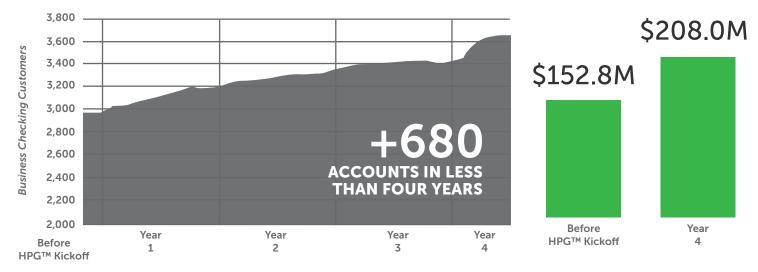
BANK CASE STUDY 4 YEAR RESULTS CLIENT RESULTS 9 OFFICE 9 OFFICE 9 OFFICE 1 AB2 1 AB2

HIGH PERFORMANCE GROWTH (HPG[™]) STRATEGY RESULTS SINCE KICKOFF

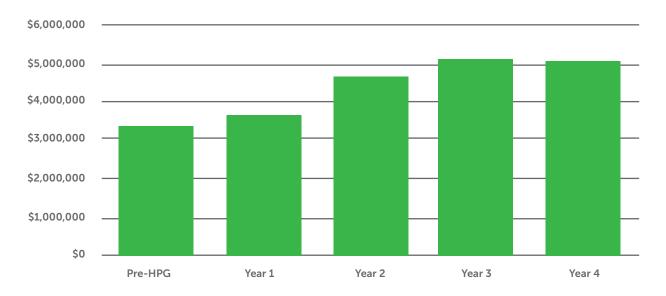
RETAIL CHECKING PORTFOLIO & DEPOSIT GROWTH



BUSINESS CHECKING PORTFOLIO & DEPOSIT GROWTH



YOUR BANK CAN ACHIEVE THESE RESULTS. WE CAN SHOW YOU HOW.



NET DEBIT INTERCHANGE INCOME

YEAR 4 INCOME WAS \$1.7M (50%) MORE THAN PRE-HABERFELD INCOME



YOUR BANK CAN ACHIEVE THESE RESULTS. WE CAN SHOW YOU HOW.

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