

## CASE STUDY

F&M Bank came to SilverTech looking for expertise in SEO strategy to dramatically increase their organic search visibility and establish them as a digitally competitive force in the financial services sector.



**F&M BANK**



**SILVERTECH**

## ABOUT F&M BANK

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F&M Bank is one of the longest standing banks in the Midwest with over 125 years of banking. This billion-dollar bank has expanded its community reach through acquisitions of smaller banks, creating a network that serves diverse markets across the region.

## THE CHALLENGE

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Like many traditional financial institutions, F&M Bank faced the challenge of maintaining competitive visibility in an increasingly digital marketplace and needed to:

- Increase organic search visibility for both branded and non-branded financial terms.
- Drive qualified traffic that converts to actual banking customers.
- Maintain technical excellence while scaling digital presence.
- Compete effectively against larger national banks and emerging fintech companies.
- Balance organic growth with paid advertising investments.

## OUR APPROACH

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To transform F&M's search engine visibility and driving qualified traffic that converts to actual banking customers, SilverTech experts implemented comprehensive technical SEO monitoring and optimization protocols to ensure the website maintained peak performance and search engine accessibility. Rather than relying solely on branded search terms, a strategy to capture high-intent, non-branded keywords related to banking products and services was developed. SilverTech's SEO efforts aligned with business objectives by tracking meaningful conversions and optimizing revenue-generating activities rather than vanity metrics. Focusing on technical excellence, balanced traffic acquisition, and conversion-focused optimization ensured F&M Bank could compete in the increasingly digital financial marketplace.

## THE SOLUTION

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- **Ongoing Technical Site Crawls:** Continuous monitoring and optimization of technical issues that could impact search performance.
- **Strategic Keyword Alignment:** Balanced keyword strategy focuses paid campaigns on high-competition, conversion-driven terms while leveraging SEO to target informational, long-tail, and evergreen keywords for sustained organic growth.
- **Content Optimization:** Implemented on-page optimizations to improve rankings for high-value financial services keywords.

- **Conversion Tracking Enhancement:** Refined tracking to measure actual business impact.
- **Competitive Intelligence:** Strategic positioning against competitor activities, including merger-related opportunities.

We implemented actionable GEO strategies to ensure F&M bank's content was visible and relevant, focusing on both technical and content-based optimizations. We continuously maintained their site to address technical issues and implemented organizational schema data, which is crucial for helping AI models understand businesses. On the content side, we identified non-branded, question-based keywords and built content around these long-tail phrases, which helped F&M Bank become a go-to source for the types of queries common in AI and voice search.

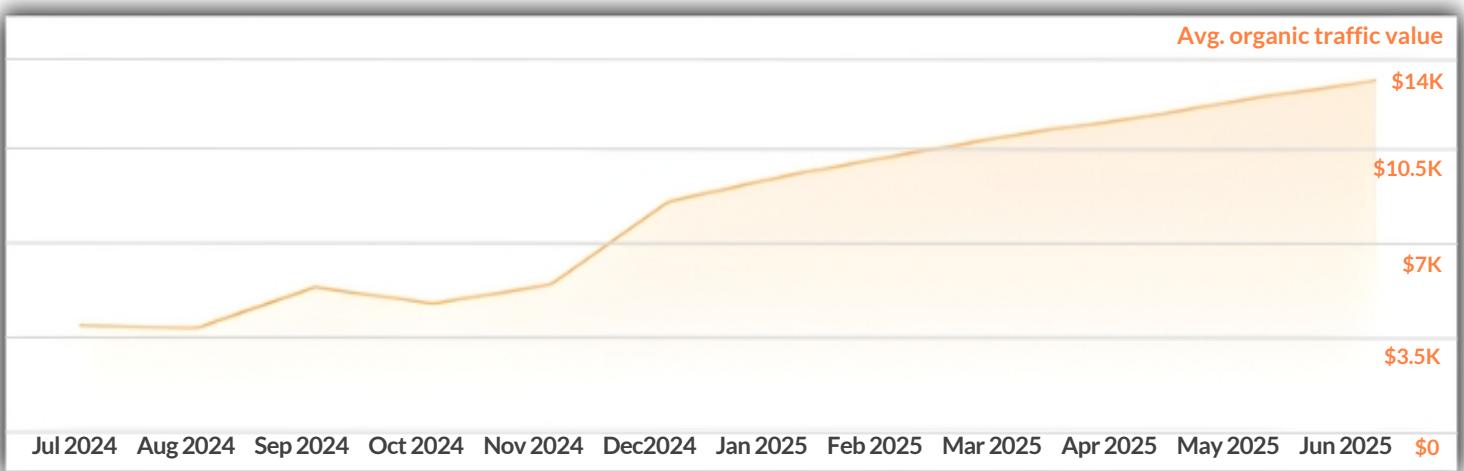
## RESULTS

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### Traffic Growth Performance:

