



MARKET VIEW™



Brochure

 Ceto and Associates
a management consulting firm

Why guess when you can know - with **Intelligence**

We would like to suggest a prudent, highly cost effective and strategic methodology that will facilitate significant revenue growth for the long-term. This can be accomplished without impairment to your corporate culture, business model, customer base or competitive strength in your local markets. The secret is *actionable intelligence*. **Market View** is a competitive intelligence solution that focuses on income generation, product pricing and design, and product profitability with a review of more than 360 revenue areas.

OBJECTIVES

INCOME OPTIMIZATION

- Increase **Non-Interest Income**
- Maximize **Product Profitability**
- Reduce **Revenue Leakage**

COMPETITIVE INTELLIGENCE

- Enhance **Products & Services**
- Improve **Visibility of Competitors & Markets**
- Improve **Strategic Position in Key Markets**

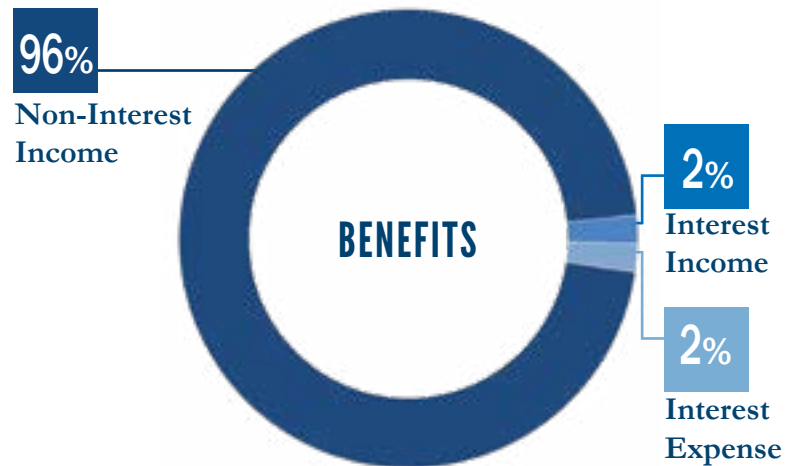
BENEFITS

NEW INCOME ANNUALLY

10-20 BASIS POINTS OF TOTAL ASSETS

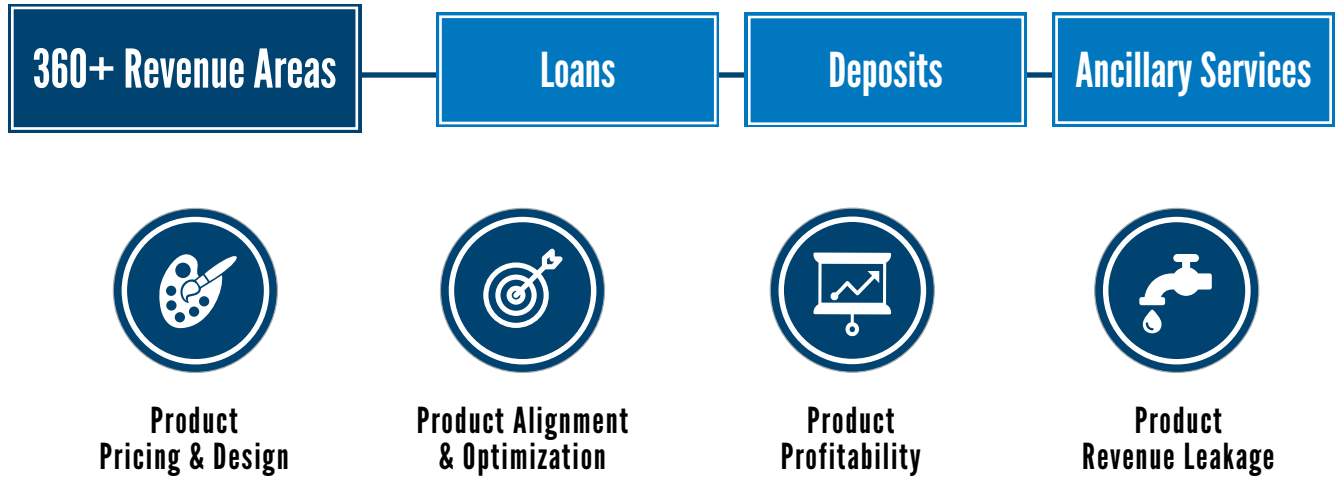
TOTAL ASSETS	LOW BENEFIT	HIGH BENEFIT
\$250 M	\$250 K	\$500 K
\$500 M	\$500 K	\$1.0 M
\$750 M	\$750 K	\$1.5 M
\$1.0 B	\$1.0 M	\$2.0 M
\$2.0 B	\$2.0 M	\$4.0 M
\$3.0 B	\$3.0 M	\$6.0 M
\$4.0 B	\$4.0 M	\$8.0 M
\$5.0 B	\$5.0 M	\$10.0 M
\$10.0 B	\$10.0 M	\$20.0 M
\$25.0 B	\$25.0 M	\$50.0 M

