



FIRST BANK AND TRUST WEBSITE REVIEW

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FIRST BANK AND TRUST – WEBSITE REVIEW

TABLE OF CONTENTS

EXECUTIVE SUMMARY.....	2
QUALITATIVE NOTES.....	3 – 30
FIRST BANK AND TRUST.....	3 & 4
FIRST BANK AND TRUST OF MISSISSIPPI.....	5 & 6
CAPITAL ONE.....	7 & 8
CENTRAL PROGRESSIVE.....	9 & 10
CHASE BANK.....	11 & 12
FIRST NBC.....	13 & 14
GULF COAST BANK.....	15 & 16
HANCOCK BANK.....	17 & 18
MISSISSIPPI RIVER BANK.....	19 & 20
OMNI BANK.....	21 & 22
PARISH NATIONAL BANK.....	23 & 24
PEOPLE'S BANK OF LOUISIANA.....	25 & 26
REGIONS BANK.....	27 & 28
WHITNEY BANK.....	29 & 30
WEBSITE FEATURE COMPARISON.....	31 – 33

FIRST BANK AND TRUST – WEBSITE REVIEW

EXECUTIVE SUMMARY

PROJECT DESCRIPTION

First Bank and Trust approached Mudbug Media in August 2007 regarding a redesign of the website fbtonline.com. Before this redesign was to take place, a comprehensive survey was commissioned for the comparison of the websites of 14 banks currently doing business in southeastern Louisiana and Mississippi including First Bank and Trust and their affiliates. Each of these sites was judged on several criteria: aesthetics, organization, the presence of features common to banking websites, and web development best practices.

ANALYSIS SUMMATION

Though none of the websites reviewed ranked outstandingly in every category, several sites merit special notice with respect to certain criteria. Visually, Regions ranks the best overall for their simple branding, vibrant color, high-quality stock photography, and modern typography. Capital One also deserves special mention with their superior use of attractive animations that call attention to important information. Chase, Regions, and Capital One - the largest banking institutions reviewed - all boast feature-rich sites, and the smaller Hancock Bank impressively offers a comparable array of features on its site as well. Organizing a website becomes more challenging as the site grows in size, and Omni Bank, Gulf Coast Bank and Trust, and First NBC organize their content superbly for websites of their respective business sizes. Functional best-practices for websites were widely in place, though technical best-practices were poorly followed; most sites did not employ any current search engine optimization techniques, and every site failed the 508 Compliance test, a measurement of a website's accessibility among the disabled.

STUDY CONCLUSIONS

The First Bank and Trust site ranks in the middle of the pack in most respects, with the notable exceptions of written content (better than most competitors), organization (below average), and the online banking interface (ranks poorly). However, the site can be greatly improved by reorganizing the existing content, splitting long pages into several smaller ones, overhauling the visual aesthetic, and consistently applying these principles to every part of the site, especially those areas provided using third-party services (e.g. online banking).

FIRST BANK AND TRUST – WEBSITE REVIEW

QUALITATIVE NOTES

FIRST BANK AND TRUST

<http://www.fbtonline.com>

FUNCTIONALITY

Pros:

- High-quality content writing

Cons:

- Navigation confusing due to use of different organization models
- Topics often grouped unnecessarily onto a single page
- Excessive scrolling required to return to any kind of menu

AESTHETICS

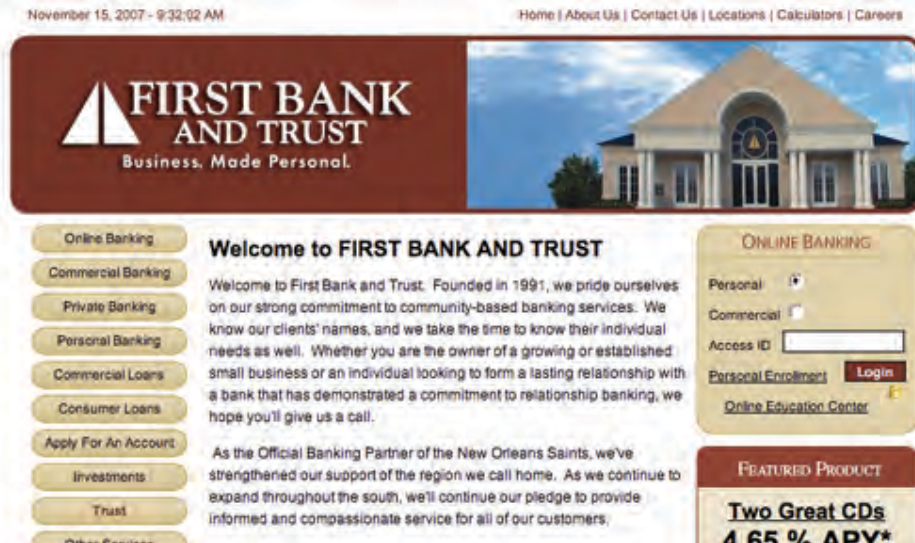
Pros:

- Good use of space on many content pages

Cons:

- Horizontal space ill-used on the narrow-feeling home page
- Use of rounded corner boxes is overdone
- White space and background is undefined
- Navigation uses both horizontal and vertical space poorly
- Header and link colors are not unique to the site
- The First Bank and Trust/Saints Official Banking Partner logo is space-consuming and passive
- Low frame rate causes flash animation to be very jittery
- Home page flash animation fades in too slowly and moves to the next slide too quickly

FIRST BANK AND TRUST – WEBSITE REVIEW



FIRST BANK AND TRUST SUMMARY

The First Bank and Trust website showcases banking and loan services available to both individual and commercial customers and boasts a high volume of well-written content. Even with the wealth of high-quality material, fbtonline.com could be further improved with spatial adjustments, organizational changes, and visual unification of third-party services, especially online banking.

Consensus shows that the First Bank and Trust/Saints Official Banking Partner logo present on every page takes up a good amount of space, yet doesn't quickly and actively communicate its message. It is recommended that it be redesigned to place more emphasis on this partnership, or made more horizontal and put into a corner. Another design suggestion is that the site be made using a two-column layout rather than the current three-column design. Currently, the featured sections look boxy and somewhat tacked to the side, which should be remedied for a more cohesive and flowing appearance. Additionally, the overuse of rounded corner boxes makes the site seem to be floating and look highly compartmentalized, rather than open and modern. Header and link colors should be made unique to the site, rather than kept the standard bold black and blue/purple respectively, as customization of a site makes for a modern and professional look and causes branding to be apparent and distinctive.

The navigation system presently in place would also benefit from updates. Traversing the site can be a bit confusing since the site is categorized using several different models of organization: actions (e.g. "Apply for an Account"), features (e.g. "Online Banking"), service categories (e.g. "Investments"), and audience-specific services (e.g. "Commercial Banking", "Consumer Loans"). Once a particular section of the website is reached, all of the content for the section is often grouped into one exceedingly long page. Clicking on a topic may move the visitor to the middle of the page, forcing that person to scroll all the way to the top or bottom of the page to navigate elsewhere. To minimize the amount of scrolling by the visitor, we strongly suggest breaking this content up into individual pages for each topic, since the content material is substantial enough to be supported on separate web sections.

Like many of the other banks reviewed, First Bank and Trust makes use of third-party websites to provide certain web-based services, such as loan applications and online banking. However, none of these third-party features are visually or functionally consistent with the primary website. For example, the personal deposit application lacks all of the navigation elements from fbtonline.com, even the site footer. The online banking feature is similar in that respect, but is additionally plagued with rendering issues, internal inconsistencies, and poor data presentation that make it very awkward for the end user.

Excellent content writing is the foundation for a well put-together website, but graphic design, navigation, and applications are unfortunately sometimes the sole basis for consumer judgment in today's fast-paced virtual environment, making it necessary to keep the site's look fresh, sleek, and functional with periodic redesigns and updates.

