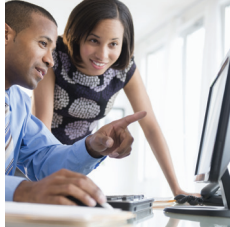


Product



CUAnalystSM Market

Enables Financial Institutions to Quantify Their Consumer and Commercial Market Growth Potential



Earnings growth is the single most critical variable affecting franchise value. CUAnalyst Market from Fiserv gives executives continuous access to objective analysis that pinpoints their institution's strongest growth opportunities and helps develop highly effective consumer and commercial market expansion strategies.

CUAnalyst Market online advisory tools provide financial institutions with custom analysis in the following critical areas.

Strategic and Tactical Planning

High performing institutions recognize the value of planning in all situations, especially in the current economic environment. Few actually construct their planning process around the key driver of value – earnings growth. CUAnalyst Market and our strategists assist financial institutions every day in this process by:

- Decomposing the drivers of franchise value
- Isolating diverse profit enhancement opportunities ranging from funding mix to staff utilization to fee income
- Evaluating a market's consumer/commercial niches and competitive climate
- Developing a focused plan for growth in key product areas and segments

Objective Market Analysis With Recommendations

CUAnalyst Market eliminates the guesswork by providing objective comprehensive analysis of your market to enable your financial institution to target your best opportunities. You will have instantaneous access to updated, detailed marketing and sales plans for each branch, region and institution in your franchise. We provide the contact information you need for both consumers and businesses down to name, address, key contact, phone number and more.

- Consumer – CUAnalyst Market plots every one of your locations on a map and profiles every household in every census block in your footprint for key variables, such as age, income, life stage, segment and dollar balances held on product types (NOW, MMAs, DDAs, HELOC)
- Commercial – Every commercial business in your footprint is profiled by ZIP code, street address, NAICS code and sales revenue – the in-depth analysis includes the cash-to-sales and debt-to-sales ratio for each business providing the estimated balance levels for deposits and loans by individual business
- Competition – You will gain a clear picture of every competitor branch in your footprint including a full FDIC summary of deposit trends and NCUA credit union data

Now you can accurately measure each branch's performance against the market and more fully understand the competition for each branch.



Branch Budgeting, Goal Setting and Tracking

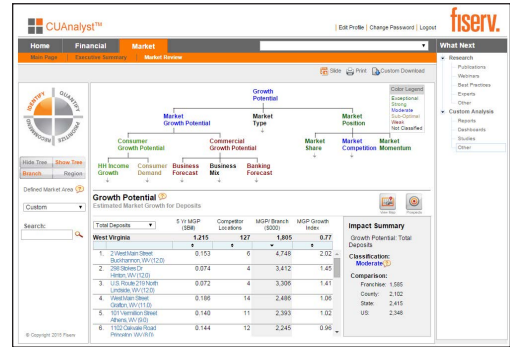
We have partnered with the leading data providers and business economists in the country. We have aggregated detailed forecasts of balance levels of every retail household in every census block down to the product level. We provide forecasted growth rates by business type and commercial products. CUAnalyst Market also considers competitor branches in your footprint to draw specific conclusions with concrete data upon which to base your branch-level budgets and goals – by consumer and commercial products, by cross-sell, retention and new originations.

Branch Network Optimization

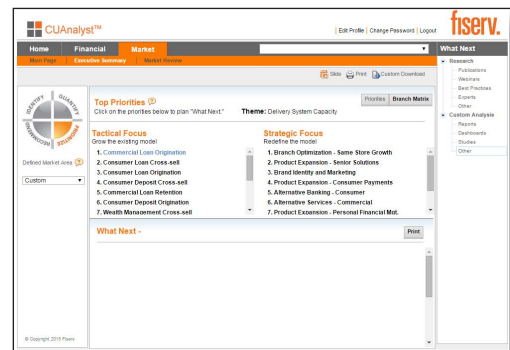
Given the current economic environment, there are a number of strategic decisions you need to make regarding product and delivery channels. The Branch Investment Matrix tool plots your entire franchise by market position and growth potential. Built on our thorough analytical models, these tools can identify key strategies to increase revenue and reduce delivery system cost allowing you to make critical decisions regarding staffing, relocation, closure and expansion opportunities.

The Branch Investment Matrix tool plots your entire franchise by market position and growth potential. It identifies and maps consumer and commercial growth opportunities in your market. It quantifies franchise growth potential and is viewable at any organizational level and specifies niches you may be missing out on. Financial institutions are using the CUAnalyst Market tolls to instantly:

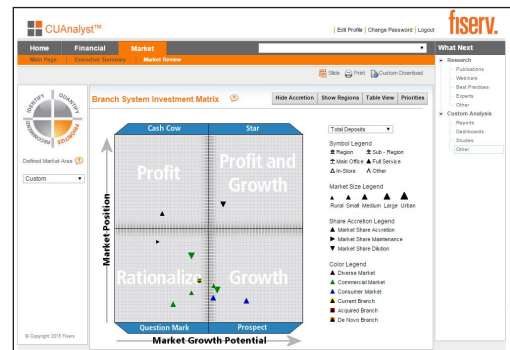
- Identify niches within consumer and commercial markets
- Quantify consumer and commercial opportunities



Identifies and maps consumer and commercial growth opportunities in your market.



