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THE TECHNOLOGY ISSUE + FALL 2017 + A BUSINESS RESOURCE FROM STERLING NATIONAL BANK

Ace Accounting by
Acknowledging Risk

Say Farewell to Fraud

◀ The College of
Mount Saint Vincent:
*Progressive Education,
Progressive Growth*

harness technology

With Your Business Model



**Sterling Partners
with NY Jets**

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**RANKED BY FORBES' 2017
AMERICA'S 100
BEST BANKS**



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NYC Investing in Efficiency

In NYC, vacancy sensors are helping schools save energy and money. The Department of Education, with funding from the DCAS Energy Management ACE Program, is working to install the sensors in 90 school buildings across the boroughs.

Vacancy sensors detect body heat in order to determine whether anyone is in the classroom and turn lights on or off. This small technology means huge savings, cutting as much as 45% of total lighting energy use. In fact, the sensors are expected to save over 17 million kilowatt hours per year, reducing greenhouse gas emissions by 3,000 metric tons.

This initiative is part of DCAS Energy Management's larger project of reducing greenhouse gas emissions by retrofitting older city-owned buildings to be more efficient. Currently, there are over 160 energy efficiency projects for city-owned buildings in progress.



Crowdsourcing for Success

Pulling information or resources from a large number of people, or crowdsourcing, continues to play an important and versatile role in technological innovation. Here are three ways you can put crowdsourcing into practice.

- **Crowdsource investors to launch your product idea.** Instead of relying on two or three big investors, you can use crowdfunding sites like Kickstarter or Indiegogo to pitch your idea to the masses and get smaller donations from a larger number of people.
- **Crowdsource consumer feedback to polish and perfect your business offerings.** Actively seek feedback and make opportunities for consumers to tell you both what they like about your products and what additional products they wish you sold.
- **Crowdsource innovation within your organization.** Increasingly, companies are developing intranet platforms where employees can pitch ideas to upper management. The result is a steady stream of ideas to draw from.

Healthy Light, Healthy Life

We're surrounded by light, both natural and artificial—but now indoor bulbs can help optimize workflow morning, noon, and night. Helia, a brand of SORAA, whose lights illuminate world-class museums and hotels, recently unveiled a new line of environmentally friendly light bulbs for the home or office. These full-spectrum LED lights mimic natural sunlight by following the cycle of the sun from sunrise to sunset. The bulbs change and emit different colors of light to imitate shifting daylight, which prevents the artificial glow from disrupting your productivity during the day—or your sleep at night.



HERE'S HOW THEY WORK THROUGHOUT THE DAY:

- **MORNING.** Bulbs emit crisp white light with blue light levels that enhance alertness.
- **MIDDAY.** Bulbs radiate warmer white light with a blend of blue light that keeps you focused.
- **EVENING.** Bulbs give off soft white light, totally removing blue light to increase melatonin levels and promote better sleep patterns.

SOURCE: SORAA.COM

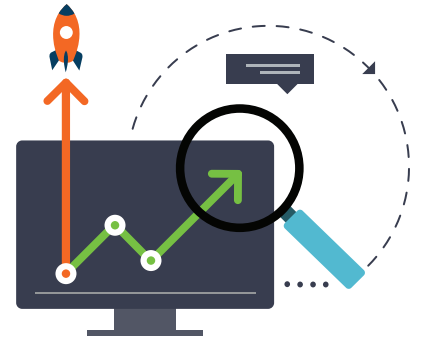
Overcome Procrastination Today

Whether you're tackling a mountain of work, developing new projects, or mapping the future of your business, procrastination can be a pitfall. This is especially true when it comes to tech-related investments or transitions down the road. Defeat procrastination by planning ahead so that your business can adapt and refresh strategy as needed.

First, understand the procrastination cycle—when putting off a task, you can easily get caught in an endless loop. Not being in the mood to start leads to putting it off. Then the guilt sets in because you haven't started yet and feel that too much time has passed. Finally, a lack of focus seeps in—emails and other tasks pop up—and you feel worse for having put off the task in the first place.

Here's how to acknowledge the cycle and get back on track with your productivity:

- 1 Embrace it.** Accept the task at hand. Get to the bottom of why you don't want to work on it—maybe you need help from another team member, or the deadline is unrealistic.
- 2 Break it up.** Determine how you can break the project into smaller chunks of work. Set a reasonable schedule for each task so that you're more efficient throughout the day.
- 3 Be fast to fail.** If you're concerned about the project outcome, find ways to quickly solve—or fail—a small task. This further defines the path toward your goal.



Creating Metrics That Matter

Numbers and data help validate your business's success, at least when it comes to sales and efficiencies. Streamlining data across the company, instead of separating it into individual departments, can help you develop meaningful metrics for tracking your growth.

While important, employee performance reviews are not the most realistic indicators of business growth. Sure, some employees may feel like they're improving, driving better sales and reducing losses, but how accurate is that perspective? If you don't provide your team with the right metrics, a company can't realize its effectiveness—or ineffectiveness.

→ CENTRALIZE DATA ACROSS ALL DEPARTMENTS.

Share meaningful data to get an overall look at what's working and what needs improvement in the business.

→ BUILD A BUSINESS INTELLIGENCE TEAM.

This cross-departmental group will devise solutions to fix the problem or challenge identified by metrics.

→ **FIND ORGANIC SOLUTIONS.** It's not often you'll find a one-size-fits-all, out-of-the-box solution. Just as your business is unique, so will your metrics and analysis process be unique.

→ **DEFINE SUCCESS.** Ensure every employee understands what success looks like—and specifically how it can be measured.



Jack L. Kopnisky
President & CEO
Sterling National Bank

Technology has the power to tilt and transform entire industries. It encourages movement and sparks change. It affects us all—both personally and professionally—and the only guarantee it offers is that there's always something new to

explore. As one of the biggest driving forces behind the development of new products and services, technology is dominating our interactions and transactions on a grand scale. What does this mean for you and your business? How do you keep up with the rapid pace of technological innovation? It requires time and strategic thought on your end to determine how you'll use tech tools to your benefit. How you acknowledge technology, adapt to it, and implement it will ultimately define the relevancy and efficiency of your company in the years to come. In this issue, we share and spotlight a variety of technological advancements, such as reframing payments and business models (page 15), along with how to align inbound marketing to your business strategy (page 14). We also guide you through advertising budget basics (page 8) and provide you with an overview of how your organization can create meaningful metrics (page 3). With technology continuing to act as a catalyst for innovation worldwide, it's worth your while to consider how it can serve your business and how you can invest in technology that will increase your market value.

Sincerely,

Sterling National Bank Welcomes Astoria Bank

On October 2, 2017, Astoria Bank officially joined Sterling National Bank, creating an even stronger organization, with more resources and a greater depth of expertise that will benefit all of our clients. Together we plan to expand our services, multiply our expertise, and continue to offer highly personalized service to each of our clients. Let's find out what the combined organization, operating as Sterling National Bank, is now positioned to offer.

Diverse Strengths

- Nearly \$30 billion in assets, more banking conveniences, and more ways to support our clients and communities.

- A broad range of choices in products and services.