FIRST BANK AND TRUST – WEBSITE REVIEW

FIRST BANK AND TRUST OF MISSISSIPPI

<http://www.fbtmonline.com>

FUNCTIONALITY

Pros:

- . High-quality content writing

Cons:

- . Too many organization models in navigation
- . Topics often grouped unnecessarily onto a single page
- . Excessive scrolling required to return to any kind of menu
- . Partnership with New Orleans Saints is apparent

AESTHETICS

Pros:

- . Good use of space on many content pages

Cons:

- . Horizontal space ill-used on the narrow-feeling homepage
- . Use of rounded corner boxes is overdone
- . White space and background is undefined
- . Navigation uses both horizontal and vertical space poorly
- . Header and link colors are not unique to the site

FIRST BANK AND TRUST – WEBSITE REVIEW

The screenshot shows the homepage of First Bank and Trust of Mississippi. At the top left, it displays the date and time: "November 14, 2007 - 2:38:16 PM". At the top right, there are navigation links: "Home | About Us | Contact Us | Locations | Calculators | Related Links". The main header features the bank's logo on the left, which includes a sailboat icon and the text "FIRST BANK AND TRUST OF MISSISSIPPI Business. Made Personal." To the right of the logo is a photograph of a classical building with a large arched entrance. Below the header, there is a central content area with a "Welcome to FIRST BANK AND TRUST OF MISSISSIPPI" heading. To the left of this heading is a vertical menu of buttons for "Online Banking", "Commercial Banking", "Personal Banking", "Commercial Loans", "Consumer Loans", "Apply For An Account", "Other Services", "Privacy & Security", and "Disclosures". To the right of the heading is a "Welcome" message and a "Featured Product" box. The "Featured Product" box contains two announcements: "NEW BRANCH NOW OPEN AT 1517 BIENVILLE BOULEVARD IN OCEAN SPRINGS MISSISSIPPI." and "LOOK FOR OUR NEW BRANCH ON EISENHOWER DRIVE IN BILOXI OPENING SOON." with a "Learn More >>" link. At the bottom left of the screenshot is a small circular logo for the "UNION BANKERS ASSOCIATION OF MISSISSIPPI".

FIRST BANK AND TRUST OF MISSISSIPPI SUMMARY

First Bank and Trust of Mississippi is similar in many ways to the main First Bank and Trust website, and the two sites share much of the same design and content, consequently resulting in both of the sites exhibiting many of the same merits and flaws, ranging from good writing to inconsistent organization. However, the sites part ways with their choices in online banking services.

Though First Bank and Trust of Mississippi lacks the polished presentations that highlight online bill payment and various security features, the site bests its parent by presenting the user with a fully functional demonstration of its online banking service. That being said, the online banking feature looks substantially different from the rest of the site, detracting from a visually cohesive experience. Additionally, the web browsers and optimal screen resolution suggested in the demonstration instructions indicate that this feature has not been updated in nearly seven years, and a thorough overhaul should be undertaken to modernize the existing functionality offered by this service.

Our review of this site was delayed until near the end of this project, as fbtmonline.com was down for over 7 days. In an industry where clients expect to reliably view their financial information at a moment's notice, service outages of such length are completely unacceptable. To best service your customers, it is strongly recommended that the site experience as little downtime as possible, and that you use a hosting company that can deliver a much higher level of service.

FIRST BANK AND TRUST – WEBSITE REVIEW

CAPITAL ONE

<http://www.capitalone.com>

FUNCTIONALITY

Pros:

- . Well-organized product and service pages
- . Utilization of attention-grabbing graphics
- . Important information displayed prominently

Cons:

- . Cluttered portal pages (e.g. the home page)
- . Customer service phone number is not shown on every page
- . Inconsistent references to the Online Banking service
- . Different log-ins required for each available service

AESTHETICS

Pros:

- . Excellent use of horizontal space
- . Two-column layout is effectively employed
- . Effective top of page three-button persistent navigation with pop-out menus
- . Subsection;s tabbed navigation interfaces remain intuitive, even through topic changes

Cons:

- . Use of rounded corner boxes make the site feel overly compartmentalized
- . Lack of background color makes it hard to distinguish between the site and white space

FIRST BANK AND TRUST – WEBSITE REVIEW

The screenshot displays the Capital One website homepage. At the top, there is a navigation bar with three main buttons: "Find Products", "Access Your Account", and "Customer Service". Below this is the Capital One logo and the tagline "what's in your wallet?". A search bar is located on the right side of the top navigation. A secondary navigation bar lists various product categories: "Credit Cards", "Auto Loans", "Direct Banking", "Home Loans", "Healthcare Finance", "Personal Loans", "Small Business", and "Commercial".

The main content area features several promotional banners and product highlights:

- Simplify & Save:** A banner for fixed rate home equity loans, highlighting benefits like consolidating high rate debt and lower monthly payments. It includes a "Get Started" button and a "Learn more" link.
- Access Your Account:** A section for logging in, with a dropdown menu for "Credit Cards" and a "Log In" button. It also includes links for "New? Enroll here" and "US customers visit here".
- Product Grid:** A central grid of product categories with sub-sections:
 - Credit Cards:** Mail Offers, Personal, Small Business, Cash
 - Auto Loans & Refinancing:** as low as 5.99% APR*, with a "Calculate Payments" button.
 - Direct Banking:** Rewards Money Market, High Yield Money Market, CDs, Business Money Market
 - Home Loans:** Home Equity, Refinance, Purchase
 - High Yield Money Market:** rates at 4.40% APY*
- Capital One No Hassle MilesSM Card:** No expiration date on miles you earn.
- Need a lower car payment? Refinance your auto loan today.**
- Earn more with our High Yield Money Market:** No minimum balance.

CAPITAL ONE SUMMARY

Among the largest of the sites reviewed, Capital One offers a diverse array of online features and financial products for everyone from personal bankers to sophisticated investors. The site does a superior job of managing the material on pages for specific products/services, each section making excellent use of space, typography, iconography, and eye-catching visual to display pertinent information in a noticeable manner. However, because of the company's reach, most gateway pages on the site are cluttered due to the sheer number of services being offered. For example, several independent online financial management services (e.g. "online banking", "investments", etc.) are offered, but each requires that the user log in to different systems to gain access to each area of their personal finances. Since each service is also treated as its own website separate from capitalone.com, the navigation elements from the primary site are omitted accordingly, causing a lack of consistency. This was most likely done to maximize the amount of space available for the online banking services, but the separation from the main website is not immediately obvious, contributing to a potentially frustrating user experience.

Relatedly, the methods of reaching the online banking features are also oddly erratic. The home page does not feature a log-in form, but instead offers two "Access Your Account" areas which refer to the online banking service by different names ("Online Banking" and "Direct Banking," respectively).

On the other hand, the construction for the site navigation is done well, even if the design is not quite there. The antialiased font, type of gradient in the top bar, gradient color selection, and harsh edge border of the subsection navigation bar all seem unrefined and need work. The positives are the simple and effective three-button navigation at the top, which keep the persistent bar to core sections only (Products, Account, Service), the respective pop-out menus expanding the selection for more options, and user-friendly tabbed navigation interfaces at the top of each subsection that remain in the same place and maintain the same width despite changes in text. The subsection navigation is repeated in the content section with each link title being fleshed out to describe that section, which is a great touch. For example, in the "Home Loans" section, the standard subsection navigation bar can be found up top, under the banner, and the links are repeated below an advertisement, with brief statements about that section.

FIRST BANK AND TRUST – WEBSITE REVIEW

CENTRAL PROGRESSIVE

<http://www.cpb.com>

FUNCTIONALITY

Pros:

- . Maintains a highly consistent feel
- . Community events calendar showcases local involvement
- . Contact information provided for key government agencies and media outlets

Cons:

- . Location/ATM finder hidden away in the “About Us” section
- . A security checking tool that does more harm than good (see summary for details)
- . Online applications must be completed in person at a local branch
- . No information available for corporate investors
- . Technical oversights hurt search engine rankings and site accessibility
- . No main pages for many sections

AESTHETICS

Pros:

- . Clean and professional look; only mildly dated
- . Well implemented 3-column layout on the home page and 2-column layout on content pages
- . Ancillary links effectively fixed to top right
- . Simple and well organized navigation
- . Custom look of primary headers

Cons:

- . Rerouting log-on box inhibits quick access
- . Out of place randomly rotating header graphic on content pages
- . Images unrelated to headers
- . Secondary headers that look like default text
- . Sloppy looking, heavy, solid black table headers break the color palette
- . Address and copyright text are unaligned and floating outside the site boundaries

FIRST BANK AND TRUST – WEBSITE REVIEW



CENTRAL PROGRESSIVE SUMMARY

This site's focus is largely on the needs of personal banking customers, and with the notable exception of their branch and ATM location details, does a great job of placing features and information pertinent to the private consumer prominently, devoting even an entire section to community events and resources. Though Central Progressive's focal point is laudable and the developer's intentions good, this site still suffers from several visual, organizational, and technical shortcomings. A perfect example would be the level of consistency on the pages. Although this is normally a commendable thing, the uniformity is taken to lengths that actually become harmful to the quality of the site. The ubiquitous CPB advertisement also occupies a considerable amount of valuable vertical space on each page, forcing the visitor to scroll down in order to view most of the relevant page content. Similarly, the decision to use the same title for every page makes it impossible for the visitor to differentiate between pages in the user's browsing history and keeps search engines from ranking content appropriately. The use of images for section headings and the lack of appropriate heading markup on each page also keep this site from being search engine optimized.

