



CAMPAIGN SPOTLIGHT

# The Lemonade Stand That Umpqua Bank Built

By JANE L. LEVERE  
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[Umpqua Bank](#), an Oregon bank famous for nontraditional marketing and customer service, has created a clever summer campaign to promote its services to small businesses: it is offering children a kit and start-up capital to set up and run a lemonade stand.

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Dubbed “the lemonaire,” the campaign is aimed at children in the 96 cities in Oregon, Washington and California where Umpqua operates 144 branches.

Lani Hayward, executive vice president of creative strategies for Umpqua, said 70 percent of the bank’s deposits and loans came from small and medium-size businesses.

Ray Davis, president and chief executive of Umpqua Bank, a subsidiary of Umpqua Holdings, said: “Umpqua is always looking for ways to recognize and support the entrepreneurial spirit that drives community growth. Giving kids lemonade stand supplies and start-up capital is a fun and unexpected way to express our support of small business and community.”

Mr. Davis, who joined Umpqua in 1994, has overseen the bank’s growth from \$150 million in deposits to more than \$7 billion today, driven in part by acquisitions. Under his leadership, Umpqua has revamped its marketing strategy, and today considers itself a retailer rather than a bank; in fact, it refers to its branches — which offer attractions like free [Wi-Fi](#) access, Umpqua-branded coffee, sewing groups, yoga classes and movie nights — as stores, and sends its employees to training sessions run by Ritz-Carlton Hotels and Resorts.

Jim Haven, the co-creative director at Creature, an agency based in Seattle that developed the campaign, said the “lemonaire” concept came about because the “original small business is the lemonade stand.”

“It represents business in a way that’s less intimidating,

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and Umpqua's approach to small business is also less intimidating," he said. "It's a good way to involve the community and tell Umpqua's small business story in a different way, in a way that people remember."

Introduced at the end of June, the campaign lets Umpqua get its "lemonaire" message out through a variety of media, including an e-mail that is being sent to prospective small and medium-size business customers in all cities where Umpqua has branches; this introduces recipients to "seven-year-old Jonathan, our newest small business owner."

Branches are distributing applications for lemonade stand kits; applications are also being published in ads in eight markets — Portland, Bend, Eugene and Medford, Ore., and Chico, Eureka, Sacramento and Yuba City, Calif. — in newspapers like The Oregonian in Portland and The Sacramento Bee. Bright yellow and hand-written, the application form instructs children to "fill out with blue, green, blue-green or cornflower crayon and return to your local Umpqua store," and requires signature of both parent and child. The bank said children up to the age of 13 were eligible to participate.

Once the application is completed, children receive a lemonade stand kit, which includes a booklet called "How to Become a Lemonaire: A Guide to Starting Your First Small Business," with tips on how to share, save and spend money responsibly; a yellow, plastic tablecloth; a sign for "(fill in the name's) lemonade stand"; cups and napkins; and a \$10 bill for start-up capital. (The "loan" does not have to be paid back, although at least one proprietor has done that.)

Umpqua, which plans to distribute 2,100 of these kits, is also holding lemonade parties at banks in the eight Oregon and California markets at the end of July, where it will conduct drawings to select 105 "lemonaires" to whom it will lend colorful, collapsible, stainless-steel lemonade stands for a week's use.

Besides promoting the lemonaire campaign in newspapers and at its branches, Umpqua is also running 15- and 30-second radio spots in the eight California and Oregon markets. These feature lemonaires Jonathan and Sam. In one ad, Jonathan says he wants "to let everybody know that I have my own lemonade stand" and concludes by saying, "Thank you, Umpqua Bank, for the loan." In another ad, Sam calls his beverage the "best lemonade ever," while his father says, "We're really looking forward to all of you coming over, but I just seeded the lawn, so please be careful."

Ms. Hayward said she hoped the campaign would help Umpqua "break through the clutter."

"There's too much clutter out there," she said. "We look for ways to hit people with a different mindset, and the lemonade stand is a perfect metaphor for what small business is about."

Budgeted at \$830,000, the campaign is also Umpqua's largest and most comprehensive ever targeted specifically at small businesses, she added.

It has already made a difference in the life of one child, seven-year-old Bryce Velasco, of Chico, Calif.

In a letter to Umpqua this month, his parents wrote that Bryce opened his stand on the Fourth of July, selling not only lemonade but also brownies and "homemade patriotic jewelry."

Bryce earned \$48, his parents said. The first \$10 "went back to the bank to pay off the



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loan," while the remaining \$38 was divided between himself and a local charity.

"The day of the lemonade stand, named Bryce's Super Lemonade, we saw Bryce grow in confidence as he talked with each customer," the letter said. "It was a great day for him and he received a lot of support financially and personally through this adventure. This day will forever be one of our fondest memories of Bryce's life."

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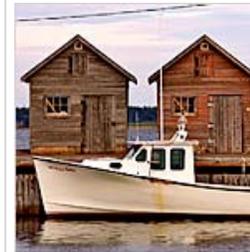
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