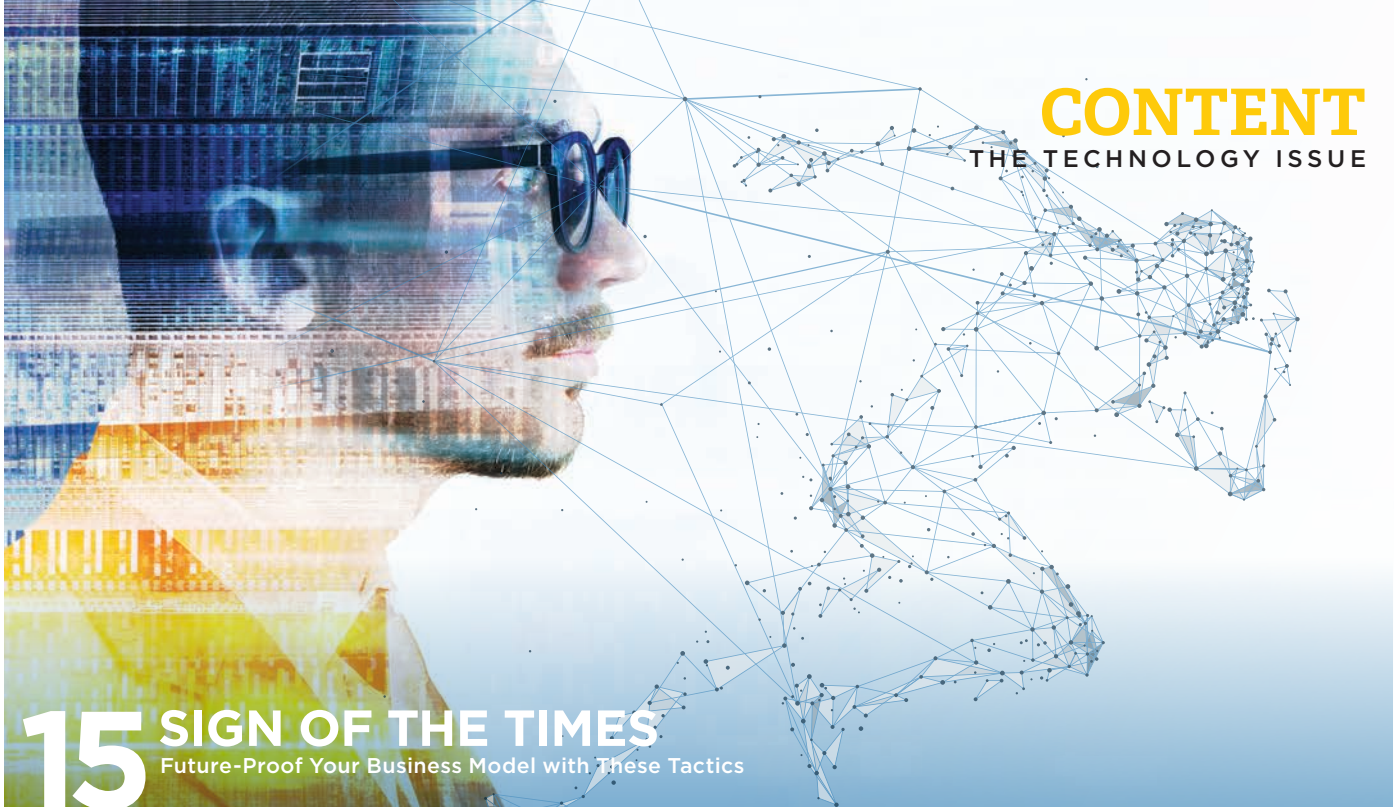
- Dedicated resources in commercial lending, trade finance, payroll services, and more.

- More financial centers and ATMs from NYC to Long Island, New Jersey, Westchester, and the lower Hudson Valley.

- A continued commitment to Sterling's customized banking solutions and unique approach to extraordinary service.

This merger brings together two complimentary banks that have been part of the New York banking landscape for more than a century. On behalf of our newly combined organization, we look forward to serving you and we're confident you can expect extraordinary from Sterling.





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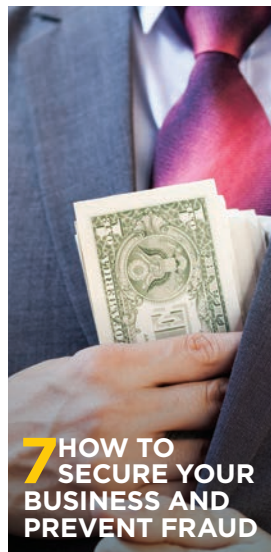
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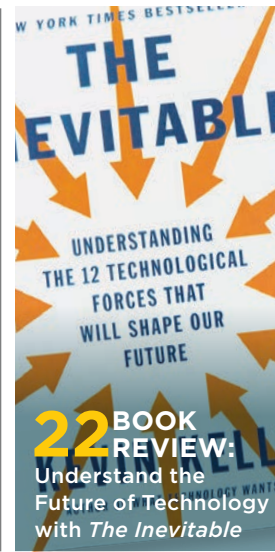
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“People don’t buy what you do, **they buy why you do it.**” —Simon Sinek, “The Golden Circle”



The WHY Behind Your Business

Understanding the Golden Circle

In understanding your Why, it’s also crucial to see the big picture—what Simon Sinek has coined the Golden Circle. He emphasizes finding balance across all three components: Why, How, and What.

→ **HAVE A CLARITY OF WHY.** Once you grasp this concept, others will better understand your reason for being as a business.

→ **ALIGN YOUR HOW.** Your How—the actions that demonstrate the Why—bring your Why to life. According to Sinek, these must be aligned with your company’s values, strengths, and beliefs.

→ **KEEP YOUR WHAT CONSISTENT.** Your What, or the business itself, must conform to what you believe on every level.

You know what you do. And most people in business are tuned in to how they do it. But what about the why? Why do you do what you do?

It turns out that understanding the Why in business can be the difference in a company’s survival. Simon Sinek, founder of Start With Why, outlines these concepts in his “The Golden Circle” presentation to help leaders uncover their Why. He explains that the Why is not revenue-based or focused on making profits—it’s the purpose, cause, or belief that inspires you.

Inspiring Action

Companies that are in tune with their Why champion the heart of their message. It’s easy for customers or clients to connect with a Why. Sinek gives an example of a company that starts with a What—in this case, the What is a law firm. The How is based around having top-tier attorneys and an incredible client list. Based on this What and How, the message the law firm sends out is “Come do business with our law firm!”

However, this message doesn’t get to the purpose or reason behind the law firm doing business. Sinek explains that starting with What is selling a commodity, while starting with Why is inspiring action.

As an alternative example, a different law firm starts with a Why. Their Why is “servicing the needs of others so they can focus on the difference they need to make.” Their How is about the same, and the What is promoting their world-class law firm.

By moving from the Why to the What, instead of What to Why, a company can better position itself to truly engage customers. Getting to the true reason you’re in business, whether to improve a client’s life or make a product simpler, will extend far beyond the What.

Sterling National Bank is here to support your growing business needs. Contact your relationship manager or Client Services at 855.274.2800.