The antiquated development is also damaging in that every portion of the site requiring secure communication is hosted from a domain other than their own. Though these offsite portions maintain the look and feel of the website, a change of domain is often indicative of phishing and hurts the credentials of the site among the internet savvy. Furthermore, the "Check Browser Security" feature, though conceived with the best of intentions, only checks for 128-bit SSL support -- a technology that has been widely used for the past decade -- while completely ignoring dangerous security threats like keystroke loggers. This tool is more likely to lull visitors into a false sense of security than prevent an inadvertent disclosure of banking data, again subverting the good intentions of the feature.

Many smaller details are also problematic. Instead of having the online banking log-in box on each page, the user is presented with a link that brings them back to the home page to access the log-on fields. As aforementioned, content pages can be broken up more effectively to reduce scrolling, and design choices in headers and text placement is careless. Not every link on the site navigation is an expanding menu, despite the consistent look of the navigation. Additionally, there's no main page for most sections of the site. For example, when you click on "Online Banking," the user is taken to the first subsection, "Online Banking FAQs" rather than a main page with information on the service.

FIRST BANK AND TRUST – WEBSITE REVIEW

CHASE BANK

<http://www.chase.com>

FUNCTIONALITY

Pros:

- . Widely encompassing demos
- . Many options offered for any given section
- . Log-on found on every screen
- . Online banking consolidates all accounts into one log-in ID
 - ✦ Checking
 - ✦ Savings
 - ✦ CD
 - ✦ Investments/Trust Funds
 - ✦ Credit Cards
 - ✦ Loans (various, including auto, home, etc.)
 - ✦ Lines of Credit
- . Only one click to any account detail from the main online banking welcome screen
- . Online banking statements are clean and easy to interpret
- . Account snapshots allow viewing activity for multiple accounts simultaneously
- . Online banking uses option tabs that remain on top of the screen
- . Easy links provided for the most commonly used functions
- . Alternating highlighted features on each page invite customers to learn about and explore new options/services
- . Applications available are advanced and simple to use

Cons:

- . Chaotic look and feel due to too much information on each page
- . Difficult to scan the content for anything in particular
- . Surprisingly small text size
- . Some drop-down menus too understated
- . Ad page layout for some main category menus with topic links
- . Extremely inconsistent navigation varies from page to page
- . FAQ section is not a standard feature for each part of the site
- . Topics are divided into overly specific realms, requiring multiple clicks on multi-link selection/menu pages
- . Log on box is available only on some pages

AESTHETICS

Pros:

- . Stylish and large home page banner
- . Very modern look to each section
- . Site edges are well-defined without using hard lines
- . Log on box, when it appears, is clear and defined

Cons:

- . Home page format is not maintained throughout the site
- . Content pages are all laid out differently and haphazardly
- . Pages dependent solely on the uses of Chase logo for association to site
- . Messy and inconstant navigation appearance
- . Text changes size and color, varying based on the page
- . The blue used for branding changes from each section

FIRST BANK AND TRUST – WEBSITE REVIEW

The screenshot shows the Chase Bank website home page. At the top left is the Chase logo. To its right are navigation links: "Find ATM / Branches", "Contact Us", "Site Map", and a search bar. Below the logo is a blue banner with the text "Start banking online now Get a User ID" and a "GO" button. To the right of this banner is a promotional banner for the Chase Freedom Visa card, stating "INTRODUCING THE FIRST AND ONLY CARD THAT GIVES YOU TRIPLE REWARDS WHERE YOU SPEND THE MOST, AUTOMATICALLY." Below the main banner, there are several sections: "Returning Users: Log On" with a login form (User ID, Password, Remember my User ID checkbox, Forgot User ID/Password? link, and Log On button); "Security Center Highlights" with a padlock icon and text about enhanced online security and scam prevention; a grid of service categories: "Personal Banking" (Checking, Credit Cards, Savings, CDs, Debit Cards, Online Banking & Bill Pay), "Business" (Business Banking, Commercial Banking, Business Credit Cards), "Personal Lending" (Home Equity Loans & Lines of Credit, Mortgage, Auto/Vehicle Loans, Student Loans), "Insurance & Investing" (Insurance, Investing, Retirement Planning), and "News & Announcements" (Premier Platinum Banking, Southern California Wildfires, U.S. Armed Forces Overseas, Chase offers Zero-Fees!); a "Stay in touch with your account" button with "Sign up today for FREE Account Alerts"; and a "Need money for college? Chase Student Loans can help." button with a "Details" link.

CHASE BANK SUMMARY

This site is well constructed and a wealth of information – however, it is information-dense to the point that the pages become overwhelming, causing difficulty in finding anything specific without using the search bar or tediously scanning all of the small print for the option that best applies. Even so, their online banking pages are sophisticated, user-friendly, and laid out in a very clean manner. All of the most commonly used pages, features, and functions are easily accessible, and quick links are provided for all. The demos are detailed and interactive, serving as excellent tutorials and guides. It is too bad, though, that the demos sometimes substitute for a FAQ section, since neither are consistently available throughout the site. The FAQ appears only on certain pages for certain topics, hidden away under “Related Links,” and is a hassle to find.

Other problems include having too many divisions on the home page between sub-categories, making it impossible to give anything just a cursory glance for relevance – the user must instead go through the labyrinth of options and be made to feel as though answering trick questions on a quiz in order to find anything. It seems necessary to know exactly what is being sought, or the viewer will be backtracking to find their second or third choice. Also strange is that one has to log on to even send an e-mail to Chase. The drop-down menus for other categories (i.e. Investments, Debit Cards) are not obvious, and the layout of many introductory pages to any particular section resembles that of a junk advertisement page (i.e. Retirement Planning, Auto Finance) with lists of poorly displayed and/or organized links.

Visually, the space is used well. The banner and unique headers on the home page and left bar with informational highlights keep the look light without feeling giving it a floating feeling. While this page has a neat three-column layout, this look is not carried out through the rest of the site, as there isn't a consistent look for any of the content pages. Instead, there is a jarring mish-mash of every layout model in existence, from different numbers of columns to different anchor locations and widths. Each content page looks good for the most part, but the look is so intensely varied that there is very little to tie them together outside of the presence of the Chase logo.

The site navigation is broken up well on the home page but falls apart quickly elsewhere. There is no persistent navigation that would allow the user to get from one section to any other section. For instance, in Personal Banking, the “Checking” link has no navigation at all, the “Credit Cards” section has navigation unique to credit cards, and “Savings,” “CDs,” “Debit Cards,” and “Online Banking” all have their own navigation that lets you bounce between those sections, but not to the rest of Personal Banking. It is pointless to organize pages into sections if no way to move between those pages or other sections of the site is supplied. The overall feel a visitor would get from this site is that it is clearly a work in progress.

