



CPG's Marketing Consulting Practice: *Experience + Practicality = Results*

Deposit Growth

- ◆ Product and package design and pricing
- ◆ Advertising, direct mail and sales campaign effectiveness
- ◆ Existing customer deposit growth plans (consumer and business)
- ◆ Workplace banking program design

Fee Income Enhancement

- ◆ Product and service structure and pricing
- ◆ Marketing and sales campaign effectiveness
- ◆ Credit card, debit card and merchant services program design

Cross-Sell Enhancement

- ◆ Share of wallet analysis and benchmarking to identify existing customer potential
- ◆ Analytics to focus cross sell improvements
- ◆ Email cross sell and retention program development, including trigger event analytics

Digital Marketing and Advertising Assessment and Marketing ROI Optimization

- ◆ Message, target, and media evaluation
- ◆ Specific media mix recommendations to improve effectiveness and reduce cost
- ◆ On-line account opening program evaluation
- ◆ Website and on-line banking assessment

Brand Positioning, Customer Segmentation and Value Proposition Development

- ◆ Defining target segment strategies to drive higher levels of value and marketplace differentiation
- ◆ Incorporating desired attributes into products, service levels, and marketing communications

Direct Marketing Program Effectiveness and Enhancement for:

- ◆ Home equity
- ◆ Jumbo mortgage
- ◆ Business credit lines and credit card
- ◆ Consumer and small business debit cards
- ◆ Large deposit balance clients
- ◆ Investment products

CPG is proud to announce the expansion of its consulting team with the addition of Mark Gibson

Mark Gibson joins CPG to provide leadership in our Marketing Consulting Services Practice. Mark joins CPG after serving in Chief Marketing Officer roles for Rockland Trust in Massachusetts, New Alliance Bank in Connecticut, and BBVA Compass Bank in Birmingham, Alabama. Mark also has more than 10 years of consulting experience with various firms including Coopers & Lybrand, John Ryan Company, and Retail Planning Associates. Mark can be reached at mgibson@capitalperform.com or 508/322-8146.

CPG is a management consulting firm that provides financial services industry clients the information and tools needed to make better decisions and the project management disciplines required to get more accomplished. We proved value to our clients by delivering proven solutions to critical business issues, empowering decision-makers with insights and creating work practices that get things done faster and with better results.

Experience — we are industry veterans. Our full-time professionals and subcontractor team members average over 20 years of experience in the financial services industry as practitioners and consultants. We know the business and the solution provider landscape.

Focus — we specialize in financial institutions consulting and have developed unique tools and methodologies to address the business issues and challenges that are unique to the industry.

Practicality — we know what it takes to implement new solutions and manage change efforts. We provide hands-on assistance and actionable advice.