An Ounce of Prevention: Safeguarding Your Business Against Fraud

When it comes to the security of your company, an employee can be your greatest asset or your biggest risk. Employee fraud is a constant concern for business owners, but few know how to prevent it. Stop worrying and start planning! Design your own fraud prevention blueprint with these simple guidelines.

Many companies rely on insurance to restore the financial losses caused by employee theft, but you don't have to wait for misfortune to happen. Jump in today and tackle these key areas to create your own fraud prevention plan.

Secure Your Systems

- Update security software and operating systems regularly.
- Install encryption software on computers and mobile devices to protect personnel files, financial data, and product information.

Clarify Processes

- Separate areas of responsibility that could present a conflict of interest, like accounts payable and accounts receivable.
- Perform weekly sales audits and periodic surprise audits of accounts and inventories.

Manage Employees

- Pre-screen candidates by running background and criminal checks.
- Have staff sign off on understanding both your code of conduct and your strict policy against unethical behavior.

- Invest in computer monitoring software that will alert you to suspicious activities by employees, such as transferring large files via email.

- Change passwords and require employees to change theirs twice a year.

- Use purchase orders and verify all incoming orders.

- Use online banking to reconcile your account daily and consider using a transaction verification service through your financial institution.

- Keep an open-door policy and install an anonymous tip line to report suspected fraud.

- Know your employees and watch for new behaviors, like working late, "losing" files, and being secretive.

THREE FACES OF FRAUD

→ The most common type of fraud, **ASSET MISAPPROPRIATION**, involves employees who abuse their positions to steal from a business. Outright theft of money and inventory, billing and payroll schemes, check tampering, embezzlement, and theft of company data are all examples of asset misappropriation.

→ Less common but more costly is fraud by **BRIBERY**, which entails a company insider gaining undue advantage in business matters. Examples include vendor kick-backs, conflicts of interest, extortion, and theft of proprietary information.

→ Although uncommon, **FINANCIAL STATEMENT FRAUD** accounts for the greatest losses for businesses. Sometimes referred to as "cooking the books," this type of deceit involves the misrepresentation of revenue, expenses, assets, liabilities, and reserves.



Contact your relationship manager today at 855.274.2800 to identify vulnerabilities in your business and ways of reducing fraud, including Sterling National Bank's own transaction verification service Positive Pay. ■



Campaign Calculator

Your business's advertising budget doesn't have to break the bank. It doesn't even have to be complex. Here's how to use platforms, demographics, and budgets to build a strong campaign that reflects the core of your company.

Yes, it may be true that every business's advertising budget is different, but there are still basic strategies you can use to determine where—and how—you spend your funds. Assessing, addressing, and adopting are three great ways to optimize effectiveness as you prepare and pay for your future campaigns. Here's how to get started.

Assess

Start by considering the different platforms businesses can use for advertising campaigns, keeping in mind that not all platforms will pertain to your industry. Determine the most relevant media outlets for your business by contemplating your advertising goals, your budget, and your competition's campaigns.

- Print
- Radio
- Billboard
- Digital
- TV
- Social media

Address

Now it's time to define your demographic. If you already have user experience personas or marketing collateral, pull from those. If you don't, begin building your marketing resources by asking: what is my average consumer's age, profession, and annual income? Next, define what platform would reach them best. Are they more likely to open up a newspaper or go online? Finally, think through the impact of your messaging. Would your audience respond better to bold colors and short callouts or subtle designs and thorough descriptions?

Adopt


Figure out the funds: Once you've made your selections, it's time to determine how much money you need to spend to capture your audience and optimize your revenue. Apply these three steps for success.

- **ANALYZE THE MARKET.** Compare your company with others by researching market trends.
- **DO THE MATH.** Calculate your advertising budget percentage based on your business's age and annual income. If you're a new business, this should typically be anywhere from 12–20% of your gross revenue. If your business is older than five years, you want to aim for between 6–12% of your gross revenue.

DISTRIBUTE YOUR BUDGET

ACROSS PLATFORMS. Once you have your media outlets selected, you can begin to decide how much of your budget you want to spend on each platform.

Apply these strategies and you'll be one step closer to a successful advertising campaign budget for your company.

Ready to splash out on your annual advertising budget? Sterling National Bank offers a full range of financial products and services that can help you maximize your impact. Reach out to your relationship manager at 855.274.2800. 

DIGITAL DEVELOPMENTS

The horizon is shifting, and video is taking over digital advertising. Now's the time to think about how you can reach your customers through interactive videos. Apply these tips to get started.

- **INCLUDE A VIDEO ON YOUR COMPANY'S LANDING PAGE.**
- **SHOWCASE YOUR PRODUCT.**
- **SHARE YOUR COMPANY STORY.**
- **MAKE YOUR VIDEOS INTERACTIVE.**
- **CREATE SHORT TEASERS TO FOSTER AWARENESS AND SPIKE INTEREST.**

Platform Breakdown

The way you reach your consumers is continuing to become more digital and tech-centered. Review the numbers and invest in the right platforms for your business's marketing success.

Mobile is one of the FASTEST GROWING PLATFORMS

284 billion
the number of mobile commerce sales expected by 2020



51%
the number of smartphone users who have discovered a new company or product on their smartphone

DIGITAL VIDEO is Expanding



40x

the rate visual content is shared on social media compared to other forms of content

Print Remains STEADFAST

Aa



56%

of customers view print as the most trustworthy form of marketing

\$16.6 billion

the estimated value of the consumer magazine advertising market in the US

4.4 million

the number of videos uploaded directly to Facebook in February 2016



SOCIAL MEDIA is Making a Splash



FOLLOW

Digital Advertising IS SURPASSING TV

71%

the rate in which digital advertising is growing faster than TV



95%

Google's revenue from online advertising

26.3%

the global increase on social media ad spending predicted for 2017



\$17.34 billion

the cost of social media advertising in the U.S. by 2019

40 million

the number of active small-business pages on Facebook



PROTECT YOUR FUTURE with a Yearly Wealth Checkup

Your financial security might be vulnerable to life's constant changes, but an annual review of your retirement plan can help safeguard your money—and your future.

Wealth planning is an ongoing, fluid exercise that should be revisited annually with your financial advisor. Start the conversation today in these key areas.

Plan Contributions. Review your 401(k) or IRA to ensure you make the maximum allowable contributions. If you're over 50, you may be eligible for additional catch-up contributions over the maximum.

Required Minimum Distributions (RMDs). IRS penalties for not taking distributions on certain accounts are steep: 50% of the required amount. Make sure you're on track to withdraw these mandatory disbursements, and use the opportunity to identify stray retirement accounts for consolidation.

Beneficiaries. Marriage, divorce, and having kids are just a few of the ways your priorities might change. Update declared beneficiaries and consider converting a non-retirement IRA into a "Stretch IRA," ensuring that the tax-deferred income benefits extend to future generations.

Gifting. Reduce tax burden by taking advantage of annual gifting opportunities. A 529 allows you to save for a loved one's college tuition, and the assets are not factored in determining federal financial aid for the elderly. With some stipulations, a special exclusion allows five years' worth of gifts—up to \$70,000 or \$140,000 for married couples—to be contributed at once.

