

Morphing your brand strategy into one that is more attractive to the current market. And more beneficial to your bottom line.





The traditional strategy of working the yield curve and taking in deposits at low rates and lending them out at higher rates is no longer a dependable option.

Along with the present low interest rate environment, you are faced with restrictions on fee income, an increased cost of compliance and a consumer market that lacks the confidence necessary to create healthy demand. *While on its own the situation may sound dire, we believe it offers some simple, easy-to-execute opportunities to morph your brand strategy and therefore your brand, into one that is both more appropriate to the current market and more profitable for your bottom line.*

The most powerful aspect of banking (and the one so often ignored) is its deeply-rooted connection to the myriad of needs that consumers face today. Financial responsibilities sit squarely on the shoulders of individuals, and the costs have never been greater. Our recommendation is that you expand your strategy to participate in existing income-producing services that are natural extensions of your mission to provide financial security in all its iterations - services that are important to the present consumer market. Those would include identity security, borrower assurance, need-focused annuities, as well as services dealing with elder issues and healthcare.

Working in partnership with Mathes Associates, Inc. we have developed a series of turnkey, high-value and relevant products that will allow you to generate fee income. In addition, we can bring our own marketing expertise to bear in formulating and communicating your new expanded brand to your important public.

For you to thrive today, it is necessary to find economical, simple and elegant ways to expand your brand and bottom line while at the same time, retain your core competencies - to naturally morph into a financial institution that will separate you from your competition and make you more attractive to your market. We firmly believe we can help you do that.

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A non-interest income program from
Fabrizio/Fortuna and Mathes Associates, Inc.



A program that allows you to generate significant non-interest income not by raising fees, but rather by providing valuable benefits to your customers.

- Allows you to capitalize on issues that are top-of-mind to consumers today
- Allows you to position yourself as a partner in helping consumers survive through these difficult economic times
- Separates you from the competition

Core Components:

Turnkey products that allow you to provide valuable services to consumers and earn non-interest income such as:

- Identity Theft Programs
- Mortgage and Credit Life Insurance
- GAP Waiver Coverage
- Auto Loan Protection Program - allows you to write higher risk loans with nearly full protection from loss
- Blanket Involuntary Unemployment Program - enables you to offer borrowers the assurance that mortgage payments would be made in the event of unemployment
- Medicare Supplement Program - fills the supplemental health insurance needs of the Baby Boomer generation turning 65 beginning in 2011
- Term Life Insurance
- Disability and Long-Term Care Insurance
- Customized Annuities for college savings

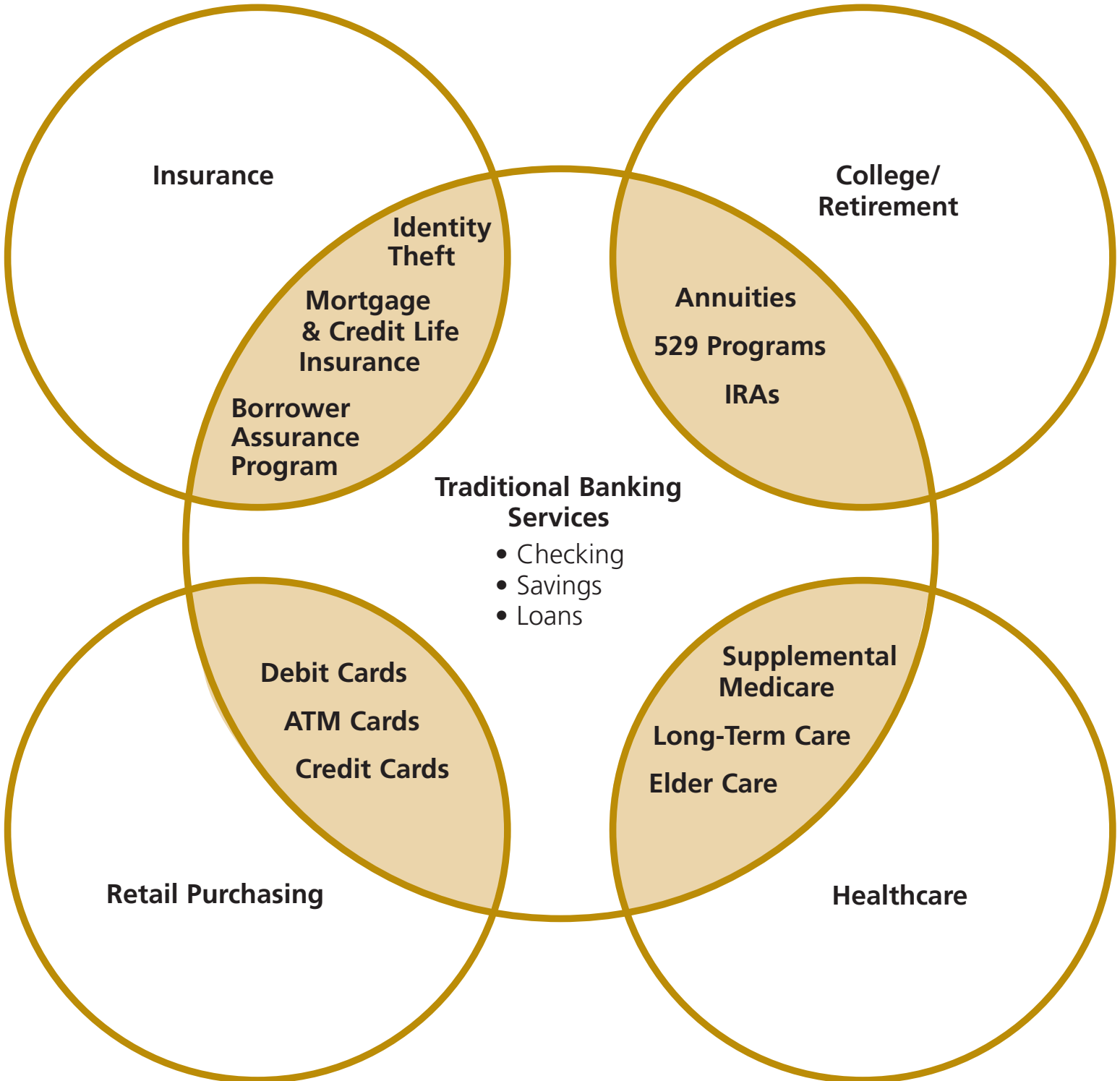
The Effect on your Brand:

