

Independent Banker

SEPTEMBER 2018
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**7 WAYS to
CUT COSTS and
BOOST PROFITS**

How to
develop a
**PAYMENTS
STRATEGY**
that **WORKS**

Classroom CHAMPS

Take a ride with
**BayCoast Bank and the
other winners of ICBA's
National Community
Bank Service Awards**

BayCoast Bank employees with their customized
school bus, built to spread the word of the bank's
Get on the Bus education advocacy campaign

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From left: BayCoast Bank senior vice president and chief marketing officer Nicole Almeida, vice president of corporate giving and community relations Julie M. Ramos Gagliardi, and president and CEO Nicholas M. Christ inside the bank's customized school bus.

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Grand National Winner
BayCoast Bank

Sending education to the top of the class

BAYCOAST BANK IS ON A MISSION OF CULTURE change. The \$1.5 billion-asset community bank wants to prioritize education attainment in Massachusetts' South Coast region. And in 2017, it started with a school bus.

"We were looking for something that would get people talking and hopefully spark discussions around education in the community," says Nicole Almeida, senior vice president and chief marketing officer for BayCoast Bank. "So we bought a bus! We wrapped it, tricked it out, and now we encourage everyone to 'Get on the Bus' with us."

The eye-catching blue bus serves as a mobile, interactive "billboard" for the community bank's aptly named Get on the Bus campaign. Inside, iPads display branded educational apps, a TV shows local residents' educational success stories, and couches and school desks invite visitors to sit down and stay a while. The bus is now a staple feature at community events.

"Education is the primary economic driver to improve overall quality of life, and so it should be a top-of-mind subject for everyone within the community. We are trying to tell that story," says Nicholas M. Christ, president and CEO.

Among BayCoast Bank's recent initiatives was generating support for local referendums that would help rebuild two high schools that were literally crumbling. The New England Association of Schools and Colleges (NEASC), the region's educational

Whether they are overhauling local education, main streets or even their own reputation, ICBA's 2018 National Community Service Award winners were unafraid to dig deep—figuratively and sometimes literally—to effect change.

by Andrea Lahouze

TRUE GRIT



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accreditation association, had marked BMC Durfee High School and Westport High School so obsolete that both schools were at risk of losing their accreditations. This would sharply diminish the value of students' diplomas.

"Even given that type of comment from a state regulator, it's significant to get a vote to approve a tax override," Christ says. To make it happen, BayCoast Bank orchestrated an awareness campaign focusing on the importance of education and what it would mean if the schools were not renovated.

In the end, voters approved both measures. Westport High School will be significantly renovated, and BMC Durfee High School will be leveled and built from the ground up, save for its auditorium and gym.

Some of BayCoast Bank's customers expressed their displeasure with the tax increases. But Christ says, "You have to take a stand. We were preaching the importance of education, and we stood behind it."

The power of stories

To inspire students and parents, BayCoast next produced a series of YouTube videos highlighting local residents and the role education has played in their lives.

"We have some pretty amazing educational success stories that have come from the cities we serve," Almeida says. "If told, they could potentially impact the success of others who may not think it's possible."

One such story is that of Carmen Aguilar and her 12-year-old daughter, Sofia.

Growing up in Mexico, Aguilar had an hour's walk to and from school. But her parents understood the value of education and encouraged her to continue. She moved to the U.S. 20 years ago and is now the dean of Bristol Community College in Fall River, Mass. Her young daughter is continuing her education with a goal of becoming a marine biologist.

To motivate more local students, BayCoast Bank recently took seventh-graders from the Fall River public school system—all 800 of them—on a tour of University of Massachusetts Dartmouth. For many, it was an eye-opening first experience on a university campus.

Julie Ramos Gagliardi, BayCoast Bank's vice president of corporate giving and community relations, says the bank's

next effort will be to engage students' parents in the college conversation.

"We don't want these kids who have never thought of college before to get excited about the prospect of attending college based on these tours but then go home to families who might not share that enthusiasm," she says. "So, we're trying to figure out a way to bring parents on campus ... to engage parents in discussions on how it is affordable, what resources they can access, and how they can encourage their kids to excel."

For older students, the bank partnered with edtech solutions firm EVERFI to develop a nine-module online financial education class for use in high schools. The class teaches the ins and outs of checking and saving accounts, compound interest and more. Fourteen area schools are currently using it as part of their curriculum.

BayCoast Bank has also funded Responsive Classroom training for local teachers. The social-emotional teaching style is something local superintendents had wanted to introduce, but they didn't have the funding. In August 2017, BayCoast Bank funded training for 90 educators and has funded training for another 60 this year. For many teachers, it was the first time they had interacted with colleagues from neighboring districts.

The success of the training's regional approach motivated BayCoast Bank to partner with the Massachusetts Teachers Association to help develop the SouthCoast Education Summit: Social-Emotional Learning. Nearly 300 educators from across the state attended the nationally recognized four-day professional development program last October. Each of the keynote speakers and 40 workshops offered a practical takeaway.

"The response was overwhelmingly positive," Gagliardi says. "Educators are asking when the next one is. We are planning it again for October 27."

In Christ's view, BayCoast Bank's biggest Get on the Bus campaign challenge is "recognizing that you can't change a culture overnight. You have to be committed to it long-term, for years and years. You have to have the patience and the drive to see it through. It's too important not to.

"We're trying to change a culture," he says, "and we just have to have the perseverance to see it through."

BayCoast Bank's next focus will be on early childhood education. It's certainly showing no signs of slowing down.

Name: BayCoast Bank
Asset size: \$1.5 billion
Location: Swansea, Mass.
baycoastbank.com

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Number of seventh-graders the bank took on a college tour