Portfolio Balance. Group your investments into taxable, tax-deferred, and tax-free categories. This exercise might reveal you're over-invested in one area, namely traditional, tax-deferred retirement accounts. You may benefit from increasing your allocations to tax-free vehicles by investing in municipal bonds or by converting an account to a Roth IRA.

Consultants at Sterling Wealth Services can help you protect your financial future with a comprehensive wealth plan. Contact your relationship manager today at 855.274.2800. ■

What's Your "Exit Strategy" for Retirement?

Plan for a smooth transition to retirement with these three exit strategies:


- **CONSIDER BOTH YOUR DREAM RETIREMENT AND THE PROJECTED VALUE OF YOUR PORTFOLIO TO DEVELOP A REALISTIC RETIREMENT BUDGET.** What needs to happen to make that vision a reality?
- **TAKE ADVANTAGE OF YOUR SOCIAL SECURITY BENEFITS BY WORKING UNTIL YOUR FULL RETIREMENT AGE, WHICH VARIES BASED ON YOUR BIRTH YEAR.**
- **PAY OFF YOUR DEBT SO THAT YOUR FUNDS CAN GO TOWARDS YOUR LIFESTYLE INSTEAD OF FEES AND PENALTIES.**

This information is not intended to be a substitute for specific individualized tax advice. Discuss your specific tax issues with a qualified tax advisor.



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| Not Insured by Any Federal Government Agency | | Not a Bank Deposit |



COLLEGE
OF
MOUNT
SAINT
VINCENT

The College of Mount Saint Vincent: **Leading the Way in Liberal Arts Education**

Located in the Riverdale area of the Bronx, the College of Mount Saint Vincent boasts a renowned Catholic liberal arts education and a beautiful, diverse campus. As one of the five oldest colleges in New York City, it has quite a legacy to uphold, and it continues to pave the way with strategic partnerships and new technologies that improve the student experience. ▶



MEET DR. FLYNN

Charles L. Flynn, Jr., Ph.D., began his tenure as President of the College of Mount Saint Vincent in 2000. Dr. Flynn is a historian whose works, such as “White Land, Black Labor: Caste and Class in the Late Nineteenth Century Georgia” and “Race, Class, and Politics in Southern History” have received critical recognition and awards.

A member of Phi Beta Kappa, he earned a B.A. from Hamilton College and both an M.A. and Ph.D. from Duke University. Dr. Flynn is also involved in the community in numerous ways, including serving as a member of both the Executive Committee of the Commission on Independent Colleges and Universities of the State of New York (CICU) and the Executive Committee and Board of Directors of the National Association of Independent Colleges and Universities (NAICU).

Established in 1847 by the Sisters of Charity, the College of Mount Saint Vincent—known affectionately as “the Mount”—has a long history of providing excellent education for students from the region, around the country, and the world. The academic programs are designed to inspire critical thinking, build analytical skills, and help students become better verbal and written communicators. Each classroom is centered on the students, and educators attempt to teach material in ways that will inspire students to retain knowledge, discover new ways of thinking, and apply ideas to practical life. Every student from every background is welcome; the institution celebrates its inclusive environment.

The College of Mount Saint Vincent is led by a team, including President Charles L. Flynn, Jr., Ph.D.; five vice presidents; the provost; and other associates. This team meets often to find strategies and initiatives to move the college forward.

The Mount’s unusually beautiful, pastoral campus, just inside the city limits, contributes to its success. Students can enjoy rolling hills and a view of the Hudson River, while a short 12 miles away, midtown Manhattan glitters with endless opportunities.

“We’re a liberal arts college in the greatest city in the world,” says Dr. Flynn. “Not only are we distinctive in the quality of what we do, but we are also distinctive in our location and campus.”

A Model to be Admired

Even journalist Frank Bruni of New York Times fame mentioned the College of Mount Saint Vincent in his keynote address to the largest meeting of college presidents in the country at the Council of Independent Colleges. While Bruni complimented the beautiful 70-acre campus, he also praised the close community where “all dreams are welcome.”

The College of Mount Saint Vincent continues down the path of inclusivity by extending outreach to refugees.

Inspired by the actions of Pope Francis, the College recently created the Gaudium et Spes Refugee Scholarship program offering qualified students full tuition as well as room and board at the college and other Catholic colleges and universities.

“The College of Mount Saint Vincent is the treasure of the Hudson,” says Abed Elkeshk, Treasurer, Executive Vice President, and CFO at the Mount. “In education, tradition, diversity, and equality—it’s the model of what education should be.”

Success Through Strategic Partnerships

The biggest advantage of the College of Mount Saint Vincent’s location is the proximity to world-renowned institutions in every field. The institution has excelled in its nursing program, with practicum placement opportunities at all major hospital systems and health care providers in the region, including New York-Presbyterian/Columbia University Medical Center, Montefiore, and Memorial Sloan Kettering Cancer Center. Students in business and finance can intern on Wall Street or with major banking and insurance companies, and students who hope to work in the media can find roles at ABC, Fox, CBS, or on Broadway. Students are also encouraged to experience other cultures and study abroad, possibly in India, Vietnam, the Galápagos Islands, Vienna, or Dublin. The College of Mount Saint Vincent also partners with the New York Law School to sponsor a charter school in the Morris Heights, where education students from the Mount can find student teaching placements.

During a time of economic recession, the College of Mount Saint Vincent experienced steady growth and increased quality of services. The campus is even home to the largest solar panel array in New York City, and the College and maximizes every dollar spent and every resource, purchasing supplies through state and regional consortia.

The College of Mount Saint Vincent aims to increase its full-time undergraduate student population to 2,100 by 2025.



The College of Mount Saint Vincent has found a partner in Sterling National Bank, balancing their steadfastness and commitment to tradition with Sterling's progressive financial solutions and cutting-edge banking technology. It all started when Mount Saint Vincent needed a financing solution that would be unique in the college sector. Dr. Flynn says, "Sterling was happy to work with us, understand our rationale, and serve our needs" instead of suggesting a more typical solution. By working with Sterling, Mount Saint Vincent was able to save over two million dollars, helping the college grow to the next level. According to Dr. Flynn, "Sterling's

creativity puts us in a positive position."

As part of their continued growth plan, the College is expanding graduate and professional studies with high-quality programs, including an M.B.A. program focusing on health care management, international business, and not-for-profit management. The College plans also to further develop other programs in nursing, international development, and teacher education.

To learn more about expanding your business through financial partnership, visit snb.com or contact your relationship manager at 855.274.2800. <#>

"Sterling National Bank was authentically entrepreneurial and was able to be flexible and serve our needs."

—CHARLES L. FLYNN, JR., PH.D.,
PRESIDENT OF THE COLLEGE OF MOUNT SAINT VINCENT





68% of inbound marketers believe their organization's marketing strategy is effective (Hubspot 2017)

THE INS AND OUTS of Inbound Marketing

Funnel Vision

Think of your inbound marketing tactic as a funnel. You want to start with the widest part of the funnel first to snatch the biggest audience. Once you approach the middle of the funnel, you begin to work on filtering through the users you've acquired. Who is relevant to your business and who can you do without? Next, as you arrive at the tip of the funnel, you are met with your core leads—your ideal customers. Make your resources, articles, and calls to action (CTAs) meaningful to keep your users hooked throughout each phase. Content is the catalyst for your inbound marketing funnel success.