DISTRIBUTION OF BENEFITS



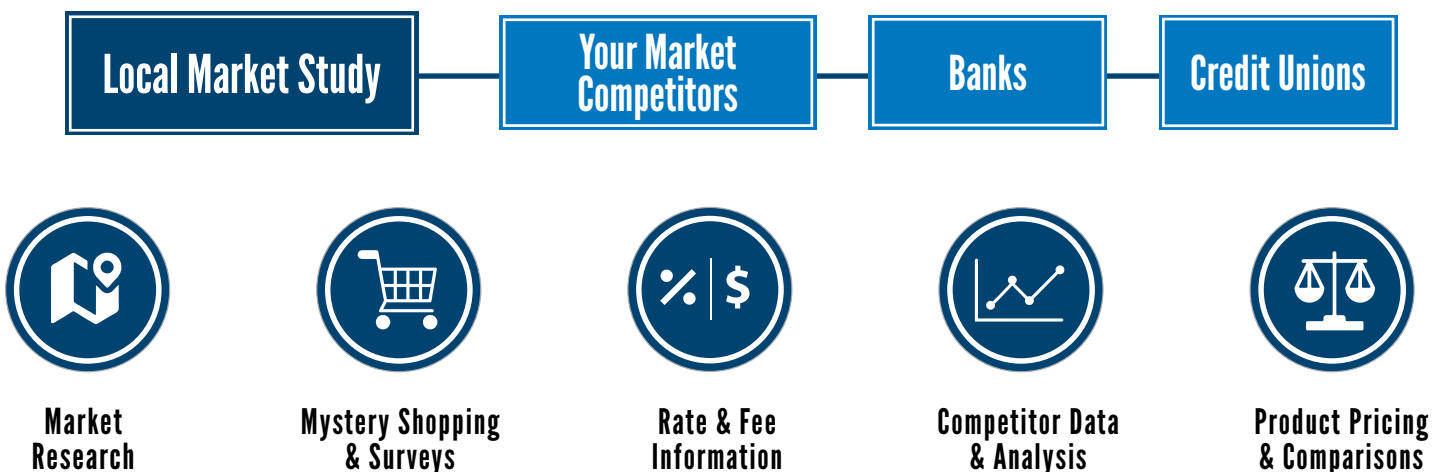
INCOME OPTIMIZATION

Market View is a unique income optimization program that focuses on revenue generation, product profitability, and product pricing and design. As part of the engagement, the performance, pricing and characteristics of more than 360 revenue areas will be examined on both sides of the balance sheet, including all loan products, deposits products and ancillary services – both consumer and business. Our program is customized for your organization, business model and corporate culture. The deliverable is a comprehensive report of analyses and findings with specific, quantified recommendations for your products and services, tailored to your strategy and customers, that will enable your financial institution to substantially increase its annual earnings on a recurring basis.



COMPETITIVE INTELLIGENCE

Market View is also competitive intelligence solution that includes a detailed competitive analysis to compare your organization with your primary competitors in your various markets, including banks, credit unions and/or non-traditional financial institutions. You select your competitors and markets for every line of business. Then, our experienced consulting teams collect the necessary data and information through mystery shopping and market research. This engagement is designed to provide actionable intelligence and invaluable insight into your markets, competitors and revenue opportunities, with two primary components: a Competitive Analysis and a Product & Service Assessment. Strengths, weaknesses and income opportunities for all products and services will be evaluated.