FIRST BANK AND TRUST – WEBSITE REVIEW

FIRST NBC

<http://www.firstnbcbank.com>

FUNCTIONALITY

Pros:

- . Use of the same layout on every page makes for easy navigation
- . Large "Reorder Checks" button a welcome feature

Cons:

- . Clicking on "Contact Us" goes straight to a general directory rather than a full screen menu of the pop-out
- . Highly content-bare -- no descriptions or details on any products/services
- . Unnecessary scrolling required
- . Log-in box not easily accessible or present near log-in text/information

AESTHETICS

Pros:

- . Good use of horizontal space in the home page
- . Well-defined two-column layout
- . Vertical space treated fairly well with the site having a static height
- . Joined-box look effectively keeps the site clean and well organized.
- . Arched banner photo and navigation box keep things less stuffy and not too blocky, avoiding a usual joined box pitfall
- . "Log In to Online Banking" well placed
- . Clean and effective site navigation, partly due to small content quantity
- . Subtle highlight effect when section title is rolled over

Cons:

- . Very little branding, if any
- . General design is forgettable and unremarkable
- . Height remains locked despite longer content length
- . Added scroll bars to remedy content length problems look messy
- . Online banking link in the navigation is excessive -- there's already a log-in box
- . Pop-out menu for "Contact Us" awkward since no other section employs this effect
- . "Contact Us" pop-out looks like it's breaking out of the box because of lack of border lines so dominant throughout the rest of the site
- . Space wasted giving the date its own box at page top
- . Distracting faded out bank entrance in the content pages

FIRST BANK AND TRUST – WEBSITE REVIEW



FIRST NBC SUMMARY

The layout and design of each web page is neat, professional, and consistent – but to the point that it becomes tedious since each page remains so incredibly uninformative. The data found in each section is generally a meager list somewhat related to the header, without even the slightest effort at a description of the services offered. This is a no-frills site, sparse to the point that one would think it was made from a template. For longer text bodies, you have to scroll within the window rather than just scrolling the main window, which is annoying and not very user-friendly. Not only that, but on the home page, the scrollbar isn't even needed since it is not necessary to view the one line of negative space the bar was inserted for. Very little online tools are offered, and you must sign in to view their online banking application. This site is essentially bare of any real information. Along those lines, the "Welcome to First NBC" message from the President on the homepage looks nice, but shouldn't be so prominent especially since despite First NBC being a year and half old, the message still reads as if the bank was just founded. Ideally, a welcome message such as this should be found below products and services, not centered on the front page.

From a design perspective, as the site content grows, the height of the site should have been expanded. The fixed height made it necessary to add scroll bars, which look slapdash and cause clutter. The subtle highlight effect when a section title is rolled over, inverted colors when a section is chosen, along with subtle gradient all work well, and the main headers look great, having a unique font, color and size. The large pictures at the top of each section are also positive points as they remain unique and on topic to each section and effectively continue the arched appearance introduced on the home page. However, the secondary headers are just bland bold dark gray writing that doesn't meld well with the rest of the site and would have benefited from the use of stylized bullets to break up the text. Related to the headers, ancillary links should have been placed at the top of the page along with the date that serves no immediate purpose. Additionally, the lists on the content pages look messy and carelessly slapped together.

FIRST BANK AND TRUST – WEBSITE REVIEW

GULF COAST BANK

<http://www.gulfbank.com>

FUNCTIONALITY

Pros:

- . One click to menu of services and links to their descriptions
- . Fixed navigation
- . Forms allow the user to type directly into the PDF
- . Easy links to functions relevant to section topics provided on the side of every page
- . Link menu stays in the same place for "Mortgage Lending," the "Personal Mortgage Accounts"
- . Only the text box refreshes to reflect your choice on some sections, rather than the whole page reloading

Cons:

- . Domain for their actual bank name routes the viewer to a different financial institution
- . Applications and forms are PDF only and cannot be submitted online
- . Applications and forms cannot be saved

AESTHETICS

Pros:

- . Category images change color when rolled over
- . Unique and well sized Main headers
- . Site width stretched well with headers placed on top of two-tone horizontal bar

Cons:

- . Outdated design, reminiscent of the 90's
- . Poor use of horizontal space
- . Ineffectively utilized two-column layout
- . Inefficient general use of space
- . Badly implemented site navigation
- . Abrasive and extremely dated flat two-tone look for the headers
- . Secondary headers are just boring bold text at a larger font

FIRST BANK AND TRUST – WEBSITE REVIEW

The screenshot shows the website for Gulf Coast Bank & Trust Company. At the top left is the logo, a stylized 'G' inside a circle. To its right is the text 'GULF COAST BANK & Trust Company'. In the top right corner, there is a 'LOGIN to bank online' link and a link to 'Visit Gulf Coast Business Credit'. Below the header is a navigation bar with three main categories: 'personal', 'business', and 'financial planning'. Each category has a corresponding colored vertical banner with a person's face and the category name written vertically. To the right of these banners is a horizontal navigation bar with links for 'mortgage lending', 'atm & branch locations', 'contact', and 'online banking'. Below this is a large image of three children in a park, with the text 'Talk to us about protecting your most valuable assets.' and a 'Find out more. →' link. At the bottom left, there is a 'GO PAPERLESS!' section with a list of steps for online bill pay. At the bottom right, there is a 'LOGIN to bank online:' section with an 'Access ID' input field and a 'LOGIN +' button. Below the login section is a link for 'ORDER CHECKS' and a link to 'Learn about our Advanced Security'.

GULF COAST BANK SUMMARY

Their company name actually routes you to a different bank, Texas First, which is very misleading and poorly planned. Their actual url is gulfbank.com, bringing you to a clean but very fluffy and soft home page that is lacking in professionalism. The individual pages break topics up into links to their respective products and services, which routes you to long and well-detailed articles on whatever you select. In some cases, the user is offered the option of viewing a PDF of application forms. However, not much can be submitted online, and you do need to print the completed forms and physically bring them in to a branch. An account is necessary in order to view their online banking features, and once registered, a password is not required to log on – you need only your ID code, which is pleasant in its simplicity if not very secure.

Visual problems are that the colors on the home page don't flow very well or make much sense, as they look random and there is no apparent branding present, and the main home page navigation only features three buttons for the three main areas of their site. With all the space it takes up, it should offer subsection links, rather than wasting space with large, poorly defined graphics. The subsection navigation is decent, offering a box full of links for each of the three main areas. However, when you click on a subsection, such as "Checking" under the main "Personal Banking" area, the right anchored navigation bar doesn't give full access to the other subsections of "Personal Banking" area. Only 5 out of 11 sections of "Personal Banking" are available in the sidebar, with only an "other" link to take you back to the main "Personal Banking" section.

FIRST BANK AND TRUST – WEBSITE REVIEW

HANCOCK BANK

<http://www.hancockbank.com>

FUNCTIONALITY

Pros:

- . Large navigation tabs make this site exceedingly simple to search for topics
- . A relevant sub-navigation bar right below the tabs is easy to spot
- . Omnipresent search bar
- . Quick links to common topics and tools provided
- . Anchored log-on box remains in the same place on every page
- . Link to "Financial Terms" remains at the top of every page
- . Rate comparison charts follow the same format on each applicable section
- . "Checking" and "Savings" sections prominently display rate comparison charts
- . Ability to choose and view rates for your geographic bank division
- . Clicking on different types of accounts lead you to comparative charts specific to the account type
- . An "Apply Now" button can be found on the account specific information page
- . Secure online loan requests
- . Availability of many, many different calculators
- . User poll for customer feedback

Cons:

- . Headers unexpectedly not hyperlinked to respective subjects
- . Over-consolidated categories and topics
- . CDs located under "Savings" when customarily put its own separate category

AESTHETICS

Pros:

- . Well-stocked features sidebar
- . Defined top, right, and bottom borders
- . Functional site navigation

Cons:

- . Poor use of space in content areas
- . Out of place log-in box for online banking
- . Overuse of bland solid color (beige)
- . Lack of left border gives page a floating feel
- . Dated graphics and imagery
- . Too much jpeg compression is used
- . Low quality images

FIRST BANK AND TRUST – WEBSITE REVIEW



HANCOCK BANK SUMMARY

From a user's perspective, the site for Hancock Bank is superb. There is no clutter at all, nothing superfluous, and the navigation tabs for each page remain consistent and persistent. Everything is extraordinarily easy to find and broken up so perfectly that the user doesn't even realize the quantity of information offered. There is a plethora of resources on this site – calculators of all kinds, demos for key online services, comparison charts for the majority of their services, and a list of article topics relevant to the page remain on the screen, as well as the link to the glossary. The online banking features are very well done and options that not even the extensive Chase site had appeared on their extremely user-friendly and intuitive site.

Minor flaws are that their online deposit applications (for opening a new checking or savings account) are currently down due to updates, but they do give you a direct phone number to open those accounts and promise the ability to do so online shortly. FAQ sections are offered only on specific pages of the site, but that is not functionally problematic since clicking on almost any header gives you more detailed information. However, over-consolidation of categories (i.e. "Wealth Management") causes excessive scrolling to find a specific blurb, which can be annoying.

