




Presentation materials and video replay will be provided within one week.

Have questions? Use the questions panel  – we'll field them as we go and during the Q&A recap at the end of the call.

Creating a Successful M&A Transition

Agenda

- Insights and trends
- Recent M&A activity
- How account holders are affected
- Importance of effective communications
- Q&A

Today's Presenters



Stephen Nikitas, Senior Strategy Director, Harland Clarke

- 30+ years in strategic planning and marketing
- Consultant to banks and credit unions
- Develops strategies and campaigns to grow targeted portfolios



Jim Sewell, Studio Director, Harland Clarke

- 20+ years in the development/production of marketing materials
- Extensive experience in managing creative for M&A programs
- Ensures high-quality creative deliverables and efficient, on-time delivery



Amanda Swift, Vice President of Retail Sales, First Financial Bank

- 17 years with First Financial
- Designs, drives and measures retail reporting initiatives
- Collaborates with branch staff, regional managers, marketing and other departments to achieve goals and objectives

Insights and Trends

- 2015 — Another Big Year for M&As
- 2014 — 300+ Bank and 200+ Credit Union M&As
- New regulations and economic drivers are contributing factors to mergers
- Large financial institutions are shedding branches
- Community financial institutions are buying one another

Harland Clarke Perspective

Merger communication is more than an obligation —
it's a critical marketing opportunity

With each piece of communication, acquired account
holders have a close encounter with your brand

Your first communications are some of the most
important you will ever send

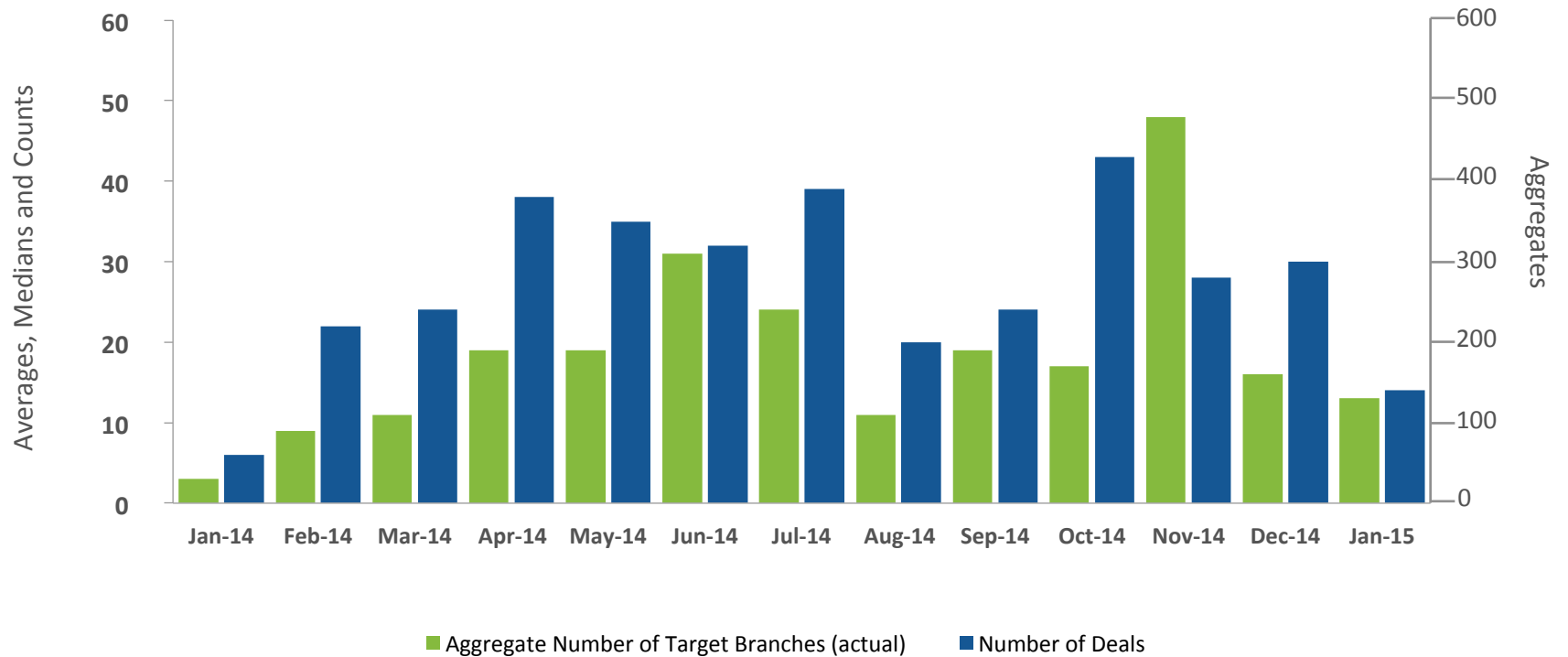
When do you know you've had a successful merger?

