

Strategy Services

Leverage Our Strategic Foresight, Research-Based Intelligence and Industry Expertise to Deliver a Competitive Advantage



Raddon understands how to drive exceptional performance for financial institutions. Our unique industry expertise, powered by our proprietary research and benchmarking diagnostics, allows us to tailor market-driven and customer-centric strategies for sustainable performance improvements and measurable results.

Online and mobile adoption, complex regulations and increased competition make sustained revenue and customer growth more critical than ever for your financial institution. New strategies are needed to retain and attract customers, grow deposits, and expand loan and card portfolios to improve financial performance.

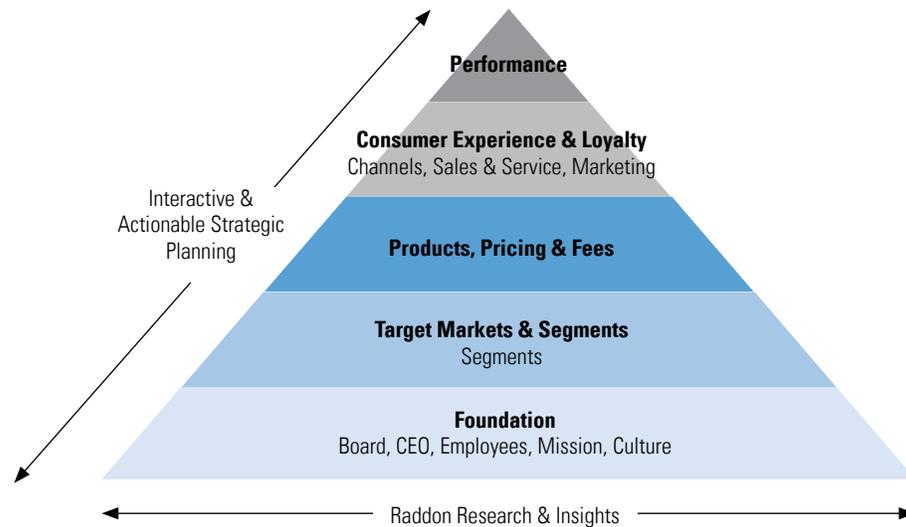
Working with Raddon gives you access to our senior-level financial services Strategic Consultants, industry-leading research and benchmarking diagnostics. Our goal is to educate and inform your management and board so they can think and operate at the highest strategic levels. Each solution is tailored to the unique challenges you face, so you can compete effectively as business conditions change and opportunities arise.

Strategic Planning

Strategic Planning Services provide an actionable road map based on Raddon's renowned benchmarking metrics and proprietary consumer and small business research. The engagement is complemented by extensive interactive feedback addressing the unique needs and characteristics of your financial organization.

Key elements of our strategic planning process are designed to:

- Create an environment for open and candid dialogue among all participants
- Facilitate conversation regarding current and proposed strategies
- Challenge the current business model to identify areas for improvement
- Develop and obtain alignment on new and existing strategic initiatives
- Clearly define tactics and assign sponsorship, accountability, responsibility and target dates for implementation
- Obtain commitment across the organization to implement the plan
- Introduce disciplines that will ensure timely execution of the plan



Board Transformation

New challenges require your board to possess complex problem-solving and decision-making skills. Foundational capabilities include navigating complex oversight accountability, regulatory compliance, capital allocation and succession planning – as well as an ability to clearly communicate your institution’s vision to internal and external stakeholders. Corporate ethics, strategic alignment and the ability for executives to work as a team are also critical to your success. Engagements are custom designed to enhance board customers’ commitment and understanding of their fiduciary and leadership responsibilities. These engagements deliver essential training and tools needed to drive behavioral change. Coupled with our customized presentation and training materials, these tools can help you improve board productivity and facilitate concrete action plans going forward.

Speaking Engagements

Leverage our speakers bureau to help you communicate your vision to management, the board or employees with greater impact.

Our speakers are expert communicators and seasoned financial services consultants who have their pulse on the issues facing institutions today. They can design and deliver a thought-provoking presentation to educate, inform and leave your audience with a renewed perspective.

Brand Strategy

Raddon offers a Brand Evaluation engagement that begins with an in-depth, customized brand survey which measures consumer awareness of your institution and provides critical information, measuring the effectiveness of media exposure and advertising messages. We analyze survey results in conjunction with your current marketing efforts and develop brand proof points as a critical reference point for all your marketing and communications efforts. Each engagement provides in-depth customized recommendations on how to capitalize on your brand strengths and improve weaknesses.