Design is where the site runs into some larger issues. For one, each main section page has a large image, which looks nice but has no content. The large photo on the home page has bold text denoting categories of services, but even though it looks like it would be, these titles are not hyperlinked as secondary navigation to bring you to a page of those services. Relatedly, the semicircle navigation buttons with a drop shadow appearance, use of blocky gradient sidebar headers, and the awkward feathering and borders used on images give the site a feel reminiscent of the mid- to late-90s. The previously mentioned semicircle top bar navigation does not use space well, and could be much more visually pleasing. Also, although the sub-navigation bar right under the main tabs does a good job of allowing quick access to subsections, the way the links are displayed make it look and feel like a cramped afterthought. Beige is a fine color for backgrounds and side sections, but a mistake when content areas are also bathed in the same boring and indistinctive shade. An even bigger flaw is the use of low quality images that are overly compressed, giving the site a sloppy, gritty, even dirty feel. All of these missteps signal that although functional, this site is in need of massive re-engineering despite the recent copyright date at the bottom of each page,

FIRST BANK AND TRUST – WEBSITE REVIEW

MISSISSIPPI RIVER BANK

<http://www.mississippiriverbank.net>

FUNCTIONALITY

Pros:

- . Contact information for every branch available on each page
- . “Tell A Friend” message link
- . Pages refresh quickly

Cons:

- . “Loan services” inconsistent since other headers are links
- . Content severely lacking – descriptions too short
- . No list of services is offered
- . Text body is the only part of page that changes
- . Sidebar lists services, but are not links

AESTHETICS

Pros:

- . Clean, professional, and most importantly, modern look
- . Effectively used two-column layout
- . Visually pleasing address bar at the bottom
- . Varying shades of gray bars above header text
- . Well-planned use of black does not look defaulted

Cons:

- . Tacky stock images used on the site-wide banner
- . Misleading sidebar
- . Strange hover animation

FIRST BANK AND TRUST – WEBSITE REVIEW

The screenshot shows the Mississippi River Bank website. At the top left is the bank's logo, a compass rose, followed by the name "Mississippi River Bank". To the right of the logo are navigation links: "HOME", "ABOUT US", "BUSINESS SERVICES", "PERSONAL BANKING", and "CONTACT US". Below the navigation is a large banner image of a smiling couple looking at a laptop. Overlaid on the banner is the text: "Convenience and personal service at a price you can afford".

Below the banner is a sidebar on the left with the heading "24 HOUR TELEPHONE BANKING" and the phone number "504-391-6999". It lists services for checking and savings accounts, easy access to current balance, direct deposits, withdrawal verification, and insufficient funds info. It also mentions a complete listing of transactions by phone or fax.

The main content area has a heading "WE CAN MAKE YOUR BUSINESS IDEAS HAPPEN". Below this is a paragraph stating the bank is recognized as a top Small Business Lender and provides personalized service. It mentions service in the parishes of Plaquemines, Orleans, and Jefferson. A link "Find out more." is provided.

Below the main text are three columns of services: "PERSONAL CHECKING", "COMMERCIAL CHECKING", and "LOAN SERVICES". Each column contains a brief description of the service.

MISSISSIPPI RIVER BANK SUMMARY

A highly stripped down site such as this leaves very little for review. Easily navigable because of the small amount of information available, it is very easy to use, but difficult to discern anything of true relevance. This is a very small bank, and so has the freedom to display all the contact information on every page. There are no online services and no online banking, so it's little more than a site providing the most basic information about the bank. Since they don't have any online offerings, telephone banking seems to be the main focus. Additionally, the fact that the appearance of the window never changes except for the small content section is very tedious and uninteresting to the user. This site is sadly lacking in data and is almost pointless to visit as a customer seeking anything other than the most basic information about Mississippi River Bank.

On the other hand, the design has many good points, the only thing odd being a hover animation that causes the divider to turn horizontally and appear over the text. The persistent left sidebar box looks very clean and simple, but it looks too much like a navigation menu where there would normally be links without supplying said links. What the site actually offers is just a static list of features for the telephone banking service. All of the headers on the site are done well, the ones on the home page utilizing varying shade of gray bars above the text and on the content pages, being solid black, which works very well with the other site colors and feel like it belongs to the color palette, rather than just being a default color. The overall appearance is favored, and the little content that is there is laid out in a practical and thought-out way.

FIRST BANK AND TRUST – WEBSITE REVIEW

OMNI BANK

<http://www.omnibkonline.com>

FUNCTIONALITY

Pros:

- . Brief and to the point home page
- . User ID and secret question all that's needed to log on

Cons:

- . Inconsistencies between business and personal online banking log-ins
- . Useful links found exclusively at the top of the page
- . Poorly sorted navigation
- . Main content presented on single page
- . Overly consolidated information

AESTHETICS

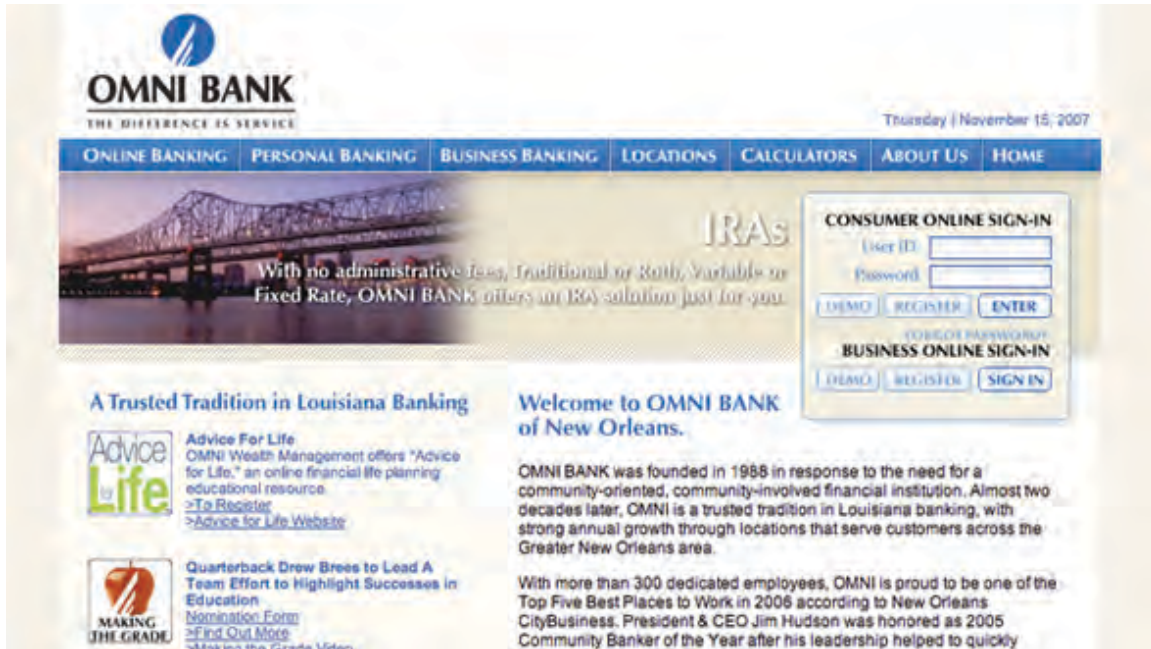
Pros:

- . Attractive and fairly modern
- . Home page makes excellent use of space in a two-column layout
- . Online banking option layout
- . Visually pleasing navigation
- . Navigation consistent in both placement and width across all pages
- . Custom fonts, sizes, colors, and horizontal rules for the headers
- . Unique feel achieved with site specific link colors and push buttons
- . Appealing feathered New Orleans-centric header images
- . Sleek rollover text on the home page

Cons:

- . Space not used well in content pages
- . Impractical two-column layout used on content pages
- . Three-tier navigation functions are severely flawed – details included in summary
- . Horizontal space used ineffectively in contact and location information
- . Inconsistent branding

FIRST BANK AND TRUST – WEBSITE REVIEW



OMNI BANK SUMMARY

Although containing most all the features a user would need, the usability of this site ranks extremely low and all reviews were generally negative. A badly sorted top navigation makes sifting through the site tough, and excessive scrolling to either the top or the very bottom is required. Since the footer doesn't have any useful links and things usually found in the footer are placed elsewhere, it becomes frustrating to search for things in omnibkonline.com. The multitude of unnecessary tiers are hindrances as well. First tier navigation section titles look like clickable buttons, but are in fact, only menu titles. Similarly, the second tier has titles that resemble links, but most of them aren't even live for access. Some have arrows to denote a further third tier, and some do not, which is unnecessary and inconsistent. In most cases, the third tier's titles will finally take the user to the section they are looking for, but the majority of the sections are only a page long, with the third tier menu just annoyingly bouncing the user throughout various sections of the same page. All these levels are superfluous and the fact that one has to drill down through three menu levels just to get to the next section is poorly strategized, given that there is an entire unused left column on each of the content pages. Subsection links should have been listed in that wasted column, and the main navigation would benefit from abandoning the pop-out menus in favor of supplementary left-hand navigation.