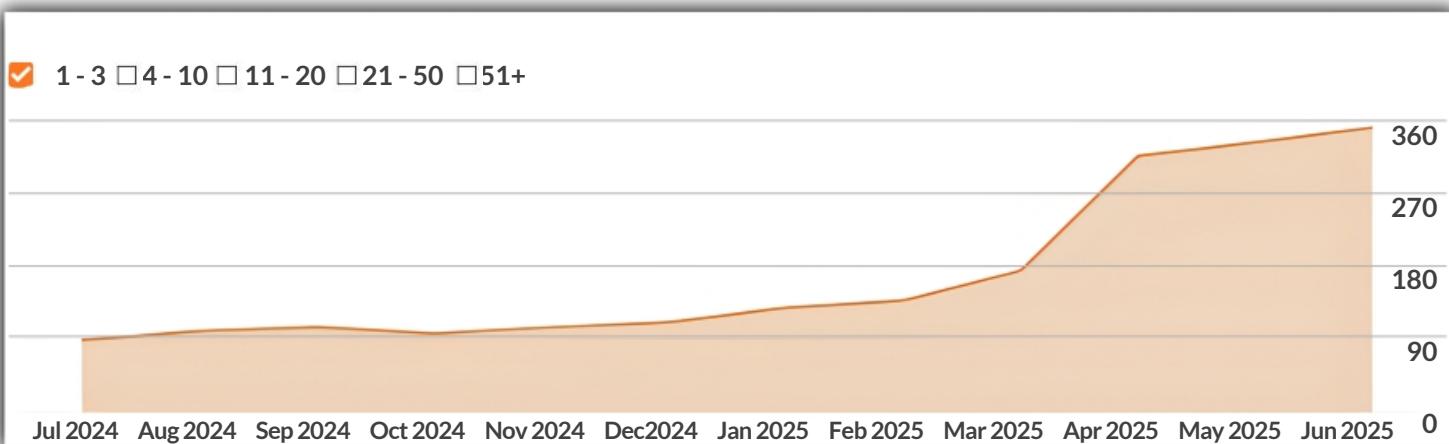
- ✓ 792,400 Sessions (+5% vs. prior year)
- ✓ 178,909 New Users (+22% vs. prior year)

### Organic Traffic Value Trend:



## Keyword Ranking Positions 1-3 Trend:

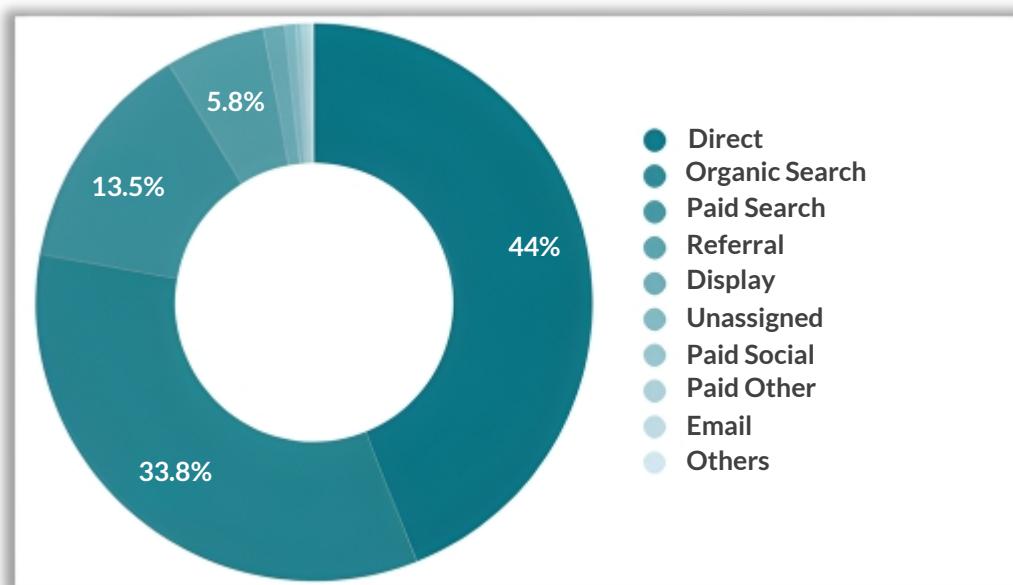
### Organic Positions:



### Organic Search Excellence:

The distribution of overall website traffic coming from organic search of organic showed significant improvement:

- Maintained **32-34% of total traffic from organic search** - significantly above the financial services industry benchmark of 27%.
- Achieved **\$12,900 average organic traffic value** during peak performance (+144% vs. prior year).
- Sustained **\$12,391 average organic traffic value** through continued optimization (+207% vs. prior year).



