



# Firm Overview

February 2019

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# Capital Performance Group: Who We Are

CPG is a management consulting firm founded in 2001. We focus exclusively on the financial services industry. We have four practice areas: Strategy, Marketing, Distribution Planning, and Finance/Risk Management.

We provide value to our clients by delivering proven solutions to critical business issues, empowering decision-makers with relevant, concise, well-organized information, and engineering work practices to drive efficiencies and productivity.

***CPG is unlike any other consulting firm.***

- **Experience** — we are industry veterans. Our full-time professionals and consulting associate team members average over 20 years of experience in the financial services industry as practitioners and consultants.
- **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 and manage strategic initiatives and business model/process change efforts. We provide hands-on assistance and actionable advice.
- **Insights** – it's our job to keep an eye on the competitive marketplace and help you navigate it. Read our latest Wire and follow us on Twitter.
- **Results** – we help our clients get things done faster and with better results.

# Strategy Consulting

- Strategic planning
- Executive/director meeting facilitation
- Customer segment growth strategies
- Revenue enhancement strategies
- Process reengineering
- Cost reduction programs
- Advanced performance analytics & research
- M&A support services
- Business line scorecards
- Organizational design



Corporate Strategic Plan; Retail Banking strategy; Commercial segment value propositions



Mass Affluent segment strategy



Mortgage strategic options assessment



Wealth management strategy



New market entry plan with all LOBs coordinated and new value propositions



Merger integration support; leadership training; product development; branch optimization



Mary Beth Sullivan  
Strategy, Marketing,  
Distribution Planning  
*Furash & Co.*  
*JPMorgan Chase*



Claude Hanley  
Strategy, Finance  
Risk Management  
*Furash & Co.*

# Marketing Consulting

- Segmentation and value proposition development
- Product design and packaging strategies
- Market and branch level marketing plans
- Marketing analytics roadmaps, including identification and vetting of 3<sup>rd</sup> party partners
- Sales and marketing team alignment through facilitated working sessions
- Integrated marketing communications programs



Deposit product redesign; product pricing analytics; competitive research



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Marketing planning; marketing team training; market and segment analytics and research



Digital marketing and analytics roadmap; segment-specific value propositions



Marketing and sales team alignment workshops



Marketing spend optimization analytics; marketing planning support



Mass Affluent value proposition design



Mary Ellen Georgas-Tellefsen  
Strategy,  
Marketing,  
Treasury Management  
*JPMorgan Chase*









Mark Gibson  
Marketing, Marketing  
Analytics,  
Media Mix Planning  
*Rockland Trust  
BBVA Compass*



Mike Wallach  
Marketing Analytics,  
CRM,  
Digital Marketing  
*SunTrust*

# Distribution Planning Consulting

- Branch network optimization
- Market entrance strategy
- Branch site analysis & selection
- Sales force productivity benchmarking
- Sales & relationship management program design
- Workplace banking
- Digital/mobile channel strategy
- Acquisition, cross-sell, & retention process (re)design

	Retail branch network staffing models, consolidation analytics
	Market analytics, customer geocoding/mapping, new branch planning
	Branch performance ranking; market analytics-driven branch goal setting; direct sales strategies
	Bank At Work program redesign
	Branch network rationalization; branch performance reporting
	Branch process efficiency audit



Rolland Johannsen  
Distribution Planning, Strategy,  
Marketing,  
*First National Bank Omaha*  
*JPMorgan Chase*



Kevin Halsey, Distribution  
Planning, Marketing,  
Strategy  
*CPG*



Charlotte Anderson  
Bank Operations,  
Risk Management,  
Project Management  
*Fulton Financial*

# Finance and Risk Consulting

- Loan portfolio reporting & policy issues
- Credit process assessment & redesign
- Dual risk rating methodologies
- Enterprise risk reporting: external risk events monitoring
- Balanced scorecards & benchmarking
- Strategic & technology investment evaluation
- Implementation assistance for profitability & financial planning systems



Commercial credit process and organizational redesign



Board Risk Committee monthly reporting package



Financial analytics roadmap; decision support systems evaluation; commercial credit process redesign



Loan Portfolio Monthly Reporting Package; Dual risk rating system methodology; commercial banker training program



Profitability modeling for new product introductions and value propositions



Claude Hanley  
Strategy, Finance  
Risk Management  
*Furash & Co.*




John Barrickman  
Credit Risk and  
Process Management  
*New Horizons  
Financial Group*

