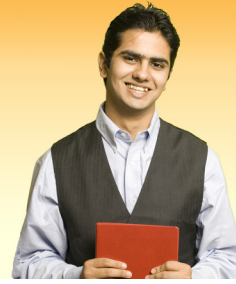


Solutions for Banks



Today's banking environment is more competitive than ever—institutions must offer better rates, more creative products, and a broader portfolio. What's more, the average business today loses 50% of its customers over the course of five years. Thus, building better, deeper and more profitable relationships with your customers starts with knowing and understanding their needs, wants, concerns and issues on an ongoing basis. Allegiance can help.

Keep your customers—and keep them happy

Many banks today hear, often too late, about customer concerns or issues. Or worse, sometimes crucial concerns aren't being heard by the right people. For instance: Are your customers unhappy in any way? What are the specific factors that caused a customer leave? Etc. When companies request, listen to, and act upon customer feedback, customers are far more likely to spend, and continue to spend for the long term. This is the type of customer relationship that Allegiance can help you achieve.

All the tools you need to listen and respond in real-time

In the past, listening to customers meant surveys, comment cards, phone transcripts, and even random letters and emails. While definitely a valuable source of information, data collected in the traditional manner is cumbersome to manage and even harder to analyze. Allegiance has the answer.

Allegiance offers a feedback management solution called the Engage platform that lets you hear and rapidly respond to the voice of your customers and employees in real-time 24/7/365. This solution puts you in touch with the voice of your customers and employees via:

- Web links
- Online comment portals
- Email surveys
- Telephone hotlines
- Solicited and unsolicited customer feedback

The Allegiance system also automatically categorizes and routes this feedback to the appropriate person at your organization.

Grow your customer satisfaction, loyalty and engagement

Customer loyalty and engagement leads to long-term, highly profitable relationships. In fact, experts estimate that for every 1 million customers a bank has, a 5% increase in the number of customers shifting from 'moderately committed' to 'highly committed' can lead to an additional \$1 billion in deposits.

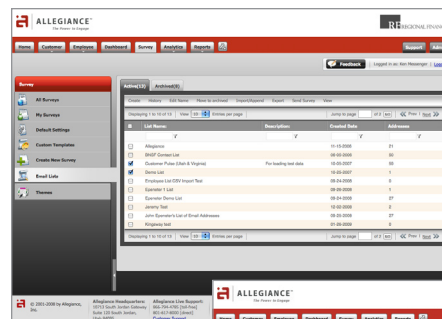
Allegiance helps you achieve high levels of customer loyalty and engagement by providing:

- "Pulse checks" of customer impressions at any given moment
- Surveys that proactively request customer input
- Ph.D.-led consulting that designs your plan and helps you maximize impact

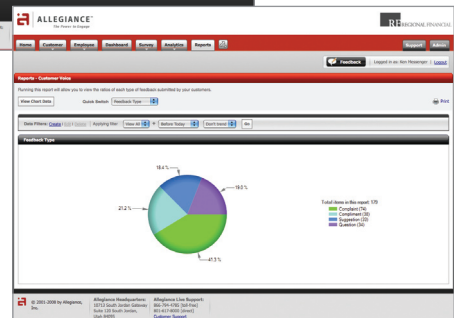
Plus, our solutions allow you to measure and monitor customer and employee satisfaction, loyalty and engagement on an ongoing basis, prioritize areas for improvement, and learn about factors that drive purchases and product/service cancellations.

Strengthen customer relationships by improving employee retention

The average company employee turnover is 20-50% annually. A forgotten expense in employee churn is the negative toll that it takes on customers. By listening to your employees with the Allegiance system, we'll show you how to retain more employees, drastically reduce recruiting and training costs, and keep your employees enthused and productive.



Allegiance offers the only comprehensive, multi-channel feedback management platform to hear the voice of your customers and employees, and grow their loyalty and engagement.



Solutions for Banks

Benchmark your performance against industry leaders

The Allegiance National Benchmarking / Pulse of America solution makes it easier than ever for your company to compare its performance against national, regional and local competition. When you subscribe to this offering, you'll not only have continuous access to the Allegiance National Benchmarking / Pulse of America data for banks and credit unions, but our professional services team will also provide you with quarterly updates on new insights gained from this survey.

How the Allegiance Engage solution works

The Allegiance Engage platform includes a range of Enterprise Feedback Management (EFM) tools that will help you engage your customer—as well as your employees, vendors and partners if you choose. More than just collecting feedback, Allegiance integrates simple interfaces with powerful analytics and expert Professional Services to help guide you to better performance and greater profitability.

1. Gather quality customer feedback quickly

Allegiance collects customer feedback from surveys, questionnaires, unprompted comments, and more into a centralized system that automatically “sorts” the feedback into categories—and even accelerates pressing issues to upper management right away. There's no digging through stacks of comment cards or waiting for survey results. Allegiance takes in the data, lets you see it instantly, and unlike one-shot surveys, allows you to keep your eye on how things are going all the time. Allegiance also enables you to link our platform to your Customer Relationship Management (CRM), Enterprise Resource Planning (ERP) or other database systems to gain a holistic view of your customers.

2. Analyze data for meaningful insights

Getting feedback from customers is one thing, but interpreting it can be quite another. The powerful Allegiance dashboard and reporting capabilities show where you're doing well and areas that are underperforming. Our Professional Services team can help you identify items that are causing customer and/or employee satisfaction or dissatisfaction at this moment, plus track trends over time. You'll be able to see the customer loyalty drivers that are unique to your organization and align “soft” feedback data with hard numbers such as customer churn, sales growth, cash flow, and more. This allows you to quantify your organization's performance and demonstrate the effect of actions or changes.

“Implementing the Allegiance Engage platform has helped Zions Bank put into practice our philosophy of putting our customers and employees front and center. Success in this area has had a very positive impact on our bottom line.”

LeAnne Linderman, Executive VP of Retail Banking, Zions Bank

Sample Allegiance banking clients:

- Bank Atlantic Bancorp
- California Bank & Trust
- Chesapeake Bank
- City National Bank
- D.L. Evans Bank
- Frost National Bank
- Mountain West Bank
- Northrim Bank
- Seacoast National Bank
- State Bank and Trust
- Venture Bank
- Washington Trust Bank
- WesBanco, Inc.
- Zions Bancorporation
- And more

3. Put the results to work improving your bank

Not every organization knows what to do with the information they've gleaned. Only Allegiance incorporates a system of predictive analytics that acts as your organization's crystal ball. Using your history of customer feedback and your organization's performance, our engagement experts can show where you can achieve the best business outcomes for your time, energy and money. We'll recommend a plan of action based on your organization's drivers and proven efforts that we have seen work.

A big idea that's part of a bigger solution

Customer-oriented solutions are just part of the overall Allegiance platform. We also apply our technologies and service expertise to employee engagement and survey solutions. Ask about solutions that will complement your Customer efforts—and see how the full Allegiance Engage platform can affordably bring you the benefits of all.

The Allegiance Family of Solutions



The Allegiance Engage platform delivers convenient, cost-effective Software as a Service (SaaS) solutions. They require no hardware or IT support.

For more information, visit www.allegiance.com. To demo a product or contact Allegiance Sales, call 801.617.8000.

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