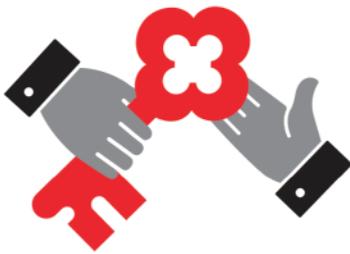




Use the red key.®



## We'll reward your business with \$5,000!\*

**Just bring your business to KeyBank.**

A full business banking relationship with Key is always rewarding. To make it even more rewarding, we're offering this incentive to make Key your business bank.

**We'll deposit \$5,000 into your business account when you do all of the following:**

✓ Open your company's primary operating account with us via a **Key Business Rewards Checking Account** or a **Commercial Transaction Account**. These are both premier business accounts that adapt to your company's needs.

✓ Open a **Key Business Gold Money Market Savings®** or **Key Business Silver Money Market Savings® Account**. Both offer competitive interest rates, easy access to your funds, simple ways to avoid service charges, and are designed to help you meet your cash management needs.

✓ Open a Card Program that best suits the needs of your business — **Key2Business®, Key2Purchase®, Key Business Rewards, or Key Business Credit Card**. Each of these Mastercard® company credit cards are widely accepted and offer perks and rewards that you value most.

✓ Open a **Key Merchant Services** account, and within three months of the account being activated process \$50,000 or more through your KeyBank Business Reward Checking Account or Commercial Transaction Account. KeyBank Merchant Services provides meaningful payment solutions and operations management systems that simplify processes and build customer satisfaction, all while giving you faster access to your cash with next-day funding to your KeyBank checking account.

### Get started.

Speak with your KeyBank Branch Manager today:  
or contact us at 1-888-KEY4BIZ® (1-888-539-4249).



NOTICE: This is not a commitment to lend or extend credit. Conditions and restrictions may apply. Information and offer are subject to change without notice. All credit, loan, and leasing products are subject to collateral and/or credit approval.

\* In order to be eligible for the \$5,000 cash incentive payout you must:

- Open a Key Business Reward Checking Account or a Commercial Transaction Account that is your primary operating account; account must be open and in good standing at time of incentive payout, **and**
- Open a Key Business Gold Money Market Savings or Key Business Silver Money Market Savings account; no cumulative deposit amount required; account must be open and in good standing at time of incentive payout, **and**
- Open a KeyBank Business Card Program (Key2Business®, Key2Purchase®, Key Business Rewards, or a Key Business Credit Card). Subject to credit approval. Card account must be open and in good standing at time of incentive payout, **and**
- Open and activate a Key Merchant Services (KMS) account — \$50,000+ net of chargebacks processed into your KeyBank Business Reward Checking Account or Commercial Transaction Account within 3 months of the KMS account being activated. Activation starts the day of the first KMS transaction. Key Merchant Services is subject to credit approval and subject to terms and condition of service agreement.

This offer is non-transferable. The value of your cash incentive payout will be reported on Form 1099-INT. Your cash incentive payout will be deposited into your account within 30 days of meeting KMS requirement. Limit one \$5,000 cash incentive payout per qualifying account. Limit one \$5,000 cash incentive payout per business. The offer period begins on 3/30/2018. Offer is subject to cancellation without notice.

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## INVEST IN YOUR EMPLOYEES and you will be INVESTING IN YOUR FUTURE



**By Gary Seibert, Entrepreneur and President, Small Business Resource Association**

Have you ever taken the time to figure out the true cost of a BAD hire? The U.S. Department of Labor Statistics conducted a national survey and concluded that it costs the average employer an estimated 30 percent of the individual's first year potential earnings. *The Harvard Business Review* suggests that as much as 80 percent of employee turnover is due to bad hiring decisions. The National Business Research Institute found that 43 percent of employers cited the need to fill a position quickly as the main reason poor hires were made.

All this research, and more, supports the idea that there is a high cost to bad hiring.

Behind every highly successful company is a CEO or OWNER who truly believes in the value of investing in the Recruiting process, Hiring procedures, Training standards and Continual Improvement of their most valuable asset — their EMPLOYEES. They constantly ask themselves "Have I thoroughly thought about and written down the best possible policies and procedures that would make me a better EMPLOYER, or better yet, make me the best employer my staff has ever worked for?" They realize that the more time they invest in hiring, training, welfare and development of their staff, the more cost savings they will gain by retaining employees, and achieving greater goals, in order to become more successful and profitable.

A few questions you might ask yourself are:

- What is the DNA and Culture of my company and will the new hire fit into it?
- What does my new employee orientation program look like and is it consistent?
- How good is my training program, and better yet, how good is my trainer?
- Do I really have job specific benchmarks and career paths for my employees?
- How do we supervise, motivate and reward our employees?
- Do we help our employees achieve a more enriched family life?
- Would I enjoy working for me????

Great companies know that their success relies on great employees. Great employees usually have happy and united families. Invest time and money into your future by investing in your staff and their families. You will be glad you did, and you will most likely avoid the negative returns brought by dissatisfied employees.

## CLARK INDUSTRIAL SUPPLY INC.

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