



CLEAR POINT™

# Bank Testimonials



# CLIENT TESTIMONIALS

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“We were very pleased with Ceto and Associates’ Clear Point program. Whenever you retain consultants to improve productivity or reduce costs, you worry about the impact on staff. The last thing we wanted to do was to needlessly upset our staff with consultants in house. However, Ceto and Associates’ approach to the project put our employees at ease. Their project team assured any employees they came into contact with that all they wanted to do was find ways to help the Bank fix issues and problems. The final report provided our organization with a wealth of information about how we compare to other financial institutions and ways that we can improve.”

**Steve Fusco**

*Senior Executive Vice President & Chief Financial Officer*

**SB One Bank & SB One Bancorp**

Franklin, NJ

**Total Assets: \$1.5 billion**

“As our organization began to think about a branch transformation effort, we needed to first understand our current environment and make some initial improvements. We contacted Ceto and Associates for help. Their Clear Point manager suggested we benchmark our current branch environment and any functions that support the branch. Ceto and Associates performed an analysis of our current environment and provided strong recommendations to help us improve, including insights into operating in the future. After their final results meeting, we retained Ceto and Associates to assist in our implementation and transformation efforts. We also used them for additional work in several other functions that our management team felt could be improved upon. We continue to engage the Clear Point team on an as-needed basis to provide assistance and insights that allow us to continually improve our processes, and appreciate the willingness of Ceto and Associates to work with us at our pace, providing their expertise and guidance.”

**Michele Kyle**

*Executive Vice President & Chief Operating Officer*

**Fidelity Bank**

Wichita, KS

**Total Assets: \$2.3 billion**