Quantifies franchise growth potential, viewable at any organizational level.



The Branch Investment Matrix plots your entire franchise by market position and growth potential.

- Provide an accurate picture of overall market demand
- Measure true wallet share by specific products and services

- Identify the consumer and business segments with the greatest potential for growth
- Pinpoint business segments that dominate the market to prioritize resources needed to service these types of accounts

Targeting Consumer Core Deposits and Loans

You can download targeted prospect lists in seconds with key criteria, such as name, address, key contacts, phone number and business ID number. CUAnalyst Market not only profiles every household in every census block in your footprint, but also translates these metrics into consumer product demand. This provides an efficient and cost-effective process that gives you the insight you need to identify a particular sub-segment of consumers who have a higher propensity for particular products (DDAs, MMAs, HELOCs). By partnering with the leading data providers in the country we can produce high quality lists in literally seconds that include key criteria such as name, address, phone number and geo-coordinates. This data can be downloaded directly into a spreadsheet to execute your targeted marketing campaigns.

Customer Segmentation

To compete effectively in today's environment, you need to do your homework and know where your products and services resonate. Using the industry's best segmentation and forecasting methods from Claritas, HIS Global Insight and Integra, our analytical tools help you measure the type of consumers and businesses in your market.

Targeted Business Calling Lists – Core Deposits and Loans

Small business deposits and loans have never held as much intrinsic value as they

do today. This group typically represents a significant opportunity for community institutions to gain additional accounts and balances. Although raw data has become more plentiful, it's the way data is translated into meaningful conclusions that separates the "good" from the "great" in the world of growing small business deposits. Our tools will guide you, via color-coded decision tree, directly to the segments that offer the greatest opportunity.

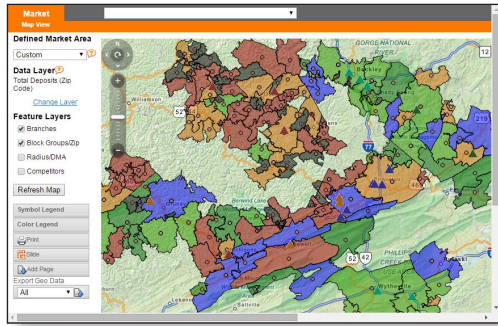
New Market, Potential Site and Acquisition Analysis

Evaluating markets, locations or acquisition candidates for expansion can be some of the riskiest, most difficult decisions a financial institution executive must make. Most institutions make these decisions based upon intuition or because they received a good deal on the property or branch. Our tools leverage the strongest analytical models in the industry and take the guesswork out of your branching decisions by:

- Performing market analysis instantaneously on any country or any address in the entire country
- Evaluating key characteristics of emerging and growing markets that will add value and further the growth potential of your franchise
- Ensuring that the consumer, commercial and demographic makeup of a market is aligned with your operating strategy
- Determining the extent of marketplace saturation and supplying key competitive intelligence
- Identifying whole institution or individual branch acquisition candidates
- Evaluating key criteria to determine a candidate's real potential to add value and further the growth of your franchise



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next now.



Sophisticated mapping capabilities provide a visual representative of your competitive landscape.

Market Mapping

Powerful mapping capabilities provide a unique view of your competitive landscape and the consumer or commercial product potential within a branch's market – all the way to street level. These advanced tools help you visualize your franchise from a perspective not possible with spreadsheet data. It helps spot patterns of product and segment growth opportunities, higher growth areas within census blocks and competitive saturation.

Your Experienced Institution Advisor

A subscription to CUAnalyst Market online advisory tools includes a senior institution strategist at no additional cost. This experienced advisor will facilitate strategic planning, profit planning, and the development of strategic marketing plans that can include market or branch expansion, product development, merger and acquisition evaluation and board meeting preparation.

Key Benefits

- Provides the scientific analysis you need to plan for growth
- Shows a clear picture of your market's consumer, commercial and competitive profile
- Identifies untapped market niches
- Translates household information into measurable consumer product demand
- Provides concrete data upon which to base branch-level budgets and goals
- Takes the guesswork out of evaluating markets, locations and acquisition candidates

Schedule a Complimentary Online Planning Session for Your Institution Today

An experienced advisor will schedule a 60-minute Web conference planning session – customized to your institution, that includes your institution's custom financial and market analysis, a look at your institution's current financial picture and an analysis of your marketplace to identify specific growth and profitability enhancement opportunities.

Connect With Us

For more information about CUAnalyst Market, call 800-872-7882, email getsolutions@fiserv.com or visit www.institutionintelligence.fiserv.com.



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