



Firm Overview

August 2019

www.capitalperform.com

@CPG_DC

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



Corporate Strategic Plan



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 3rd party partners
- Sales and marketing team alignment through facilitated working sessions
- Integrated marketing communications programs



Deposit product redesign; product pricing analytics; competitive research



FIRST REPUBLIC BANK
It's a privilege to serve you®

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

UNION®

Digital marketing and analytics roadmap; segment-specific value propositions



UMPQUA
BANK

Marketing planning support; marketing and sales team alignment workshops

WSFS bank
We Stand For Service®

Deposit growth workshops for Retail, Commercial, and Private Banking

Commerce Bank™
Member FDIC

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

unitedbank

Retail branch network staffing models, consolidation analytics

① First National Bank

Market analytics, customer geocoding/mapping, new branch planning

Camden NATIONAL BANK

Branch performance ranking; market analytics-driven branch goal setting; direct sales strategies

Commerce Bank™
Member FDIC

Bank At Work program redesign

BancorpSouth™
Member FDIC

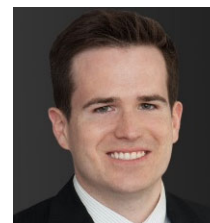
Branch network rationalization; branch performance reporting

CALIFORNIA BANK TRUST

Branch process efficiency audit



Rolland Johannsen
Distribution Planning, Strategy, Marketing,
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>Solving the Financial Health Paradox. <i>ABA Bank Marketing</i>, by Mark Gibson, August 2, 2019.</p> 	<p>Let Data Drive Strategy. <i>CU Management</i>, by Mary Beth Sullivan and Mary Ellen Georgas, July 26, 2019.</p> 	<p>Where regulation meets responsibility, the unwritten rules of customer data. <i>BAI Banking Strategies Executive Report</i>, by Lauri Giesen featuring Claude Hanley, July 10, 2019.</p> 	<p>It's Never Too Early for Marketing Planning. <i>ABA Bank Marketing</i>, by Mary Ellen Georgas, July 9, 2019.</p> 
<p>Competing to Win in Retail Banking Today. <i>Best Bank</i>, by Mary Ellen Georgas, June 28, 2019.</p> 	<p>What Sets Industry's Top Performers Apart. <i>American Banker BankThink</i>, by Claude Hanley, June 5, 2019.</p> 	<p>Five Common Digital Marketing Misfires and How to Avoid Them. <i>CUES Webinar</i>, by Mark Gibson and Mike Wallach, May 30, 2019.</p> 	<p>Harnessing Data to Move Marketing Forward. <i>ABA Bank Marketing</i>, by Mark Gibson, May 21, 2019.</p> 
<p>CFO Focus: Scenario Planning and Your Financial Future. <i>CUES Management</i>, by Claude Hanley, May 21, 2019.</p> 	<p>Warning Signs amid Big Gains – CPG and the American Banker Rank the Top 200 Community Banks. <i>American Banker Magazine</i>, by Claude Hanley, April 22, 2019.</p> 	<p>Managing Reputational Risk is Getting More Complicated. <i>American Banker BankThink</i>, by Rolland Johannsen, April 22, 2019.</p> 	<p>Onboarding: Observations from the Front Lines. <i>New York Bankers Association Small Business & Retail Banking Conference</i>, by Mary Ellen Georgas-Tellefsen, April 10, 2019.</p> 
<p>Drive Higher Growth Rates with Analytics. <i>American Banker Retail Banking 2019: Growth Stories</i>, by Mary Beth Sullivan, Mark Gibson & Mike Wallach, March 26, 2019.</p> 	<p>Democrats Politicize Banking. <i>Wall Street Journal</i>, featuring Rolland Johannsen, March 17, 2019.</p> 	<p>Data but Not Dated: Why Pre-digital Marketing Methods Still Work. <i>BAI Banking Strategies</i>, by Mark Gibson, April 13, 2019.</p> 	<p>Driving Success in a Challenging Retail Banking Environment. <i>Virginia Bankers Association - VBACONNECT</i>, by Kevin Halsey, April 12, 2019.</p> 

CPG's Wire Newsletter (subscribe at www.capitalperform.com)

	<p>June 2019 CPG and the American Banker Rank the Top Banks of 2018, Financial Management and Decision Support Set Top Performers Apart, Most Profitable Credit Unions.</p>	<p>April 2019 Competing to Win in Retail Banking, Separately Branded Digital Banks, Simple Account Opening and Onboarding Lessons from the Front Lines, Managing Reputational Risk is Getting More Complicated.</p>	<p>February 2019 Content Marketing 101; No Data but not Dated: Why Pre-Digital Bank Marketing Methods Still Work.</p>
<p>December 2018 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>October 2018 Key Trends in Product Design, The Five Pitfalls of Digital Marketing Banks and Credit Unions Must Avoid, Stop Buying Customers.</p>	<p>August 2018 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>June 2018 CPG and American Banker Rank the Top Performing Banks of 2017, Focus: Imperative for High Performance, Top Performing Credit Unions.</p>
<p>April 2018 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>February 2018 Must-Have Analytics for Branch Planning & Performance Management, Betting on Retail Banking & Branches, Marketers: Get Thee to a Branch, Can Retail Banking be Saved? Should it Be?</p>	<p>December 2017 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>October 2017 Top Strategic Focal Points, Building Remarkable Products, Behavioral Marketing: Leveraging Insights at the Point of Purchase, Equifax Breach Threatens Bank Reputations Too.</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

For more information, please contact:

Mary Beth Sullivan
Managing Partner
Capital Performance Group, LLC
(202) 337-7872
msullivan@capitalperform.com

Also visit us at www.capitalperform.com
and follow us on Twitter @CPG_DC