Inbound marketing can be a vital tool for sharing your company's message. Here's what you need to know to get started.

What value does your business currently offer digital users? Are you confident in your tactics or are you on the hunt for more effective marketing solutions? Inbound marketing may be the perfect tool for your company. This type of campaign-centered marketing captures customers by providing engaging content to help build loyalty across digital platforms.

What makes this marketing approach attractive? It's cheaper than traditional advertising, helps position your business to receive more benefits, and often results in more return on investment for your organization. Inbound marketing allows you to:

- Attract through blogs, keywords, and social promotions
- Close by implementing a customer relationship management system (CRM), emails, and workflows
- Convert by using forms, calls to action (CTAs), and landing pages
- Delight by providing surveys, smart content, and social monitoring

Check out these seven strategies your sales team can work with in the future. Keep in mind, each business model is different, so your marketing approach will likely be unique to your brand.

- 1 Website content:** schedule and upload fresh content to entice new readers. Off-site marketing: place original pieces on other sites to drive more traffic.
- 2 Search Engine Optimization (SEO):** utilize the power of SEO by increasing your website's visibility with quality content.
- 3 Social media:** take control of this powerful tool by managing and updating these platforms routinely.
- 4 Influencer marketing:** target valuable power players in your field through digital campaigns to gather more awareness.
- 5 Digital newsletters:** provide users with relevant content delivered directly to their inbox.
- 6 Branding:** apply this to all of the above strategies. Take time to define your company's voice as you aim to attract new users.

Need more working capital to finance your innovative marketing efforts and generate new leads? Sterling National Bank can help. Call a relationship manager at 855.274.2800.





Transforming Your Business Model to Reflect the Changing World

Advancing technologies continue to disrupt business norms, leaving behind companies unwilling or unable to adapt. Industry leaders that are open to embracing change and reframing their traditional business models with innovative alternatives stand to gain a competitive advantage. Learn how to challenge conventions and expand possibilities, and discover new ways your business plan can transform to better reflect emerging trends.

At the intersection of new technology, market trends, and positive growth is an innovative business model. Surviving the challenges of a rapidly changing world means brands must learn how to incorporate trends and technologies into their business plans. Periodic deconstruction of old models to make way for new ideas will clarify your overall vision, and the new approach will stimulate growth, open new markets, and help you endure inevitable industry disruptions.

While there are dozens of standard business models and millions of possible variations, successful reframing begins with the simple notion of “what if...?”. Many of the top companies in the world are successfully adapting to change by harnessing technology, borrowing ideas from other industries, and reimagining what was once unthinkable. What begins as a little question turns into big ideas that drive some of today’s most transformative business models. Study some of these innovative approaches to spark new ideas for your business plan. ►



Industry leaders ranked updating a business model among the **top 5 greatest game-changers** for competitive advantage.

THINK LIKE AN **INDUSTRY DISRUPTER!**

Most business leaders rely on time-honored, standard business practices, but what if some of your core beliefs limit your growth? Teaching yourself to challenge traditional thinking can help you to reinvent your old business model and grow your company in a whole new way. Try these simple steps:

- > Outline your business model or one most common to your industry.
- > Break down the main components of the plan and categorize them in broad terms, like Audience, Value Proposition, Resources, Revenue, Distribution, and Processes.
- > Tease out the underlying assumptions that support each category by stating what personal beliefs validate that approach. Pay attention to how you understand consumer behavior, technology, economics, and contracting.
- > Temporarily reject these core beliefs and brainstorm radical “what-if” approaches for each, even if you know they might be rejected.
- > Look to other industries that use nontraditional models similar to your ideas, and broaden your understanding of why these approaches might work or fail in your market.
- > Pick one idea at a time and fine-tune it to meet your company’s needs.
- > Test the approach on a small scale, refine the plan, and repeat until ready to scale.

→ **Resource Optimization.** Business plans that incorporate renewable energy sources and efficiency technologies empower companies to streamline processes and product design. Consider ways your business plan can include regenerative resourcing to minimize waste and optimize cost management. *Examples: Offering discounts for equipment trade-ins or reusing shredded paper for packaging.*

→ **Shared Assets.** Digital technology allows some companies to avoid the cost of owning assets (like real estate, vehicles, and equipment) while still profiting from the consumption of these goods and services. Are there assets that you can rent, borrow, or harness in another way? Think of ways you can create value while sharing the cost of infrequently or inconsistently used assets. *Examples: Using a branded app for services provided by a third party or leveraging partnerships to share car fleets or office space.*


→ **Personalization.** Highly adaptive business models embrace the emergence of segment-of-one marketing as the next iteration of niche marketing and mass customization. In this model, brands predict customer preferences by tracking behaviors, then customize their products and services to meet those preferences. How are you harnessing technology to create personalized experiences for your customers? *Example: Online recommendations based on past purchases or customized reports.*

→ **Volume-based Pricing.** Advancements in digitization allow multiple customers to consume products simultaneously and at zero marginal cost to the company. Identify products or services that can be digitized and offered to a wider audience. *Examples: Online sale of educational courses or subscription-based access to digital programs, books, music, or other information.*

→ **Interconnectedness.** Globalization and rising costs are driving companies to embrace technological interconnectedness. How can you optimize value chain collaboration and keep your stakeholders connected? *Examples: Handheld tracking systems help manage deliveries and monitor supply chains, and sensors on machinery alert management to production problems.*

→ **Agility.** The ability to stay flexible and adaptive while releasing improved iterations of products and services is how agile business models empower brands to meet rapidly changing demands. If your operations plan over-emphasizes efficiency and ignores flexibility, you may want to consider more agile approaches. *Examples: Maintaining low inventory while constantly developing and testing new designs, or implementing temporary solutions and rolling out rapid updates until a problem is solved.*

Whether your business plan needs a complete transformation or just a few tweaks, looking at your operations in new ways and challenging business assumptions can help your company adapt to a rapidly changing world.

Contact your relationship manager at 855.274.2800 to learn how Sterling National Bank can help identify innovative ways for you to finance your new business vision. 



▶ CASE STUDIES

Value-Based Contracting: Cigna's New Approach to Pharmaceuticals

An emerging business model that rejects traditional fee-for-service pricing has caught the eye of Cigna Health Insurance, hoping to incentivize quality and accountability in pharma companies. Learn how this model might apply to your industry.

Also known as pay for performance, value-based contracting structures pricing, at least in part, on agreed-upon outcomes and overall effectiveness of goods or services. This is a familiar approach in government-funded healthcare, where providers are better-compensated if their patients stay healthy. Now Cigna is the first health insurance company to apply value-based pricing commercially, testing it in the pharmaceuticals market.

This model can be tricky and is not for every business, but a look at Cigna's approach might help you avoid some common pitfalls.

→ **START SMALL.** Sweeping changes with any untested payment model can cause significant losses and even ruin a company. Cigna is testing the value-based model with makers of only two cholesterol-lowering drugs.

→ **BE SPECIFIC.** Specifying desired outcomes in measurable terms—and avoiding ambiguous words like “better” and “improved”—prevents disputes over how and when the contract is paid. Cigna's terms are clear: if outcomes for real-world customers are as good or better than specific trial numbers, the pharma company will be paid a higher price per unit.

