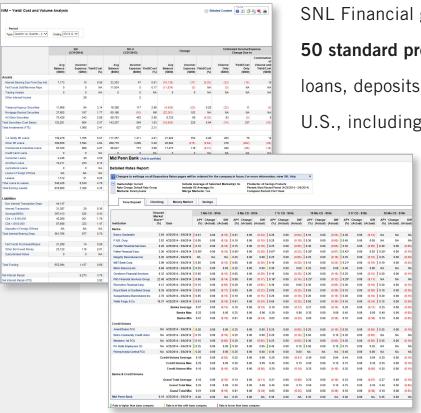


Interest Rate TRACKING

"With a razor thin margin, our bank's concerned about rising interest rates leaving us exposed. We use a relatively inexpensive service to track competitor rates, but the cost increases sharply whenever we want to expand our coverage universe. These reports are also separate from our peer reports, without a connection between pricing and performance. To compensate, some of our employees make "mystery shopper" phone calls to competitors once a week, but we know that's not the best use of their time, and we don't even trust the results."

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50 standard products including mortgages, consumer loans, deposits and credit cards for banks across the U.S., including almost 100,000 branch locations.

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