After the navigation, the log-in system is the second-most flawed part of this site. The one thing that is user friendly is that instead of having to remember a password, knowing your user ID and the answer to a secret question suffices. However, the log-in box is in an odd place, floating at the top unanchored and in direct contrast to the home page. On that page, there are fields allowing quick log-in, whereas this is replaced on the content pages with full buttons for 'Demo,' 'Register,' and 'Enter,' which is extremely excessive. A more streamlined log-in box that maintains the same design should be employed both for content pages and the home page. Also, to sign in, the user must choose to view either personal or business online information, demonstrating that tying in the accounts aren't possible. Accessing accounts is inconsistent in other ways as well, as for personal banking the login button says 'Enter', and for business it says 'Sign In'. If the business login is selected, the customer is routed to a new page that is presented in a totally different layout from the rest of the site. For personal banking, a new, equally confusing top navigation is introduced. Other improvements would be to replace the demo and register buttons with simple text to save space, and instead of a separate row of buttons for 'Business,' a menu should offer you the choice of 'Business' or "Consumer."

Other comments are that the branding on this site is also highly inconsistent with the branding for the banks themselves. Having a main page for "Personal Banking" or "Business Banking" would also be helpful, as those absences are noticeable and takes away from the already low user-friendliness.

FIRST BANK AND TRUST – WEBSITE REVIEW

PARISH NATIONAL BANK

<http://www.parishnational.com>

FUNCTIONALITY

Pros: (none)

Cons:

- . Use of scrolling flash makes the site feel like an advertisement
- . Copy reads like badly executed sales pitch
- . Reference articles are downloads from an outside source
- . No clearly defined way to return to the home page
- . Clicking on “Online Banking” navigates you completely elsewhere
- . Outside advertisements detracts from the authority of the site

AESTHETICS

Pros:

- . Horizontal space used fairly well despite massive visual faults
- . Ability to add boxes containing location information for each branch on the home page

Cons:

- . Expanded site navigation menu remains open even after hovering off
- . Use of a distracting and annoying scrolling marquee atop the home page
- . Dated and disconcerting interlaced blue cloud appearance of the top banner
- . Side navigation text difficult to read due to unattractive dotted gray cloud appearance
- . Location information boxes for the branches on the home page annoying to set up
- . Impossible to notice “Concerned About Identity Theft?” bar
- . Unattractive site navigation
- . Unappealing blue gradient look used on the menus
- . Navigating the site relies overmuch on viewer remembering previous menus
- . Badly sized and placed subsection navigation
- . Subsection navigation uses an indiscernibly pale beige
- . Primary headers show lack of creativity and customization
- . Dated secondary headers and styled bullets
- . Standard default blue link colors
- . Presence of exceedingly tacky outside advertisements
- . Use of unformatted advertisements

FIRST BANK AND TRUST – WEBSITE REVIEW

Stay tuned Into your accounts. Sign up for our free alert service today!

PARISH National Bank M Y P N B **ACCESS** Mortgage Corporation

My PNB Clear My PNB Edit My PNB My PNB Help

My PNB
Personal
Business
Mortgage
Card Services
Trust & Estate Planning
Investments
PNB Insurance
Rates
Help
Contact
MeetPNB
Careers at PNB
PNB ePay
Secure Document
eXchange

My PNB Thursday, November 15, 2007

Online BillPay is faster.
LET US PROVE IT | WATCH VIDEO

Parish National Bank Now has Free ATM Access on LSU campus.
Parish National Bank, through our membership with Community Cash, Inc., is now able to provide free ATM access on LSU Campus. Find the Community Cash ATM in the Student Union or look for the community cash logo at over 148 Community Cash ATM's located throughout Louisiana, southeast Texas and Destin, Fla.

PNB CITIES:
Click here to add a city to your My Cities tool. My Cities helps you remember important PNB phone numbers, addresses, and it even provides maps too! Try it out.

Don't get hooked!
Parish National Bank wants you to be aware of Internet Fraud and Phishing scams.

PARISH NATIONAL BANK SUMMARY

This site is a perfect example of what not to do. The scrolling text at the top of every page and ads at the bottom of their home page is not only a major faux pas for any site made in the past decade, but irrevocably damages the credibility of this institution and makes the entire site lack professionalism. The whole site feels uncomfortably like an advertisement or like one of those junk web page selling a particular domain name. Very few of their links are anything but bulleted lists of why you should use their services but provide no online sign-up. The "Concerned about Identity Theft?" link is a good idea in theory, but it ends up just being a PDF brochure download from an outside source.

Aside from the off-putting appearance, the navigation systems suffers deeply from bad ideas and terrible implementation. The side navigation is extremely confusing and often leaves the expanded menu open when you hover off it. Being able to click on any title in the navigation menus is nice, but the site relies too heavily on the use to remember the menus. For example, "Checking" and "Loans" are both sections of the "Personal" section, but if one wanted to switch between those two sections, the user would need to go back to the main navigation menu. While this isn't a problem on some sites, when you couple the length of Parish National Bank's side navigation with the visual distraction of its design, remembering what section you just came from and where you want to go next can be confusing and cumbersome. What remains is a site navigation where the user is constantly hunting and pecking their way through a long list of links trying to figure out what went where, especially since the tiny nondescript subsection navigation fades into a noisy background.

Links are also a troublesome feature on this site. For one, the only link to the home page is an element labeled "My PNB" located in the sidebar navigation, which expands into a menu when hovered over, causing it to appear to be exclusively a menu and not a clickable option. To make it even more confusing, the user has the option to clear and edit this element. Other quirks appear without any easily identifiable trigger. For example, during one test, all links started trying to access urls starting with ww2. In another test, the links did the same thing using <https://https://>. Lastly, following the online banking link actually takes to you a page outside of the site layout. There is no demo and the actual features could not be reviewed due to inaccessibility.

Other grating problems include a browser identification text at the bottom of the site, which accomplishes nothing but plastering that space with technical jargon that is of no use to anyone. There is no actual customization and the entire site lacks style and brings to mind amateurish design efforts from the mid-90's.

FIRST BANK AND TRUST – WEBSITE REVIEW

PEOPLE'S BANK OF LOUISIANA

<http://www.peoplesbankla.com>

FUNCTIONALITY

Pros: (none)

Cons:

- . Clicking on online service links diverts to new pages outside the layout
- . Entire site consists exclusively of service lists
- . Lack of substantial content
- . Miniscule text size
- . Log on for online banking not very obvious
- . Navigation is in a very untraditional order
- . Product details are not descriptive whatsoever
- . Sub-navigation within "Checking" and "Savings" not very intuitive

AESTHETICS

Pros:

- . Straightforward navigation

Cons:

- . Looks and feels extremely dated and antiquated
- . Set at only 600 pixels – the optimal size for very old monitors
- . Poor use of horizontal space
- . Overly narrow content boxes
- . Space between buttons on the navigation is wasted
- . Unprofessional-looking navigation
- . Times New Roman overused as a font
- . Lacking in unique feel
- . Overuse of stock photography glaringly obvious

FIRST BANK AND TRUST – WEBSITE REVIEW



PEOPLE'S BANK OF LOUISIANA SUMMARY

This is another example of what to avoid when developing a site. Content bare, it offers precious little more than eight pages containing simple lists of services without even giving descriptions of what the services are. Contact information for all branches are made readily available on every page in the sidebar, but this seems to be the most in-depth and helpful the web site chooses to be. The look is tacky and online service links bring the viewer to new pages outside of the rest of the site, incorporating a different layout.

Font styles that don't mesh well with one another, clash discordantly, and colors that have no flow or relationship to one another makes the viewer uncomfortable. Font sizes are also awkward, as demonstrated in the overlarge text in the sidebar that runs way too long. The site navigation is straightforward, colorful and playful, but wastes space in between the buttons and deliver an effect far from professional or modern. Additionally, an exorbitant total of four looks can be found on this site. "Checking Accounts" and "Savings Accounts" share the same two-tabbed appearance, the "Loans" sections have the same single column layout, "Officers" has its own two-column look, and finally, "Locations" has yet another different two column look.

