, performance and results from

Little Rock, AR

Bentonville, AR

Dallas, TX

Memphis, TN

and beyond.

## What We Do



## strategy. performance. results.

| Branding & Creative        | Public<br>Relations      | Influencer<br>Relations |
|----------------------------|--------------------------|-------------------------|
| Performance<br>Marketing   | Reputation<br>Management | Marketing<br>Automation |
| Search Engine Optimization | Video<br>Production      | Website/App Development |



# What We Do Performance Marketing

# We merge traditional and digital media strategies with TraDigital™.

### **Programmatic Advertising**

### **Competitive Media Buying**

Broadcast, Cable, Radio, Magazine, Out-of-Home, Newspaper

#### **Media Strategy Development**

#### **Digital Media**

PPC Advertising, Programmatic Ads, CTV, OTT and more

#### **Media Research**

#### And More.



# What We Do Search Engine Optimization

We make sure the right message reaches your audience at exactly the right time.

| Competitive Analysis and Research |
|-----------------------------------|
| SEO Performance Monitoring        |
| Site Analysis and Audits          |
| On-Page Site Optimization         |
| SEO Content Publishing            |
| Keyword Tracking/Adjustment       |
| Al Overview Optimization          |
| SEO/Social Media Integration      |
| And More.                         |



# What We Do Marketing Automation

We leverage cutting-edge tactics and technology to streamline your marketing efforts.

| Email Marketing          |
|--------------------------|
| eCommerce                |
| Surveys/Feedback Request |
| Lead Generation          |
| Behavioral Targeting     |
| Personalized Advertising |
| And More.                |



# What We Do Branding & Creative

We performed unmatched brand research to create high-quality creative.

| Traditional Creative       |
|----------------------------|
| Digital Design             |
| Print Promotional Services |
| Video Production           |
| Vertical Video             |
| Web Design                 |
| And More.                  |



# What We Do Public Relations

# We roll out the red carpet for your brand and capitalize on big opportunities.

| Strategic Communications         |
|----------------------------------|
| Crisis Communications            |
| Executive Communications         |
| Reputation Management            |
| Influencer/Creator Relations     |
| Name, Image, Likeness Agreements |
| Earned Media                     |
| Event Coordination               |
| And More.                        |



# What We Do Social Media

We think like creators for your brand, energizing your presence on social platforms.

| Content Studio          |
|-------------------------|
| Vertical Video          |
| Community Engagement    |
| User-Generated Content  |
| Reputation Management   |
| SEO Content             |
| Blogs/Shareable Content |
| And More.               |



# What We Do Reputation Management

We help you expand your community and engage your current one.

**Community Interaction** 

Comments, DMs, Reviews

**Google Business Profile Optimization** 

**Social/Review Platform Audits** 

**Public Relations Synergy** 

**Review Campaigns** 

And More.

### mhp•si

What We Do
Video
Production

# We captivate audiences with high-quality video authentic to your brand.

| Studio West                |
|----------------------------|
| Video Concepting/Scripting |
| Directing                  |
| Production                 |
| Audio Recording            |
| Pod cast/Vodcast           |
| Live Streams               |
| Drone Footage              |
| And More.                  |

### mhp•si

What We Do
Website/App
Development

# We captivate audiences with high-quality video authentic to your brand.

| web Design/ Development |
|-------------------------|
| ux/ui                   |
| QA Testing              |
| eCommerce               |
| App Development         |
| Scalable Solutions      |
| Web Hosting             |
| Maintenance             |
| And More                |

## How We Do It



## Our culture is built on 3 things...

intelligence.

intensity.

impact.

We're a diverse team of over 150 innovators, data crunchers, creative thinkers, AI wranglers and SEO gurus committed to making a big impact for our clients and communities.



### How We Do It

#### TraDigital™

We look at every way your audiences can experience your brand, then deliver to those audiences strategic touchpoints at the appropriate level of the marketing funnel.

### Doppio<sup>®</sup>

Doppio® is our two-shot approach to optimizing campaign effectiveness with our sophisticated, aggregated data analytics platform and the insights and instincts of our talented staff.

### **Google Premier Partner**

We're a Google Premier Partner, a distinction given to 3% of marketing agency partners in the U.S., which provides us with early access to industry analytics, data sets and more.



### How We Do It

## Awards, Recognition, Memberships

Our accolades and awards demonstrate our company's community leadership, corporate citizenship, ethical and successful business practices, and on-strategy communications.













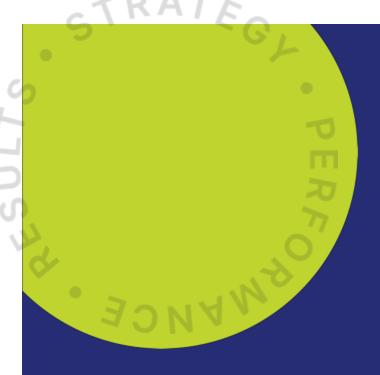






# Ready to Get started?

Tim Whitley
501-773-2700
twhitley@mhp.si





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