

# Bank of Smithtown

Clarity displays prompt customer interest in products and services

***“These business benefits could not have been achieved were the bank still relying exclusively on paper signs and literature.”***

**John Romano**  
Executive Vice President and Chief Retail Officer  
Bank of Smithtown

A honk from a bright-yellow, duckbill-shaped horn is not something one would expect to hear in a bank today. Unless, that is, you happen to be in one of the 10 branches – or offices as they are called – of Bank of Smithtown, New York. Here, a horn blast signals another Lucky Duck Award, recognition of extra effort or creativity on the part of a bank employee. It’s all part of the unique culture of this full-service community bank, which has been serving customers on central Long Island since 1910.

In 2002, Bank of Smithtown posted assets of over \$451 million, an increase of more than 19 percent, and return on equity (ROE) of 26.31 percent, one of the highest rates of return among all publicly traded community banking companies in the United States. Based on this performance, *US Banker* named it the leading community bank in the nation for its five-year record of profitability.

Part of its success may be due to its unique approach to customer service. There are no teller windows to queue up for and, in fact, no tellers are to be found anywhere – and there are no printed signs either. “Signs are for the Stone Age,” says the bank’s president and CEO Brad Rock (source: *ABA Banking Journal online*).

Instead, the bank uses Clarity digital displays to increase customer interest in its checking, money market and insurance products. The displays have also served to keep the bank’s commercial clientele happy, thereby ensuring that this aspect of the business continues to grow.

## **Clarity displays selected to entertain and inform customers**

The company’s goal to continually stay ahead of the industry is reflected in the innovative design of its offices and the commitment to new technologies such as the Clarity displays. Working closely with NewGround, a leading retail design, promotion and construction services firm serving financial institutions, Smithtown Bank



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selected Clarity's 40-inch Wildcat displays to serve as the centerpiece of a greeting area in each office where customers can relax and be entertained and informed while they wait to be served by a bank representative.

Four Wildcat displays are grouped together into a 80-inch diagonal multimedia wall that displays a continuous loop of local news, current events and Bank of Smithtown commercials. The bank's marketing department creates the content and sends it to NewGround, which then downloads it to each office where it is automatically fed to the Clarity display wall. The commercials on the digital signs provide details on all of the bank's products, including available types and rates of loans, mortgages and CDs, as well as information on other products such as money market accounts and a variety of insurance offerings.

### Digital signage increases customer inquiries

"The effects of this type of communication are striking," says John Romano, Bank of Smithtown executive vice president and retail officer. "Customers view the information in the manner in which they see entertainment at home and they pay attention to what interests them."

"Now, customers are proactively asking about an additional product or another service they just saw on the Clarity displays," said Romano. "It gives them a feeling of control and interest that otherwise would not emerge if the bank still used paper signs and literature."



### Wildcat displays deliver high quality and impact

NewGround specified the Wildcat digital displays because they were right for the environment and the company had successfully worked with Clarity on similar projects for other financial institutions. According to James Kueneke, NewGround's senior vice president of multimedia services, "Clarity is always good to work with and their display technology is well-proven."

#### The solution

Each Smithtown display wall consists of:

- *Four Clarity Wildcat 40" digital displays incorporating Advanced Performance Liquid Crystal Display (AP/LCD™) technology*
- *NewGround digital signage processing software, system management and graphic content*

The Wildcat displays incorporate Clarity's proprietary Advanced Performance Liquid Crystal Display (AP/LCD™) technology to deliver high image quality and operational reliability at very competitive costs. "The image quality of the Wildcat displays was key," said Romano. "We thought it was far superior to that of the other displays we looked at."



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#### Clarity Visual Systems, Incorporated

9025 S.W. Hillman Court, Suite 3122  
Wilsonville, Oregon, 97070, USA  
Phone: 503-570-0700  
Fax: 503-682-9441  
www.clarityvisual.com

