



**FOR IMMEDIATE RELEASE**

## **Frost Bank Chooses Allegiance to Drive Higher Customer Retention and Loyalty**

*- CustomerPulse and ActiveSurvey help measure and build engagement at leading Texas bank -*

**SALT LAKE CITY – March 10, 2009 – [Allegiance, Inc.](#)**, a leading provider of voice-of-the-customer solutions that help companies capitalize on engagement, today announced that [Frost Bank](#), one of the largest banking organizations in Texas, has selected Allegiance to help it drive higher customer retention and loyalty. Frost is using Allegiance CustomerPulse and ActiveSurvey to listen to customers and actively monitor their needs.

Frost is the banking, investments and insurance subsidiary of Cullen/Frost Bankers, Inc. (NYSE: CFR), Founded in 1868, Frost is the largest Texas-based banking organization that operates only in Texas, with more than 100 financial centers across the state. Frost chose Allegiance because of its extensive experience in customer loyalty and engagement research, its robust and proven technology, its knowledgeable experts and its cost-effective pricing model.

“Throughout our history, Frost Bank has focused on helping customers with their financial needs, which includes listening and being responsive. It is part of our DNA,” said Paul Olivier, group executive vice president for Frost. “Listening to the voice of the customer is critical to driving customer retention and loyalty. Allegiance is helping us to integrate that into everything we do.”

Allegiance CustomerPulse is a specialized online questionnaire developed by Ph.Ds and loyalty experts that organizations use to survey a sampling of customers via email and measure their engagement level. Used regularly, CustomerPulse reveals trends and correlates customer responses with quantifiable measurements like profitability. Allegiance ActiveSurvey is a customizable online questionnaire that companies use to quickly gauge customer response to specific services or company changes.

“The first step in customer engagement is to establish an active conversation. Allegiance gives companies the opportunity to hear what customers really think and show them that their feedback is valued,” said Adam Edmunds, CEO of Allegiance. “We applaud the efforts of Frost Bank to go above and beyond in reaching out to customers and responding to their needs.”

CustomerPulse and ActiveSurvey are components of the Allegiance Engage software platform. Allegiance Engage helps companies collect and manage feedback enterprise-wide and grow customer and employee engagement. Companies using Engage can gather [survey](#) and [voice of the customer](#) data in real-time, from everywhere across the enterprise, and react quickly to emerging trends and opportunities to increase revenue.

**About Allegiance**

Allegiance, Inc. offers [feedback management](#) software to help organizations grow customer and employee loyalty and engagement. The Allegiance [Engage software platform](#) facilitates survey creation and gathers responses and unsolicited comments in real-time into a centralized online system, saving time, effort and money. Allegiance solutions measure customer and employee engagement, revealing precise actions to grow engagement and increase revenue. Allegiance [enterprise feedback management \(EFM\)](#), [predictive analytics](#) and [professional services](#) combine to help businesses capitalize on engagement. For more information about Allegiance, visit <http://www.allegiance.com> .

### **About Frost Bank**

Frost is the banking, investments and insurance subsidiary of Cullen/Frost Bankers, Inc. (NYSE: CFR), a financial holding company headquartered in San Antonio, with assets of \$15.0 billion at December 31, 2008. The corporation provides a full range of business and consumer banking products, investment and brokerage services, insurance products and investment banking services. Frost operates more than 100 financial centers across Texas in the Austin, Corpus Christi, Dallas, Fort Worth, Houston, Rio Grande Valley and San Antonio regions. Founded in 1868, Frost is the largest banking organizations headquartered in Texas, with a legacy of helping clients with their financial needs during three centuries. For more information, visit [frostbank.com](http://frostbank.com).

###

### Media Contacts

Chris Cottle  
Allegiance, Inc.  
801-617-8034  
[chris.cottle@allegiance.com](mailto:chris.cottle@allegiance.com)

Valerie Chereskin  
Chereskin Communications  
760-942-3116  
[valerie@chereskincomm.com](mailto:valerie@chereskincomm.com)