Channel	Sessions	% △	New users	% △
1. Direct	56,905	-4.3% <span style="color:red">↓</span>	9,288	-8.6% <span style="color:red">↓</span>
2. Organic Search	43,730	-8.8% <span style="color:red">↓</span>	11,053	8.8% <span style="color:green">↑</span>
3. Paid Search	17,463	287.5% <span style="color:green">↑</span>	4321	291.0% <span style="color:green">↑</span>
4. Referral	7,490	-13.4% <span style="color:red">↓</span>	185	-86.7% <span style="color:red">↓</span>
5. Display	1,645	-23.3% <span style="color:red">↓</span>	1,617	-20.2% <span style="color:red">↓</span>
6. Paid Social	505	1,770.4% <span style="color:green">↑</span>	500	1,751.9% <span style="color:green">↑</span>
7. Paid Other	411	59.3% <span style="color:green">↑</span>	25	733.3% <span style="color:green">↑</span>
8. Email	350	872.2% <span style="color:green">↑</span>	47	683.3% <span style="color:green">↑</span>
9. Organic Social	110	-68.5% <span style="color:red">↓</span>	60	-40.6% <span style="color:red">↓</span>
10. Cross-Network	31	-	21	-

### Site Health Achievements:

- Maintained 100/100 “Excellent” Technical Health Score consistently.
- Reduced site errors to less than 1% of total pages (only 2 pages containing errors).
- Achieved top-tier technical performance that supports strong search visibility.

### Keyword Performance:

SilverTech's strategic keyword diversification efforts achieved substantial increases in non-branded keyword rankings, moving F&M Bank beyond reliance on branded searches to capture traffic for product-specific terms and banking-related queries. The campaign delivered notable growth in the top 1-3 page positions for high-value terms, positioning F&M Bank prominently where potential customers are most likely to click.

The improved visibility for product-related searches beyond traditional branded queries opened new pathways for customer acquisition, allowing the bank to reach prospects who were searching for banking solutions without necessarily knowing about F&M Bank specifically.

### Business Impact and Conversion Success:

The SEO efforts translated directly into business results:

- Steady increase in conversion volume at a continued decrease in the cost per conversion.
- Primary conversion drivers: 5 Month CD applications, Everyday Checking applications, and Contact Us form submissions.



### Key Achievements:

- Organic Traffic Value Growth:** Achieved over 200% increase in average organic traffic value year-over-year.
- Technical Excellence:** Maintained an excellent 100/100 technical health score while scaling traffic.
- Balanced Channel Mix:** Organic search contributing 32-34% of traffic while maintaining healthy diversity with other channels.
- New User Acquisition:** Consistent double-digit growth in new users (10-19% increases).
- Industry Leadership:** Organic traffic percentage significantly above financial services benchmark.

### THE IMPACT

F&M Bank's SEO success demonstrates how traditional financial institutions can compete effectively in the digital landscape. By focusing on technical excellence, strategic keyword expansion, and conversion optimization, F&M achieved:

- Sustainable Growth:** Consistent month-over-month improvements in key metrics
- Cost Efficiency:** High-value organic traffic reducing dependency on paid channels
- Competitive Advantage:** Above-benchmark performance in organic search contribution
- Business Alignment:** SEO efforts directly supporting customer acquisition goals

## ONGOING PARTNERSHIP

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SilverTech continues to provide comprehensive digital support for F&M Bank, monitoring performance metrics, adapting strategies to evolving market conditions, and identifying new growth opportunities. SilverTech's commitment extends beyond initial implementation to ensure sustained success through continuous optimization, regular performance reviews, and proactive strategic adjustments.

F&M Bank's partnership with SilverTech demonstrates the power of leveraging strategic SEO and technical expertise to achieve digital success. By implementing comprehensive organic search strategies, F&M Bank has improved their search visibility, reduced customer acquisition costs, and positioned themselves as a leader for future growth in the competitive financial services sector.

# THE CREATIVE

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Banking Made Simple

Easy, secure, and flexible checking accounts designed to fit your life. Join F&M Bank. Bank smarter with F&M bank accounts. Manage your money easily, anytime, anywhere.

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Your Trusted Local Bank

Life moves fast. Your bank should too. Open a checking account that keeps up with you. Enjoy hassle-free checking with F&M Bank. Secure, convenient, and mobile-friendly.

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