# Recent Articles & Speeches

<p>Competing to Win in Retail Banking Today. <i>Deluxe Exchange</i>, by Mary Beth Sullivan, February 5, 2019. Driving Customer Engagement of Emerging Prime Segments. <i>Deluxe Exchange</i>, by Mark Gibson, February 6, 2019.</p> 	<p>It's Time to Rethink Relationship Banking. <i>American Banker Small Business Banking Conference</i>, by Mary Beth Sullivan and Shon Aguero, November 29, 2018.</p> 	<p>Leadership Lessons from the Nation's Top Performing Bank. <i>New York Bankers Association' Women in Leadership Conference</i>, by Mary Beth Sullivan, September 14, 2018.</p> 	<p>CFO Focus: Analytics for Strategic Planning. <i>CUES</i>, by Claude Hanley, August 9, 2018.</p> 
<p>Time for a Marketing Budget Increase! <i>ABA Bank Marketing</i>, by Mark Gibson, July 26, 2018.</p> 	<p>Customer Satisfaction and Your Digital Strategy. <i>ABA Bank Marketing</i>, by Mark Gibson, July 2, 2018.</p> 	<p>BankThink: Most Important Strategy of Top-Performing Banks? Simplify. <i>American Banker BankThink</i>, by Kevin Halsey, June 7, 2018.</p> 	<p>The Branch-Closing Conundrum: Our 2018 Ranking of Midtier Banks. <i>American Banker</i>, by Andy Peters with Kevin Halsey, June 7, 2018.</p> 
<p>Strategies to Succeed in a Rapidly Changing Industry. <i>Massachusetts Bankers Women in Banking Conference</i>, by Marr Beth Sullivan, May 27, 2018.</p> 	<p>Customer Experience as a Competitive Weapon. <i>Strategic Information Resources Consumer Lending Summit</i> by Mary Ellen Georgas-Tellefsen, May 22, 2018.</p> 	<p>Lessons Learned while Caffeinating with Cap One. <i>ABA Bank Marketing</i>, by Mark Gibson, May 17, 2018.</p> 	<p>Financial Marketers Are You Listening? Stop Buying New Customers. <i>Financial Brand</i>, by Mark Gibson, May 7, 2018.</p> 

# CPG's Wire Newsletter (subscribe at [www.capitalperform.com](http://www.capitalperform.com))

	<p><b>December 2018</b> 2018 Year in Review, Predictions for 2019, New Strategy Focus Areas for 2019: Brand Ambassadors, Relationship Banking Goes Digital and Insight-Driven Personalization.</p>	<p><b>October 2018</b> Key Trends in Product Design, The Five Pitfalls of Digital Marketing Banks and Credit Unions Must Avoid, Stop Buying Customers.</p>	<p><b>August 2018</b> Strategic Focal Points for 2019, Time for a Marketing Budget Increase, Analytics for Effective Strategic Planning, The Branch Closing Conundrum: Our 2018 Ranking of Midtier Banks.</p>
<p><b>June 2018</b> CPG and American Banker Rank the Top Performing Banks of 2017, Focus: Imperative for High Performance, Top Performing Credit Unions.</p>	<p><b>April 2018</b> Engaging Employees in the Strategic Planning Process, Strategic Plans that Make a Difference, How to Make Your Culture a Competitive Weapon, CPG's Marketing Practice.</p>	<p><b>February 2018</b> Must-Have Analytics for Branch Planning &amp; Performance Management, Betting on Retail Banking &amp; Branches, Marketers: Get Thee to a Branch, Can Retail Banking be Saved? Should it Be?</p>	<p><b>December 2017</b> 2017 Year in Review, Predictions for 2018, The Win-Win of Sustainable Banking, The Risk of Irrelevance: Customer Relationship Growth in the Digital Age.</p>
<p><b>October 2017</b> Top Strategic Focal Points, Building Remarkable Products, Behavioral Marketing: Leveraging Insights at the Point of Purchase, Equifax Breach Threatens Bank Reputations Too.</p>	<p><b>July/August 2017</b> Mobile P2P: Not a Priority for Most Banks, Winning at Retail, Deposit Funding Drives Valuations.</p>	<p><b>May/June 2017</b> The Deposit Squeeze has Begun, CPG and the American Banker Rank the Top Performing Banks, Gen X: Worthy of More Focus.</p>	<p><b>March/April 2017</b> CPG and the American Banker Rank the Top Performing Public Community Banks, Top Performing Credit Unions, Wealth Management: Is it Contributing to your Bottom Line.</p>



# Why CPG?

The sales cycle in consulting is long. It takes time to know and trust consultants. We want new clients to grow into long-term relationships. Our success depends on it. We want to be business partners for the long-term, acting as a trusted source for information and support to help our clients achieve their goals.



We will gladly provide references upon request and with the permission of our clients.

# Contact Information

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