When acquired account holders accept *your* bank as *their* bank.

How do you get their acceptance?

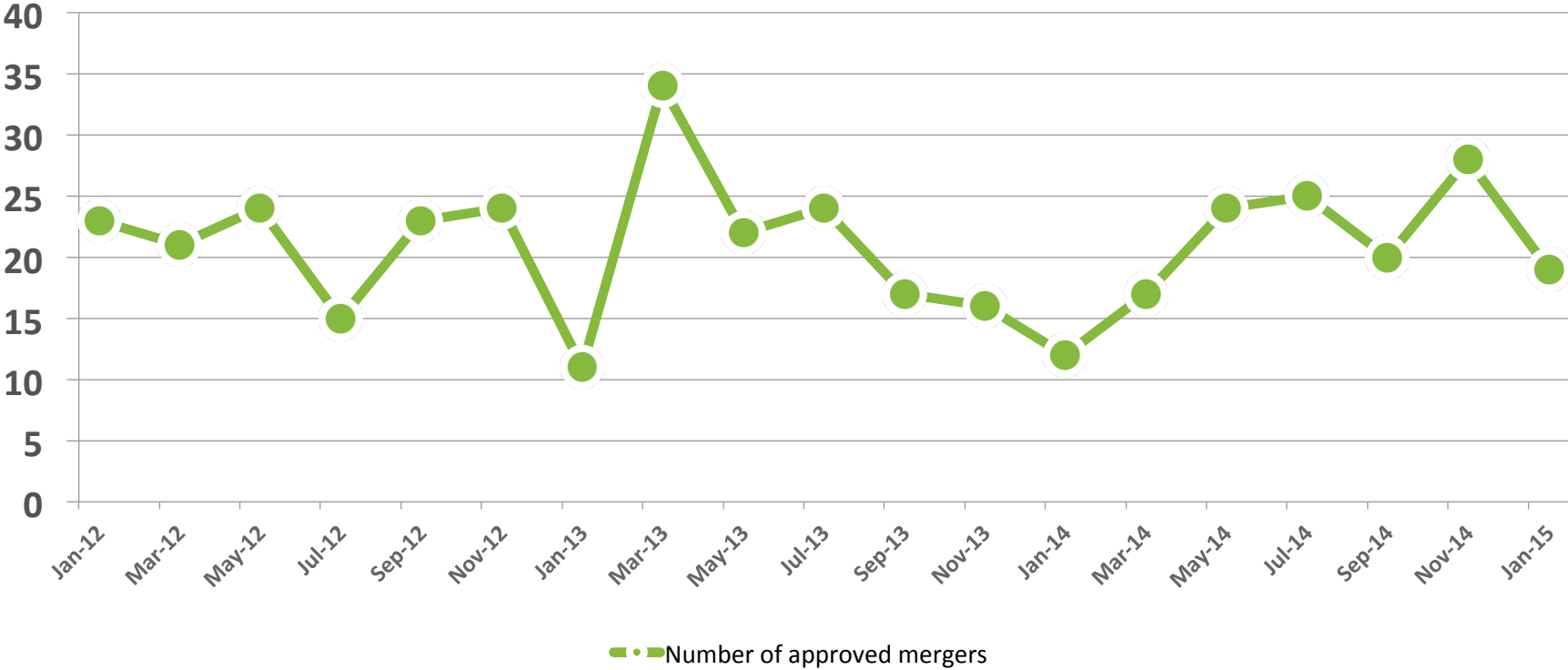
By making them feel welcomed, valued and assured in every communication you send. The more you communicate, the more assured they are.

