

## SERVICES FOR BANKS AND CREDIT UNIONS

### AN ENVIRONMENT OF OPPORTUNITY. MAKE THE MOST OF IT.

- ◆ Is your strategy positioning you for long-term growth and success?
- ◆ Are you able to attract and retain profitable customers?
- ◆ Do you have a well-defined strategy for growing core deposits and fee income?
- ◆ Are you able to leverage customer data on a timely basis?
- ◆ Are you concerned about the efficiency or scalability of your operational or technical capabilities?
- ◆ Are you considering acquisitions as a source of expanding your reach?
- ◆ Have you acquired another institution, or are you in the process of doing so?

### OPERATING IN AN UNPRECEDENTED ENVIRONMENT.

The financial crisis has had a sudden and profound impact on financial institutions—significantly affecting funding sources and lending policies and heightening the need for core deposits.

But, these challenges also present new opportunities for banks. Those that take the right steps to understand key profitability drivers and refocus on customer relationships will find themselves well-positioned to:

- ◆ Acquire and retain the right customers
- ◆ Grow core deposits
- ◆ Generate capital-free income

### CHOOSE THE RIGHT PARTNER.

Preparing your bank for success in today's environment requires deep experience and the ability to apply that experience in the right way for your unique needs and environment. If you are looking for an experienced business partner—with the emphasis on **partner**—take a closer look at West Monroe Partners.

Combining extensive industry knowledge and experience, innovative services, and a unique approach to partnering with our clients, West Monroe Partners can help you develop, manage, and implement growth-oriented strategies while increasing your efficiency today.

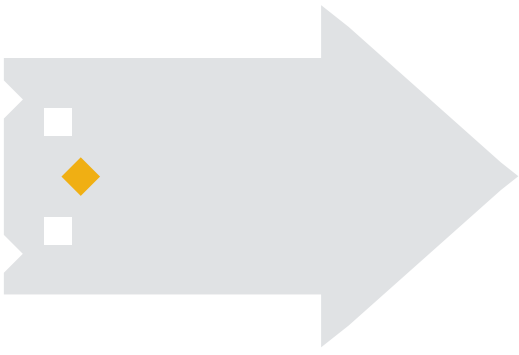
### WE HAVE BEEN IN YOUR SHOES.

Working with West Monroe Partners complements your team with people who have years of substantial management experience in your industry. People who have managed the business critical initiatives ahead of you today. People who understand the issues that keep you awake at night.

We understand the internal and external challenges facing banks and credit unions. Your unique operating environment. Your risks. Your competitive pressures. Your expectations for return. In fact, our clients tell us they value the fact that we have been in their shoes.

Most importantly, we offer a strong track record for success helping banks make the most of opportunities in this environment by:

- ◆ Understanding existing customers better
- ◆ Improving existing customers' profitability
- ◆ Attracting profitable new business
- ◆ Enhancing IT and operations capabilities to improve efficiency and meet increasing needs
- ◆ Meeting pre- and post-close merger and acquisitions needs efficiently
- ◆ Using analytics and insight to keep abreast of unique opportunities



## INDUSTRYSOLUTIONS

### WE CAN HELP WITH YOUR MOST CRITICAL CHALLENGES.

West Monroe Partners applies experience, insight, proven approaches, and well-honed project management capabilities to help you:

#### Make Decisions Based on Timely Analytics and Insight

- ◆ Develop and track profitability
- ◆ Identify revenue growth and expense reduction opportunities
- ◆ Identify strategies for long-term growth
- ◆ Establish internal access to analytics
- ◆ Monitor progress toward goals on a timely basis
- ◆ Utilize our innovative subscription-based Insight
- ◆ On-Demand analytics service

#### Attract and Retain the Right Customers

- ◆ Identify your most profitable customers
- ◆ Align products, channels, and services with customer needs
- ◆ Develop strategies for specific customer segments
- ◆ Improve customer profitability
- ◆ Elevate your ability to serve customers
- ◆ Implement CRM systems to improve service and communication
- ◆ Develop and monitor prospecting strategies

#### Scale Your Business Efficiently Through Mergers or Acquisitions

- ◆ Conduct pre-merger due diligence
- ◆ Integrate institutions following a transaction

#### Improve Efficiency and Facilitate Growth

- ◆ Automate, streamline, and track key business processes
- ◆ Ensure that your systems support critical business processes
- ◆ Integrate with other companies' processes, data, and systems
- ◆ Establish the right technology and resources to enable peak performance
- ◆ Establish adequate disaster recovery and business continuity processes
- ◆ Utilize "cloud computing" capabilities to scale operations without increasing technology and support costs
- ◆ Create standards that ensure accurate management and regulatory reporting
- ◆ Optimize banking channels

#### Maintain Your Competitive Edge.

The current environment requires you act—quickly and confidently—to maintain your competitive edge. Your choice of partner can make a real difference. With solutions tailored to banks and credit unions and a strong track record for delivering results, West Monroe Partners is the partner that can help your institution look ahead.

That's business in the right direction.

- West Monroe Partners is an international, full-service business and technology consulting firm focused on guiding organizations through projects that fundamentally transform their business. With the experience to create the most ambitious visions as well as the skills to implement the smallest details
- ◆ of our clients' most critical projects, West Monroe Partners is a proven provider of growth and efficiency to large enterprises, as well as more nimble middle-market organizations. Our more than 300 consulting professionals drive better business results by harnessing our collective experience across a range of industries, serving clients out of offices across the United States and Canada.
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