



# Good for Business

## 4 Keys to Meaningful Customer Communication

You may have heard this one before: Put the "person" in personal relationships. Don't think of it as cliché—instead, consider how the following personal touches can help strengthen customer relationships, build loyalty and ultimately increase sales for your business.

1. Thank your customers and ask them to come back again. Simple statements can reinforce the value you have for your customers.
2. Return phone calls promptly. A quick response is always appreciated. Even if you don't have answers right away, call your customers and let them know you are working on their questions.
3. Send a card. Mail hand-written thank you notes. Consider sending birthday cards or appropriate seasonal greetings. A birthday discount may be a pleasant surprise.
4. Create a user-friendly website. Customers will spend more time at your website if it's easy-to-read and find the information they are seeking. Depending on your business, you may want to have an area on your website created especially for customers.

## Business Member Spotlight

Scott and Paula Vivian are the owners of Pacific Construction Management International (PCMI), [www.pcmi.biz](http://www.pcmi.biz), a construction defect litigation-consulting firm established in 1982. Scott Vivian also works as an expert witness in every type of construction, business and partnership related dispute.

"This is a boutique litigation industry," says Scott Vivian. "Because of the nature of this work, our company's receivables were three times the typical length banks would allow. This was a problem that was keeping our company from growing. Arrowhead Credit Union listened to our unique needs and understood our situation. Arrowhead Credit Union worked with us and started a line of credit we could use for receivable funding. Without this financing arrangement, we could not have ranked among the 500 fastest growing companies two years in a row, placing 169<sup>th</sup> and 150<sup>th</sup>."

The success of PCMI is attributed to their many years of experience in the construction consulting arena and the fact that they solely focus on defect litigation. In addition to PCMI, the Vivians run a reserve services company, PCMI Reserve Services ([www.reserve-services.com](http://www.reserve-services.com)), which

Scott and Paula Vivian  
Pacific Construction Management International

provides Home Owner Associations with studies to establish accurate funding for their associations.

Scott and Paula run their businesses out of private offices on what they call "The Family Compound," which is located in Riverside, CA. In addition to the core business, Paula has created Vivian Gardens, one of the most prestigious, private garden sites for weddings, photography sessions and special events. [www.viviangardens.org](http://www.viviangardens.org). Because of the garden's beauty and tranquility, Scott states, "it is especially helpful during mediations to have offices in such beautiful surroundings." As each business unfolds for the Vivians, Arrowhead Credit Union is there every step of the way.

Pacific Construction Management International has been an Arrowhead Credit Union member since 1994.

## Important Tax Information

Effective August 1, 2007, Arrowhead Credit Union will no longer accept paper tax payments. For your convenience, you will be able to process your tax payments electronically through the Electronic Federal Tax Payment System (EFTPS). This government service is completely free.

With the Electronic Federal Tax Payment System, you have two payment methods that are interchangeable:

1. Electronic Federal Tax Payment System online at [www.efdps.com](http://www.efdps.com)
2. Electronic Federal Tax Payment System by phone at 800-556-4477

With this system, you'll receive an acknowledgement of every transaction, you can schedule payments in advance and even have the ability to review your payment history.

## FREE Business Educational Workshops

Arrowhead Credit Union partners with the Inland Empire Center for Entrepreneurship (IECE) Business Resource Center to offer free educational workshops to you, our business members.

Join us for:

Leadership and Management  
Wednesday, August 22  
6:00 PM - 9:00 PM

Achieve the Sales Goal  
Thursday, September 6  
6:30 PM - 8:30 PM

Legal Forms of Organization  
Wednesday, September 19  
6:30 PM - 8:30 PM

All workshops will be held at 202 E. Airport Drive in San Bernardino. To register, call 909-1242 or visit [www.arrowheadcu.org/bizworkshops](http://www.arrowheadcu.org/bizworkshops). Be sure to mention you are an Arrowhead Credit Union member to enjoy these workshops for free!



### Business Loans

## Borrow Proactively, Not Reactively



Timing is a key element in any successful business strategy, and that includes knowing when to take advantage of borrowing opportunities. A

proactive approach to borrowing puts you in a strong position to weather ups and downs seamlessly, whereas a reactive approach can leave you scrambling for options.

#### Working Capital Or Long-Term Loan?

The first step is to identify your potential reasons for borrowing. Does business slow down at certain times of year, or go up and down in waves? If you're concerned about cushioning your cash flow during down times

or simply need money to fund day-to-day expenses, a working capital loan or revolving line of credit may be a good choice. If you put it in place now, funding will be available whenever you need it.

If you have a goal in mind that requires a lump sum of cash, consider a long-term loan instead. These types of loans are used for financing large projects that are paid off over set terms, typically for the purchase of equipment, property or business expansion. You may use a long-term loan for building or expanding your website, buying a new building, acquiring another company or any other project that moves your business forward.

#### Preparation Pays Off

By setting up a borrowing plan in advance, you can improve your overall business plan, borrow

at the most advantageous terms and even enhance your company's overall value. Even if you don't need funds now, you can have peace of mind knowing you won't have to jump through hoops down the road to get them.

A business representative at Arrowhead Credit Union will be happy to discuss your business plans and borrowing needs. Contact us today for an appointment.

#### Business Member Special

Get a Term Loan or Business Line of Credit up to \$50,000 and we'll waive the \$250 loan fee.\*

Call us today at 866-280-5534. Our business experts will be happy to meet with you.

\* Offer only available to business members with an open Arrowhead Credit Union Business checking account. For loans greater than \$50,000, we will waive up to \$250 in fees. Offer expires September 30, 2007. Not a complete disclosure. See a branch representative for full details.

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