Bank M&A Activity 2014: Deals and Branches



Credit Union M&A Activity: Approved Mergers

Credit Union Mergers



Data compiled January 28, 2015
Includes mergers approved from January 1, 2012 through December 31, 2014
Source: National Credit Union Administration

Effective M&A Communications are Critical

Builds Loyalty & Creates Revenue Opportunities

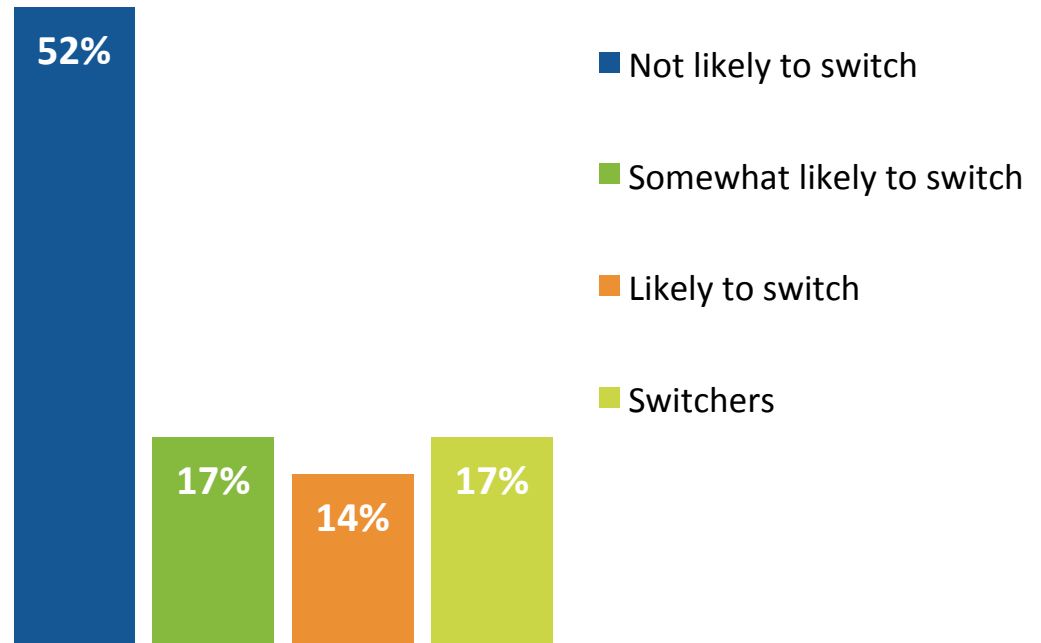
- Transforms a time of change into a relationship-building opportunity
- Supports stability and creates revenue opportunities
- Delivers benefit-focused messaging
- Provides branches with information and tools to properly communicate with account holders
- Supports current and rebranding efforts

Stems Account Holder Attrition

- Change creates account holder anxiety
- Attrition rises after M&As
- Turnkey, multitouch communications keep account holders informed and engaged throughout

Account Holder Attrition Risk Is Significant During Merger or Acquisition

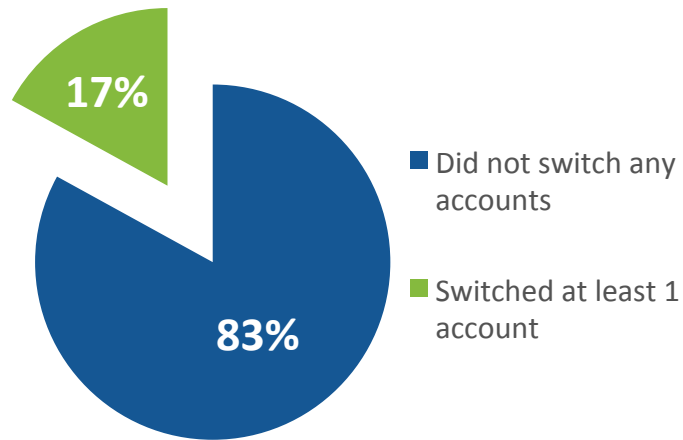
- Attrition averages 15-20%, but can be much higher after an acquisition
- 48% had either switched or were likely to do so