→ **ASSESS RISKS.** Value-based payments are generated by future data, so the timing of this model can be a problem for some businesses. Drug companies that work with Cigna under value-based contracts must have the infrastructure and flexibility to compensate for delayed payments.

→ **AVOID IMPROPRIETY.** The pay-for-performance model is supposed to improve accountability of contracts and efficacy of goods and services, but some companies mistakenly incentivize misconduct. Consider the recent Wells Fargo debacle, where employees illegally opened fake accounts to meet quotas. To avoid this problem, Cigna gathers outcomes data from independent lab results and not from the drug companies' subjective reporting.

→ **WATCH TRENDS.** Sometimes an industry will give indications of what is to come. Recently, a coalition of private insurers announced its commitment to a 75% adoption of pay-for-performance contracting by 2020. Leading the pack, Cigna stands to control a market advantage for years.

▶ CASE STUDIES

5 Companies that Adapted in Times of Change

We are all familiar with how Uber flipped the taxi industry on its head and how Netflix changed the way we watch movies, but there are plenty of other examples of organizations that adjusted with—and sometimes influenced—emerging trends. Here's a look at just a few.

> **PHILIPS LIGHTING.** Once considered only a light bulb manufacturer, Philips transformed its business approach when LED technology interrupted the bulb replacement model. Today, Philips uses wireless technology to deliver customized lighting systems that are interconnected, programmable, and adaptable to changing preferences and needs.

> **AMAZON.** What began as an online bookseller has erupted into a merchandiser giant. Using an array of digital technologies in logistics, streaming, and cloud services, Amazon has diversified its portfolio to include 1-click purchasing, marketplace integration, drone delivery, fulfillment robotics, and subscription services.

> **U.S. DEPARTMENT OF DEFENSE.** For years, the Government purchased aircraft with an agreement to pay the contractor time and materials for future maintenance. Realizing the arrangement incentivized suppliers to skimp on quality by underutilizing production technology, the DOD adopted performance-based contracting, which instead pays contractors only for the time the aircraft is in service.

> **FORD MOTOR COMPANY.** 3-D technology is one of industry's biggest disruptors, already changing business models in medicine, architecture, jewelry, and automotive manufacturing. Earlier this year, Ford announced it will test 3-D technology in several areas of parts production, including interior parts and exterior spoilers.

> **MICROSOFT.** Remember when software like Microsoft Word and Adobe Photoshop had to be manually updated every year by purchasing and installing a new CD? Cloud technology changed all that, and software companies reinvented their business models to match. Today, users enjoy more seamless and reliable updates with a subscription-based model.



Did you know? According to AccessPerks, 73% of employees are open to hearing about new opportunities.



Captivate and Motivate **Your Workforce**

Establish internal trust and propel your workforce toward positive office engagement by utilizing these mood-boosting tactics to maximize employee motivation.

Do you feel like you're stuck in a rut when it comes to employee satisfaction? Banish negativity from your office environment, and focus on empowering your employees by meeting their needs.

With countless office opportunities out there, now's the time to connect with your employees and show them what you can offer. Start by identifying areas that may be hindering your workforce's motivation, then use this guide to position your office culture for success.

Management Matters

If there are office grumblings about management, it's best to assess leadership tactics. One of the best ways to motivate your employees is through an effective management team. Implement checks and balances when it comes to delegating responsibility. Always remember to set aside time for coaching, encourage approachability, and allow employees to ask questions.

Experience is Everything

Gone are the days when cookie-cutter office atmospheres could impress your work-force. Now, employees expect relaxed, inviting work settings, along with smart tools and transparent leadership to help them do their jobs efficiently. Fun perks like office outings, snacks, and rewards help, too.

Work-Life Balance is Nonnegotiable

Employees expect flexibility in today's business landscape. Things like adjustable work hours, leaving on time, vacation, and prioritizing family events all matter to employees. Begin to map out what this looks like for your business strategy, then tailor your work structure to meet different lifestyle needs.

Listening Offers Leverage

Ask your employees for their input. After all, they're the ones completing the tasks. You can uncover new perspectives by asking them their thoughts on internal processes and efficiency methods. Set aside time weekly, bi-weekly, monthly, or quarterly to gather their thoughts. Be sure to provide a safe setting that will encourage transparency and honest responses among your workforce during these discussions.

Aim to continually captivate your workers through the space, management style, and overall office culture presented day-to-day. When employees see consistency from leadership and are treated with high personal regard, they will know they are being valued and heard. Keep employees engaged by thinking holistically about how you can utilize your resources, and watch as this increases motivation for your company.



Game Plan for Growth: Sterling National Bank and New York Jets Form Partnership Rooted in Shared Values

Driven. Tactical. Nimble. Resilient. These terms might easily describe the ruggedness and dedication of the New York Jets, but they are also qualities the NFL franchise found in common with Sterling National Bank. Together the organizations formed a strategic partnership, discovering in each other innovative opportunities for growth.

When Sterling National Bank and the New York Jets each set out to expand their markets and enhance business-to-business relationships, they didn't have far to search before finding the perfect partner. Sterling, with its strong ties and long history in the New York-New Jersey metro area, and the Jets, an established NFL franchise beloved by millions, both shared a passion for thought leadership and extraordinary client experiences, setting the groundwork for what would become a long-term strategic partnership.

While there are several key components to their new partnership, perhaps the most significant is the professional affiliation the two entities in the NY Metro Area now have with one another. Sterling has been named the "Official Commercial Bank of the New York Jets." This powerful designation underscores Sterling's sophisticated depository and treasury management capabilities and further distinguishes it as a top commercial bank in the region. Sterling has also become a supporting partner of the Jets' B2B platform, the Jets Partner Alliance, joining a prestigious group of corporate and suite partners.

Mutual Benefit

The hallmark of every strong business relationship is mutual benefit, and the success of this partnership lies in the way each organization established clear objectives and committed to helping its partner realize theirs. Jets executives entered the partnership with two main objectives: to expand their B2B platform, the Jets Partner Alliance, and to align with a corporate banking partner who could strengthen their brand. These clearly stated goals allowed Sterling to envision how its own objectives and capabilities might fit.

For the bank's role, Sterling sought opportunities to provide financial expertise to those who would benefit the most, build leads, share best practices, and create meaningful introductions and relationships with existing and new businesses. The suites and hospitality services provided by the Jets do just that by cultivating memorable experiences for Sterling and its existing and potential clients, as well as opening doors and allowing deeper relationships to grow.

Market Growth

The Jets have been part of the fabric of the New York-New Jersey area since 1960, and Sterling has been helping area businesses realize their dreams for nearly 130 years. The two brands are rooted in the hardworking, everyday people that make New York happen, and their core target markets overlap in middle-market businesses and the owners and managers of those companies. By tapping into each other's built-in demographic, the partners will expand their reach, grow their client base, and strengthen their areas of expertise.

Strategic partnerships are not intended to deliver immediate publicity or quick upticks in customer base. These relationships are long-term arrangements that evolve organically over time, as each partner learns how to best work with the other in order to realize their shared objectives. Sterling and the Jets are committed to growing their relationship over the years and to discovering new ways to bring value to the partnership.