Returning to the usability factor, the biggest problem with this site are the content pages, which are barely web pages at all. The majority of the body of the site consists primarily of large images and not much else. No real web layout is presented, nor are there full bodies of text -- just images. The issues with using this method, which was hugely discouraged even fifteen years ago, are numerous. It results in an inability to search for or select text, to resize text within a browser, to easily update any site content, hard to read text which looks worse when printed, and lengthy page load times. The general view is that this site barely qualifies as one for lack of any substantial data, an inconsistent look, and terrible, careless planning.

FIRST BANK AND TRUST – WEBSITE REVIEW

REGIONS BANK

<http://www.regions.com>

FUNCTIONALITY

Pros:

- . Easy to find features
- . User-friendly layout
- . Available site map
- . Online sign-up offered for almost all services
- . Content page sidebar navigation as easy to use as homepage menu
- . Appealing and well laid out rate comparison charts
- . "Apply Now" buttons for all online features makes using their resources simple
- . Top section of the site with commonly used inquiries stay constant

Cons:

- . Lacking in financial tools
- . Top navigation bar may be a little too subtle
- . Site-wide search only renders properly with Internet Explorer 6
- . Text overlaps with the footer when viewed with Firefox, Safari, and Internet Explorer 7
- . The online banking log-in is in an unusual place
- . Multi-step log-on (must choose state) offered instead of just typing an ID in a text box
- . No tutorial is offered

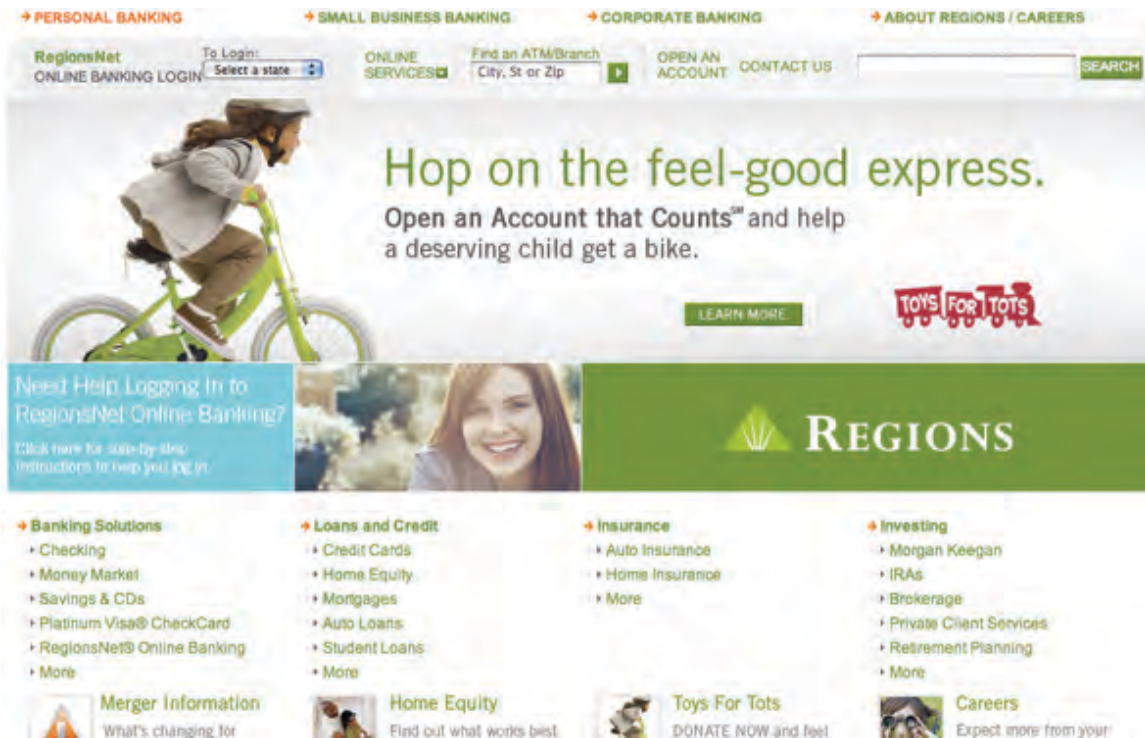
AESTHETICS

Pros:

- . Incredibly clean, simple, modern, and professional
- . Achieves a friendly feel rather than a daunting, stuffy one like most banking institutions
- . Branding colors, layout, and pages are remarkably consistent throughout
- . Effective use of horizontal space
- . 900 pixel site width; this site's design will remain current for the next few years
- . Less scrolling required due to increased site width
- . High resolution images
- . Excellent execution of site navigation
- . Intuitive ink clusters beneath main divisions
- . Sleek rate comparison charts

Cons: (none)

FIRST BANK AND TRUST – WEBSITE REVIEW



Perhaps one of the most visually pleasing sites reviewed, Regions does a fantastic job of branding on this well-thought out design. This bank carries simplicity in design in every medium they use and their slogan, "Expect more simple." This level of synergy across the entire brand goes a long way into selling this new message to their customers. For instance, the bank name is Regions, not Regions Bank, Regions Bank Inc., Regions National Bank, etc. The almost iconic logo is easily recognized and pleasantly understated; the brand colors are well selected and of natural hues. Controlled use of punchy greens, vibrant oranges, bolded fonts, large font sizes, excellent use of well defined white space, effective gradient use, and subtle reflections give this site a forward looking, Web 2.0 feel that is calming and never overwhelming. After all, the most effective aspect about the Regions site isn't the site itself, but the way it ties into the new Regions branding and message.

Usage of large, high resolution images for each division page instead of a textual message is very effective. Navigation is made effortless with large clusters of links beneath these consistently modern main images, showing wonderful use of horizontal space without having to rely on pop-out menus or lengthy vertical lists. Content pages employ a top bar with links to the four main sections of the current division the viewer is in, as well as simple side navigation providing second tier links, and a third tier link cluster can be found in the content area, providing a brief description of each area. When a third tier link is clicked, the other links of that level are populated below the second tier title on the left sidebar navigation. Overall, the site navigation is incredibly well implemented. Without any distracting menus, the viewer is given an easy way to drill down through the site, get in between sections, and get back up to higher tiers.

Their site is also very well laid out from a user's perspective. Quick access to online banking, services, location lookup, account opening, contact information, and search remain in the same place on every page. The information provided in the top bar are the exact type of links a user would want to be able to quickly access while anywhere on the site, and there's neither too much nor too little available. The one big flaw, though, would be logging in to Online Banking. It can be vastly improved by providing username/password fields instead of just a redirect to the next page after choosing a state.

FIRST BANK AND TRUST – WEBSITE REVIEW

WHITNEY BANK

<http://www.whitneybank.com>

FUNCTIONALITY

Pros:

- . Fairly user-friendly
- . Options given are detailed
- . Great deal of innovative features available
- . Online banking statements clean and easily read
- . Specific and relevant sidebar navigation subcategories
- . Drop-down menu to user's other accounts once logged on
- . Snapshot of accounts (traditional banking and credit) and respective balances available upon logging in

Cons:

- . Difficult to locate some features
- . Side navigation bar overly cluttered with excess information
- . Expanding sidebar sublist suffers from unnecessary detail
- . Frequently searched data (i.e. home, contact us, help, fees) is at the very bottom of the sidebar navigation – requires extensive scrolling
- . Search function is quirky and ineffectual
- . No home page link is provided in online banking
- . Returning to bank site requires logging off
- . Log on for online banking not available on every page

AESTHETICS

Pros:

- . Site remains professional-looking, though slightly dated
- . Primary headers are fairly custom
- . Content broken up well

Cons:

- . Horizontal space could be used better
- . Layout could be more effective
- . Simple navigation links lack sophistication
- . Poorly implemented site navigation
- . Sparse and unwelcoming home page – no introduction
- . Pages read like link lists
- . Secondary headers look defaulted with Times New Roman as the font
- . List bullets lack uniqueness
- . Gradient employed by the red bar below secondary links feels dated
- . Unoriginal design
- . Three-column layout is not needed – a two-column layout, done correctly, would have sufficed

FIRST BANK AND TRUST – WEBSITE REVIEW



WHITNEY BANK SUMMARY

The primary issue for this site is the side navigation, which has far too much data on it. Navigating to other pages often creates a sublist that expands to the point that it is difficult to parse all the text to find anything in general. While listing every section and second tier subsection seems like a good idea, allowing for quick access, the result is an endless list of link after link. Occasionally, third tier links generate yet another sublist in the side navigation, making the entire page messy and irritating to use. If the visual tedium weren't enough to confuse the viewer, the excessive length and required scrolling is frustrating. In short, the site navigation is well defined, but the implementation is extremely substandard. A navigation panel rather than default blue links would have done a much better job of giving the site a more up-to-date look as well.

