

it's
about
what
counts



What Counts Rewards

Cash back reward programs for
personal and business checking accounts

acquire

more profitable account holders

retain

your existing accounts longer

increase

your bottom line profitability

What Counts Rewards

Debit card cash back reward programs for personal and business accounts help you grow market share, increase interchange income and improve profitability for your financial institution.

What Counts Rewards

Reward programs that deliver cash rewards for both you and your account holders.

Most reward programs are more trouble than they're worth, to both you and your account holders. Points and miles just don't count for much in an economic environment where cash is king.

And yet, reward programs are still highly effective ways to attract and retain new account holders. Research has consistently proven that, when offered rewards they really want, people are willing to switch loyalties *and* they're inclined to stay loyal longer...and that adds up to bottom line benefits for you, too.

Give people the only reward they really want — CASH.

What Counts Rewards are debit card reward programs that attract and retain personal and business account holders because they give people what they want most – Cash.

Our *Cash Counts*, *Interest Counts* or *Spending Counts* reward programs can be applied to any existing personal or business checking account. Or you can choose to create an all-new *What Counts Checking*[®] account to add to your product portfolio.

Customize your reward program for your unique market and needs.

We'll work with you to create the reward program that best meets your business

objectives. You might choose account qualification criteria that encourages mutually beneficial behaviors, such as e-statements or automatic bill pay. Or you might decide to further customize your program by addressing the specific interests, demographics and composition of your community, such as people in the military, or teachers, or charitable giving, and so on.

Once we've established the best cash back reward program for your market, we'll work with you to ensure its successful implementation, including software, training, marketing, follow-up service and technical support.

Grow your market share and increase your profitability.

Just as you are committed to meeting the needs of your community, Pinnacle Financial Strategies is committed to providing the products and services that help community banks and credit unions compete with the nation's mega-banks as well as other local institutions. With our debit card-based cash back reward programs you can:

- Increase market share
- Decrease churn
- Acquire more new accounts
- Extend account life cycle
- Grow more profitable relationships

What Counts Rewards

Personal

Cash Counts

Cash rebate on debit card transactions.

Interest Counts

High interest on deposits.

Spending Counts

Market interest and a cash rebate on monthly debit card signature transactions.

Business

Business Cash Counts

Cash rebate on debit card transactions.

Business Spending Counts

Market interest and a cash rebate on monthly debit card signature transactions.

More than 1,000 financial institutions nationwide have turned to us for expert guidance, customizable turnkey programs and comprehensive solutions that help improve their profitability. Talk to us about how we can help you design and implement a reward program for your institution.

The Pinnacle advantage: A complete solution.

We know what counts from a partner, so we make it easy for you to get to market with reward programs that count to the people in your market. Our complete end-to-end solutions include consulting, implementation and software, training, marketing and ongoing support.

Consulting

We begin by determining which of our *What Counts Rewards* programs are the best fit for your market and your business strategy. And, since no two markets are alike, we further customize each program to meet your unique goals. Monthly reporting and ongoing guidance support our continuing commitment to your success.

Implementation and Software

Our implementation process is designed to maximize efficiencies and get you to market within 8-10 weeks. From the initial implementation kick-off to remote installation of our software to your first cycle run, our experienced team makes the launch of your new program smooth and seamless.

Training

We offer comprehensive onsite training customized to your institution. Our two-tiered program provides a general program overview for all employees and specialized sales and product training for new account staff at the

branch level. We include customizable templates for training and internal communications, live and recorded webinars, sales coaching and best practices guidance for staff rewards and incentives, and more.

Marketing

Our programs include customizable templates for print ads, direct mail, outdoor, email, branch merchandising and sales collateral. These materials will be refreshed often to make sure your marketing programs remain contemporary and engaging. Licensed use of our *What Counts Checking*[®] trademarks is included, giving you world-class product naming with trademark protection at no incremental cost.

Turn-key and ready now

Building a new program or product in-house might normally take a year or more, draining time and resources or interfering with other strategic initiatives. *What Counts Rewards* is a complete and customizable turn-key solution – so you'll be in market in just a few months.

Experience and expertise

We have worked with more than 1,000 community banks and credit unions over the past 14 years. We understand retail banking, your business and your challenges ... and we have the expertise to provide complete guidance and support.



1235 North Loop West, Suite 800, Houston, TX 77008
713.868.3333 | 866.737.1235 | pinnstrat.com

© 2012 Pinnacle Financial Strategies