4 Components of a Strong Strategic Partnership

As part of an overall marketing plan, strategic partnerships can expand your target audience, strengthen your company's reputation, and scale your business. However, a poorly executed approach with the wrong partner could be devastating to your brand. Take a page from the Sterling-Jets partnership playbook to learn the core elements you should build into your plan and see how the major players in the partnership applied this approach.

Clarify Objectives

Whether your goal is to enhance offerings, lower costs, or double your customer base, discussing objectives with a potential partner will greatly increase the likelihood for success. The exercise ensures everyone is aligned with well-defined expectations and makes it easier to meet benchmarks for success.

"A key objective of ours in partnering with the NY Jets was to differentiate ourselves from other financial institutions as the premier regional bank in the Greater New York metro area. Through this partnership, we are able to enhance our business relationships through exclusive game-day experiences and networking opportunities offered through the Jets Partner Alliance."

—RAY GUANLAO, TEAM LEADER SENIOR MANAGING DIRECTOR, STERLING NATIONAL BANK

Establish Mutual Benefit

Working together with your potential partner, define the mutual vision of success to ensure equal benefit. How can each party utilize the strengths of the other? What does each organization bring to the partnership and what core competencies can be shared with the other?

"Utilizing the strength of the NFL brand and the attractiveness of our stadium and our B2B platform, we offer unique, once-in-a-lifetime experiences to help Sterling with tangible means to effectuate business."

—IAN LASHER, SVP CORPORATE PARTNERSHIPS, NEW YORK JETS

Examine Core Values

Misaligned values may be the single most destructive element to a strategic partnership. Not to be mistaken with image or branding, which can produce some healthy and innovative alliances between vastly different companies, core values are those qualities that define the way your business approaches clients, vendors, finances, and strategy. It is the foundation on which all decisions are made and the glue that holds your organization together.

"Sterling's five core values are High Achievement, Accountability, Initiative, Collaboration, and Integrity. There is no better example of an organization that shares the same values than the Jets Franchise."

—DAVID BAGATELLE, EXECUTIVE VICE PRESIDENT & PRESIDENT-NEW YORK METRO MARKETS, STERLING NATIONAL BANK

Identify Common Audiences

Your ideal strategic partner should have a similar target audience as yours—or one that you would like to capture. Make sure you are in sync with how you view your target audience and how you want them to see you.

"We look at all our partnerships to make sure there is an authenticity and respect for our fan base. That New York moxie has been a part of the Jets brand since the beginning. We love it when we can align that branding with partners like Sterling."

—SETH RABINOWITZ, SENIOR VICE PRESIDENT, MARKETING & FAN ENGAGEMENT, NEW YORK JETS

SPONSORSHIP VS. PARTNERSHIP: WHAT'S THE DIFFERENCE?

Organizations often mistakenly use sponsorship and partnership interchangeably, but the two terms are quite different. Take a look:

→ **A BUSINESS SPONSORSHIP EXISTS WHEN AN ORGANIZATION PROVIDES PAYMENT (WHETHER FINANCIAL OR IN-KIND) IN EXCHANGE FOR PROMOTIONAL EXPOSURE.**

This relationship can be highly effective, but tends not to leverage the full power of two companies working together for mutual benefit.

→ **STRATEGIC PARTNERSHIPS ARE MUTUALLY BENEFICIAL BEYOND PAY-FOR-PLACEMENT ADVERTISING AND INVOLVE COMPANIES THAT COLLABORATE TO ACHIEVE COMPATIBLE OBJECTIVES.**

TAKE RISK into Account

Want to lower your company's risk? Focus on acing your accounting—small businesses often ignore common accounting risks that could result in major losses.

Many small businesses make common accounting mistakes that may jeopardize revenue. Your business is your job, your source of income, and your personal passion, which is why you should take every step to protect it.

The Ins and Outs of Invoices


Keeping track of your receivables ensures that you can reconcile what you are owed in an efficient fashion. Whenever you send out an invoice, be proactive by calling the client to confirm they received it. Then, follow up often to ensure timely payments. You can also consider offering an online payment system to help your clients.

Cashed Out

The majority of company expenses may be transacted through checks and credit cards, but cash expenses happen with businesses of all sizes and types. Without the record on a credit card statement or check being cashed, you may miss a few cash expenses here and there. These small expenses add up quickly, leaving you with less capital and record of your spending. Make sure you keep receipts for every cash transaction, and think about using bookkeeping apps like FreshBooks or Wave.

Keep It Professional

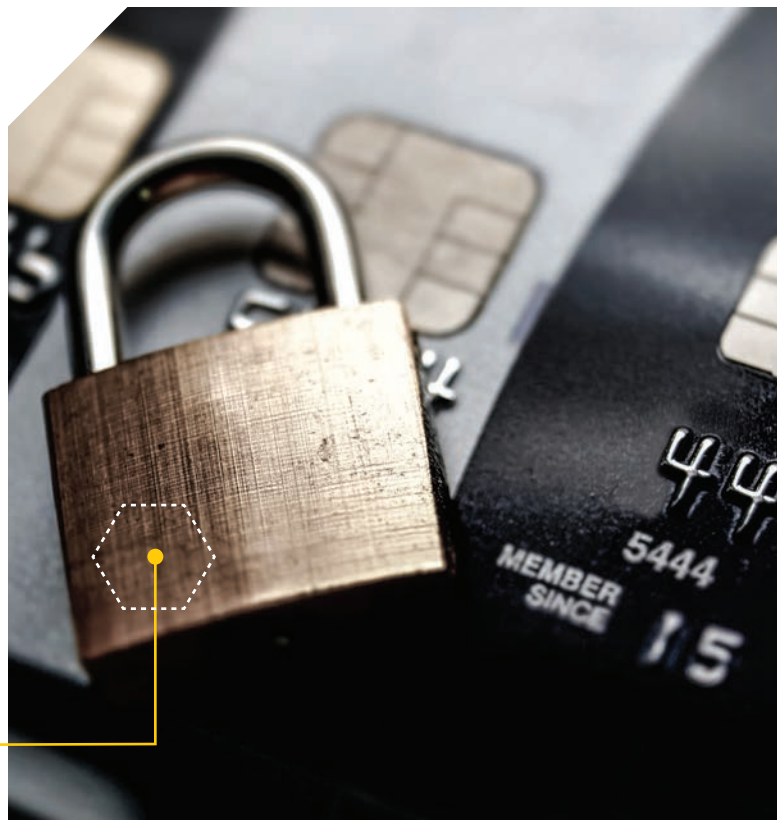
Although you may be a financially savvy business owner, turning over your books to a professional accountant could save you more money in the long run. Accountants are skilled in keeping track of all expenses and tax obligations. These professionals make sure you receive tax deductions and avoid being penalized for underpaying.

Looking for more ways to reduce your small business's risks? Contact your relationship manager at 855.274.2800 or visit snb.com. 