The online banking offers almost all the functionality you'd want, and is presented in a manner that's fairly intuitive. For instance, the carat that appears next to the link in online commercial banking serves as an excellent placeholder. Online account snapshots are also very clear and well unified between accounts, and the features available are intuitive. The content pages leave much to be desired, as there is very little actual information on much of them. Instead, link after link is provided to get the user to a very specific topic. Again, the length of the pages is problematic, since it makes important information on the footer and navigation hard to access. Although not too visually appealing and sometimes difficult to scan for relevance, ease of use is acceptable.

INSTITUTION	First Bank and Trust	First Bank and Trust MS	Capital One	Central Progressive	Chase	First NBC Bank	Gulf Coast Bank	Hancock Bank	Mississippi River Bank	Omni Bank	Parish National Bank	People's Bank	Regions Bank	Whitney
GENERAL WEBSITE FEATURES														
ATM Locator	✓ ¹	✓ ¹	✓	✓ ¹	✓		✓ ¹	✓		✓			✓	✓
Bank Gift Card				✓	✓			✓	✓					✓
Branch Finder	✓ ²	✓ ²	✓	✓ ²	✓	✓ ²	✓ ²	✓	✓	✓	✓	✓	✓	✓
Careers/Employment	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
Contact Form / Email	✓		✓ ¹⁰	✓	✓ ¹⁷			✓	✓	✓	✓	✓	✓	✓
FAQ Section			✓	✓ ¹⁴				✓	✓	✓	✓	✓	✓	✓
History / Mission Statement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
News/Press Releases	✓ ⁴	✓ ⁴	✓	✓ ^{4, 13}	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Omnipresent Contact Info	✓ ⁵	✓ ⁵	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
One-Click to Home	✓ ⁵	✓ ⁵	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Site-wide Search			✓		✓			✓					✓	✓
ONLINE BANKING FEATURES														
Accessible Log-In	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Account Info Download	✓	✓	✓ ⁶	✓	✓			✓		✓	✓	✓	✓	✓
Alerts			✓					✓		✓				✓
Automatic Time-Out			✓	✓						✓				✓
Cashed Check Images			✓		✓									✓
Link to Credit Card	✓ ³		✓		✓									✓
Multi-Acct View	✓	✓	✓	✓	✓			✓		✓			✓	✓
One-Time Transfers	✓	✓	✓	✓	✓			✓		✓			✓	✓
Online Account Signup	✓	✓	✓	✓	✓			✓		✓			✓	✓
Online Bill Pay	✓	✓ ³	✓ ⁹	✓	✓			✓		✓			✓	✓
Online Banking Preview		✓	✓		✓			✓		✓			✓	✓
Online Statement Delivery			✓		✓			✓		✓			✓	✓
Personalized Acct Names			✓	✓	✓			✓		✓			✓	✓
Recurring Transfers	✓	✓	✓	✓	✓			✓		✓			✓	✓
Secure Messaging			✓		✓			✓		✓				
Security Questions	✓		✓		✓			✓		✓				
Statement Archive	✓	✓ ¹⁵	✓ ⁷		✓			✓		✓			✓	✓
Stop Payment	✓	✓	✓		✓			✓		✓			✓	✓
Transaction Search	✓	✓	✓	✓ ⁸	✓			✓		✓			✓	✓
Transfer History	✓	✓	✓	✓	✓			✓		✓				✓
Update Profile	✓	✓	✓		✓			✓		✓				✓
FINANCIAL TOOLS														
Debt Payment Calculator	✓	✓	✓		✓			✓		✓				
Interest Calculator			✓	✓				✓		✓				
Loan Calculator	✓	✓	✓	✓	✓			✓		✓				
Mortgage Calculator	✓	✓	✓ ¹¹	✓	✓			✓		✓				
Rate Comparison Chart			✓ ¹²	✓ ¹²	✓ ¹⁶					✓				
Retirement Calculator								✓		✓				
Savings Calculator	✓	✓	✓	✓				✓		✓				

INSTITUTION		First Bank and Trust	First Bank and Trust MS	Capital One	Central Progressive	Chase	First NBC Bank	Gulf Coast Bank	Hancock Bank	Mississippi River Bank	Omni Bank	Parish National Bank	People's Bank	Regions Bank	Whitney	
ONLINE FINANCIAL SERVICES																
CD Renewal				✓		✓			✓		✓			✓	✓	
Financial Planning				✓		✓			✓		✓			✓	✓	
Insurance			No longer offered		✓	✓			✓		✓			✓	✓	
Money Market				✓	✓	✓			✓		✓			✓	✓	
Online Investment Portfolio				✓		✓			✓		✓			✓	✓	
Online Loan Application				✓	✓ ¹⁶	✓		✓	✓		✓			✓	✓	
Open Credit Card Acct				✓		✓			✓		✓			✓	✓	
Open New Checking / Savings Acct				✓	✓	✓			✓		✓			✓	✓	
Open CD (Certificate of Deposit)				✓		✓			✓		✓			✓	✓	
Personal Banking				✓		✓			✓		✓			✓	✓	
Reorder Checks				✓ ³		✓			✓		✓			✓	✓	
Small Business				✓		✓			✓		✓			✓	✓	
Special Online Interest Rates				✓		✓			✓		✓			✓	✓	
Student Loans				✓		✓			✓		✓			✓	✓	
ADDITIONAL SERVICES																
Annuities				✓		✓			✓		✓			✓	✓	
Bonds				✓		✓			✓		✓			✓	✓	
College Savings Plan				✓		✓			✓		✓			✓	✓	
Healthcare Finance				✓		✓			✓		✓			✓	✓	
IRAs				✓		✓			✓		✓			✓	✓	
Mutual Funds				✓		✓			✓		✓			✓	✓	
HELP + REFERENCE																
Art-Pushing				✓		✓			✓		✓			✓	✓	
Branch Routing Numbers				✓		✓			✓		✓			✓	✓	
Direct Phone Number				✓		✓			✓		✓			✓	✓	
FAQs for Individual Products/Services				✓		✓			✓		✓			✓	✓	
Forgot Log-On ID				✓		✓			✓		✓			✓	✓	
Forgot Password				✓		✓			✓		✓			✓	✓	
Glossary				✓		✓			✓		✓			✓	✓	
Identity Theft				✓		✓			✓		✓			✓	✓	
Investor Information				✓		✓			✓		✓			✓	✓	
Live Customer Support				✓		✓			✓		✓			✓	✓	
Privacy Policy				✓		✓			✓		✓			✓	✓	
Site Map				✓		✓			✓		✓			✓	✓	
Terms of Use				✓		✓			✓		✓			✓	✓	
SITE ACCESSIBILITY																
508 Compliance				✓		✓			✓		✓			✓	✓	
Browser Compatibility				✓		✓			✓		✓			✓	✓	
OS Compatibility				✓		✓			✓		✓			✓	✓	
Repurposing Domain Name				✓		✓			✓		✓			✓	✓	
Printer-Friendly				✓		✓			✓		✓			✓	✓	

Feature Comparison Key:

- 1 A full list of ATMs is provided in lieu of a search feature
- 2 A complete list of locations is provided in lieu of a search feature
- 3 A third-party vendor is used to provide this service
- 4 No news archive is provided
- 5 This information is not present on applications forms hosted by a third party
- 6 Account data can only be exported in 30-day increments
- 7 Statement archive only goes back 18 months
- 8 Can only search by check number or the amount of the transaction
- 9 Also features a demo of the online bill payment service
- 10 Email only
- 11 Includes several calculators related to home financing
- 12 Does not compare rates to those of other banks
- 13 Includes a list of upcoming community events
- 14 Online Banking FAQs only
- 15 Only archives the statement for the previous cycle
- 16 Only compares rates for CDs
- 17 Requires that the user login