SCOPE



Loan Products

85+ areas across all 3 major loan product categories, including:

Consumer Loans

- Home Equity Loans
- HELOCs
- Auto/Motorcycle/Boat/RV
- CD/Savings/Stock Secured
- Unsecured Term Loans
- Overdraft/Unsecured LOC
- Credit Cards
- Payment Deferral Programs

Mortgage Loans

- 1st Mortgage
- Fixed and Variable
- Portfolio and Secondary

Commercial Loans

- Commercial Real Estate
- Commercial & Industrial
- Construction & Development
- Commercial LOC



Deposit Products

135+ areas across all deposit product categories, including:

Consumer Deposits

- Checking Accounts
- Savings Accounts
- Money Market Accounts
- CDs
- IRAs

Business Deposit

- Checking Accounts
- Savings Accounts
- Money Market Accounts
- CDs



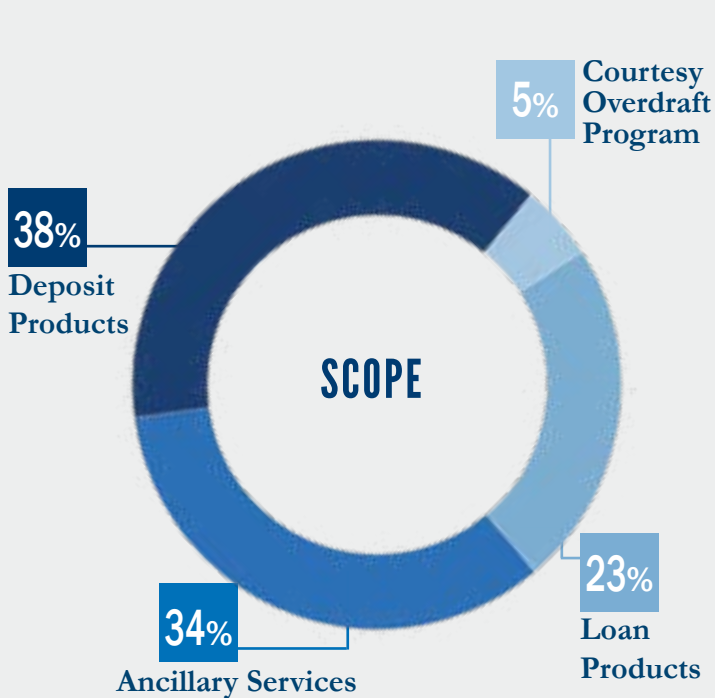
Ancillary Services

140+ areas across all ancillary service categories, including:

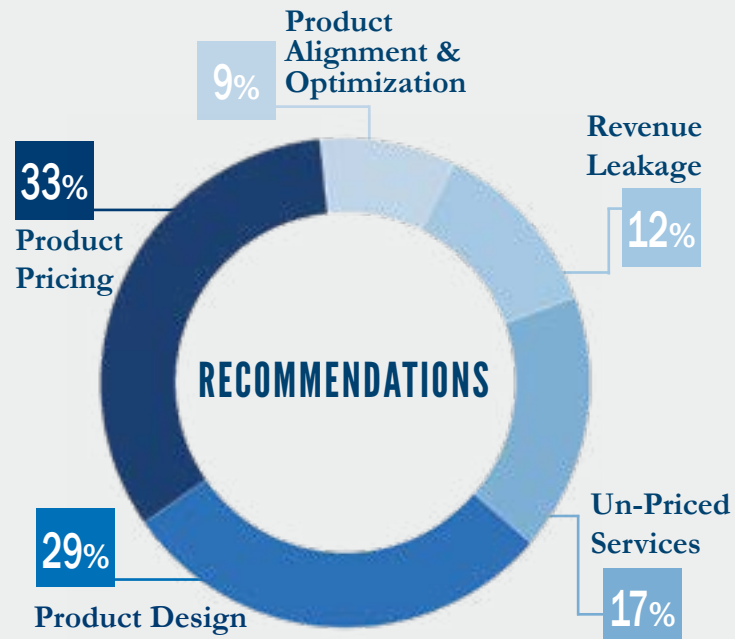
Ancillary Services

- Deposit Services Charges
- Courtesy Overdraft Program
- Electronic Banking
- ATMs
- Cash & Treasury Management
- Safe Deposit Boxes
- All Other Ancillary Services

DISTRIBUTION OF SCOPE



NATURE OF RECOMMENDATIONS





METHODOLOGY

PHASE 1 ASSESSMENT

- Data Collection & Interviews [3 Days On-Site]
- Perform Analysis & Identify Opportunities
- Report of Findings & Recommendations [1 Day On-Site]

60
Days

PHASE 2 IMPLEMENTATION

- Develop Implementation Plan
- Assist in Execution
- Create Reports for Results Measurement
- Ensure Successful Implementation

60
Days

PHASE 3 MONITORING

- Develop Monitoring Reports
- Train Personnel on Monitoring Methodology
- Monitor & Summarize Benefits Monthly

3-6
Months



VALUE PROPOSITIONS



ROI
Guarantee



Actionable
Intelligence



Third-Party
Consulting



Holistic
Assessment



Resource
Efficient



Customized
Engagement