THINK POSITIVE

Now that you've identified the risks, capitalize on accounting best practices:

- **DECIDE BETWEEN CASH AND ACCRUAL.** How will you verify transactions: when they are received or when the transactions first occur?
- **KEEP EVERY RECEIPT.** The IRS requires receipts for business expenses \$75 or more, but it's a good habit to save every receipt related to your business. Don't forget about travel, gifts, meals, and even supplies for your home office.
- **SATISFY TAX REQUIREMENTS.** According to the IRS, about \$2.1 billion in civil penalties are filed against business owners every year.
- **GO BACK TO THE DRAWING BOARD.** Are your methods lacking? Time to reassess. Don't be afraid to reexamine how your company operates to find ways to maximize revenue while lowering costs.



What to Expect from Tech with Kevin Kelly

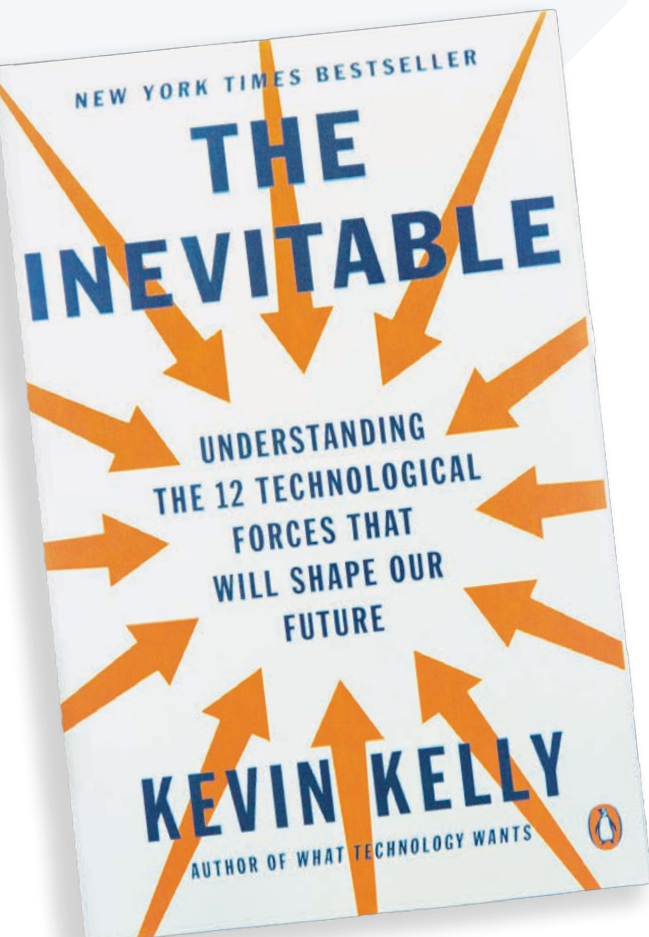
Identifying Cognifying

Kelly introduces his readers to a wealth of technology-related terms throughout his narrative, such as cognification, a force that Kelly claims will take hold of the business landscape. Cognification occurs when objects are made smarter through the addition of artificial intelligence (AI).

Many objects are currently undergoing cognification, including:

- CARS
- BOOKS
- GLASSES
- LIGHTS
- WINDOWS
- APPLIANCES

How will this trend continue to develop? Businesses and entrepreneurs alike will need to focus on creating a variety of different AI's to propel object intellect and achieve future advancements.



Dreaming of what technology will look like in 30 years? Thanks to Kevin Kelly, the founding editor of *Wired* magazine and the author of the *New York Times* best seller *The Inevitable*, you now have a roadmap to guide you through the digital maze.

It's time to open the door to the future with Kevin Kelly's reflective and prophetic exploration of technology and how it will impact you and your business. In his book, Kelly introduces and explains key technological forces, while providing clear and relevant illustrations to connect the dots. Explore his 12 technology understandings for a better grasp of what's to come.

As Kelly breaks down topics such as accessing and sharing, you'll begin to understand the technological shifts taking place right now. Continue reading, and you'll journey beyond the current digital landscape and dive into discussions about filtering, remixing, interacting, and tracking—all in his exciting and conversational prose.

Here's a quick glance at each technological force discussed in Kelly's book.

- **BECOMING.** We are in a state of change, so be ready to adapt.
- **COGNIFYING.** Artificial intelligence will become rapidly available.
- **FLOWING.** Focus on the flow from creators to consumers.
- **SCREENING.** Content will become entirely linked and highly accessible.
- **ACCESSING.** The shift will continue to move away from ownership and toward accessibility.
- **SHARING.** There will be an increase in collaboration and experience.
- **FILTERING.** Anticipate a shift in how we filter our technology and how it serves us.
- **REMXING.** More existing material will be transformed.
- **INTERACTING.** Say hello to more virtual and augmented realities.
- **TRACKING.** This will continue to take hold, along with monitoring.
- **QUESTIONING.** Expect answers to form from a wide collective of individuals.
- **BEGINNING.** We are at an exciting starting point. Take note and embrace the change and advancements that are to come.

Sterling National Bank remains on the cutting edge of technology with personalized and easy online banking options. Contact your relationship manager at 855.274.2800 to learn more. **N**

According to LinkedIn, 69% of employees say they would work harder if they felt their efforts were better recognized.



Give 5 Star Performance Reviews

Help your employees understand their professional strengths and weaknesses by mastering the art of performance reviews.

Don't let uncertainty cause you to overlook employee performance reviews—assessing your team members efficiency, leadership ability, and overall quality of work is vital to your business's success. Here's how to ensure your feedback is clear, concise, and informative.

- > **Introduce and Outline.** Start by covering the basics. Highlight what's important to the company—such as mission statement, professional focus, and upcoming goals—then tailor your discussion to the employee and their job role. What are some measurable objectives you would like to see them complete or achieve over the coming months?
- > **Collaborate.** Clear lines of communication are crucial when discussing someone's performance. In addition, reviews can be far more effective if you include other administrators in the conversation. Focus on uniting team members and building camaraderie across departments by including a management review group.

Be bold, point out potential, and equip your employees with the tools they need to be more productive. Before you know it, performance reviews will be rewarding to you, your workforce, and your company as a whole.

- > **Be Delicate but Direct.** Always provide concrete feedback to improve employee performance. Avoid generalized statements or unclear descriptions and expectations. Remember, constructive criticism is most valuable when the employee understands and is able to benefit from it. This may mean asking them to rearticulate or respond to what you've said to ensure they're on the same page.
- > **Leave Room for Dialogue.** After you've provided your thoughts and an action plan for the future, it's time for the employee to ask questions. Help clarify and connect the dots during this time so you both leave the conversation confident. Really take time to listen to how your employees react to your feedback so you can make adjustments in the future.

SOLUTIONS IN A SNAP

Help your workforce achieve more goals by giving them powerful performance reviews with **ReviewSnap**. This web-based solution is an excellent tool for implementing automated performance reviews. You can even develop a customized review process that's modeled after your business's mission. ReviewSnap can also help set goals and improve overall employee engagement and productivity. Help your performance reviews stand out and reap the reward of quality insights by implementing this new tech piece in your office.

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- ✓ VIEW TRANSACTION HISTORIES
- ✓ TRANSFER MONEY BETWEEN ACCOUNTS
- ✓ PAY BILLS
- ✓ DEPOSIT CHECKS



Expect extraordinary.



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Please contact our Client Services professionals at 855-274-2800 or visit snb.com for more info.