Without adding overhead or additional personnel, our non-interest income program expands the relevance of your brand in the market. It addresses the lack of confidence consumers share by offering high-value solutions to the financial challenges they face today.



Expand your brand by participating in consumers' core circles of need.

With our non-interest income program, you have the opportunity to easily and economically migrate into areas of prime importance to the present market, some of which you already do in the circle of retail purchasing. Not only will your brand become more relevant and competitive, but you will also be adding income to your bottom line.





A simple, easily customized program that expresses your understanding of the new and important role debt plays in the lives of consumers.

- Presents you as a leader - a responsible lender
- Attractive to those who understand the new importance of debt - attracts a more credit-worthy prospect
- Separates you from your competition



Core Components:

- A memorable promotional logo that can be easily used on all internal and external communications
- An opportunity to present your unique point of view on debt
 - Expertise
 - Advice - when to borrow - how much to borrow - terms - the benefits of automatic payment deduction
 - Seminars - your own or third-party
 - Home buying
 - College financing
 - General budgeting
 - Credit-building workshops
- An opportunity to incorporate turnkey, income-producing credit protection programs
 - Mortgage and credit life insurance
 - Mortgage and loan assurance programs - cover monthly payments for a period of time in the event of job loss
 - GAP Waiver Coverage for auto loans

Marketing Communications for the Financial Service Sector.

Services:

- Strategic planning
- Brand identity and positioning
- Corporate design
- Fully integrated brand campaigns
- Tactical efforts - production, promotion, in-branch merchandising, website design
- Charter changes
- Merger and acquisition strategies
- Media strategy and placement
- Sales training
- Stand-alone internet banking strategy and implementation

To find out more, contact Lou Fabrizio at 617-393-0057 or louisf@fabfor.com, or visit our website at www.fabfor.com.



Corporate Biographies

Fabrizio/Fortuna, Inc.

www.fabfor.com

Fabrizio/Fortuna founded in 2005 is a strategic planning and marketing communications firm that works exclusively with banks, credit unions and other financial service entities. The firm offers financial institutions of all types and sizes a unique communications model - one with a profound understanding of the banking business, as well as decades of experience creating campaigns for some of the largest and best known financial entities. The unusual balance of disciplines - decades of both in-institution marketing/operational experience and on the creative side, an equal number of years of financial services experience at major advertising agencies - essentially creates a near-zero learning curve. This allows Fabrizio/Fortuna to get right to the heart of the issues, both from an institutional point of view and from an exterior consumer perspective.

Mathes Associates, Inc.

www.NEIT-NEMIE.com

Mathes Associates founded in 1963 is a regional expert on creditor/debtor insurance programs for financial institutions located throughout New England. Their role as broker/administrator of the NEIT and NEMIE programs has been instrumental in providing the visibility and respect of existing and prospective clients. Client institutions rely on their TPA abilities to administer all aspects of their mortgage and credit insurance programs including billing and reconciling of premiums, local claims administration, and both State and Federal Regulatory compliance. Products include mortgage and consumer loan creditor/debtor insurance programs, as well as financial institution risk mitigation products including: Vendor Single Interest (VSI), Blanket Mortgage Hazard, Mortgage Impairment, Forced Order Hazard Coverage, and Involuntary Unemployment Insurance programs. Additional financial institution fee income generators include GAP Waiver, Overdraft Courtesy Pay, Identity Theft Recovery plans, Auto Loan Protection, Long-Term Care, Annuities, and Medicare Supplement Programs.