Raddon can facilitate a refresh or rewrite of your vision and mission statements. We help you clearly identify customer needs and the associated value proposition of your products and services. The engagement will

ensure the mission statement drives your financial institution's culture and is reflected in every facet of the organization. As part of this engagement, Raddon will:

- Evaluate customer needs, internal culture and external competitive environment
- Create or revise vision and mission statements
- Develop a value proposition and proof points
- Create an internal communication plan to ensure adoption among employees
- Develop an external marketing plan to roll out new messaging to customers and the community

Digital Experience Strategy

As the digital landscape continues to evolve, financial institutions need to sharpen their focus on digital strategy and user experience to align with the needs of their customers. To help acquire and deepen digital relationships, Raddon develops strategic and executional plans that will lead to the implementation of a consistent, forward-thinking digital banking channel experience. A five-stage approach will be followed for the overall initiative: Discovery, Planning, Integration, Implementation and Measurement. The goal is to set up your institution to deliver experiences at the right place, right time and right level.

Retail Banking Strategy

The retail banking model is being tested by complex regulations, changing interest rates and non-bank competition. Meanwhile, digital technologies are increasing consumer demands for anywhere, anytime banking. Raddon can help you fine-tune your current plans or deploy a new, end-to-end, integrated retail banking strategy.

We can help you define which markets and consumer segments are best matched to your products and services. Leveraging our comprehensive industry data, we model the potential number of households and associated balances for each product. Potential market share, growth projections and your competitive landscape are analyzed to provide a thorough opportunity assessment. These findings are combined with our proprietary research, enabling us to create a retail banking plan that ensures revenue growth, new customer acquisition and cross-selling opportunities. We can also create a product road map that includes a full assessment of your products, including competitive analyses and a recommended go-forward product line. The proposed products can be supported with focus groups facilitated by Raddon.



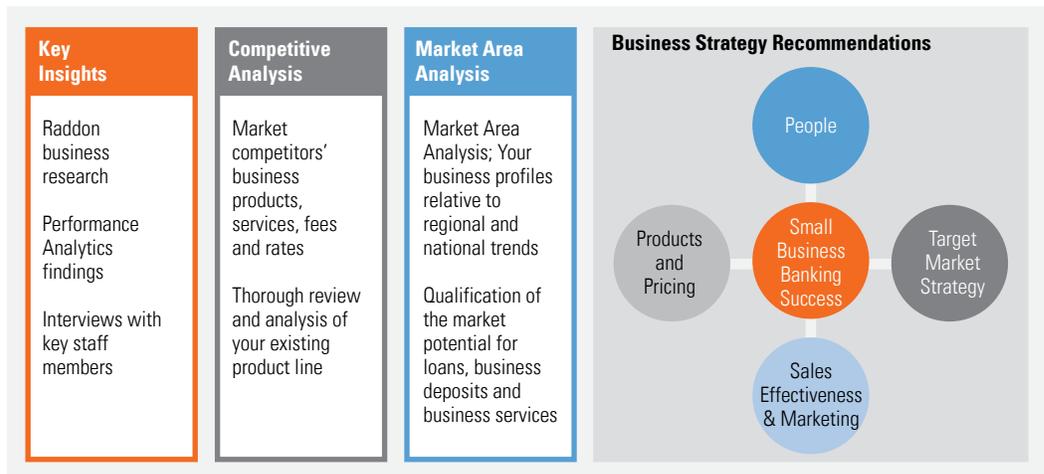
Raddon has been providing financial institutions with research-based solutions since 1983. Because we work exclusively with financial institutions, we understand the industry and can apply our practical know-how to the unique challenges and opportunities financial institutions face. We combine best practices in research and analysis with consulting and technology solutions to help institutions achieve sustainable growth and improve financial performance.

Business Banking Strategy

Business banking plays an important role in your institution's growth strategy, especially as regulations have restricted the revenue potential of consumer products and services. Our Business Banking Strategy solution can help you leverage opportunities to expand your business client base while improving personal and employee relationships at client companies.

We provide a comprehensive road map for acquiring and retaining small business

accounts, prioritizing your best opportunities for revenue growth. Engagements begin with an in-depth foundational briefing on key insights, competitive analysis and market area analysis of the types of businesses to target in your market. Key recommendations are provided for each critical lever, providing an effective go-to-market strategy. Levers include people/organizational structure, products, marketing, sales and analytics.



Raddon's proprietary approach to Business Banking Strategy

Branch & Market Expansion Analysis

Now that consumers are performing many routine transactions on their mobile devices, the role of the branch is being redefined. Most institutions are being challenged to update their branch strategies for long-term success. Raddon can determine your optimal number of branches, locations and branch types. Branch & Market Expansion Analysis from Raddon will help you identify the best markets for your financial institution to offer products and services. The potential number of households to acquire and associated balances are modeled. Potential market share, growth projections and the competitive landscape

are all synthesized to provide a thorough opportunity assessment.

Leveraging our research data and your financial information, we can also analyze the efficiency of current branch locations and provide guidance on the location of future branches.

This engagement can be conducted independently or as part of a broader Retail or Business Banking Strategy engagement.

Connect With Us

For more information about Strategy Services, please contact us at 800-827-3500 or visit www.raddon.com.



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