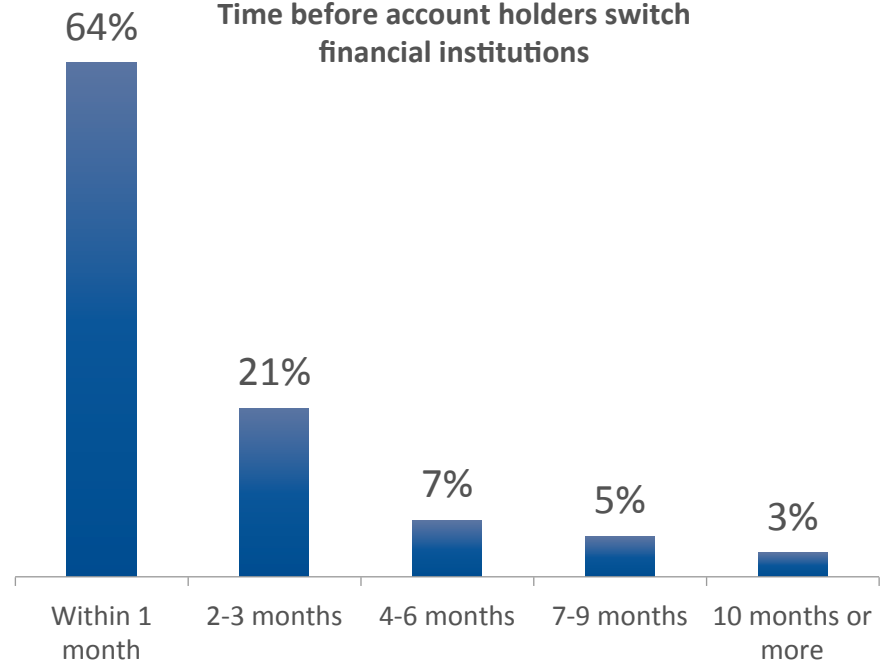
*Among surveyed account holders who experienced an acquisition or bank failure

Account Holders Are Most Likely to Leave Soon After an Acquisition Is Announced

After a merger/acquisition is announced, 17% of account holders switch financial institutions



Time before account holders switch financial institutions

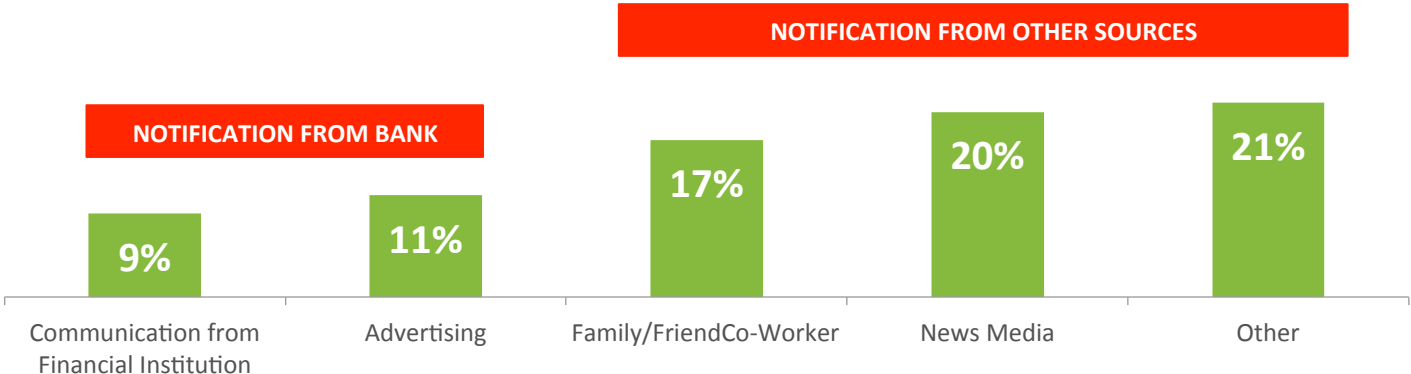


While some account holders may maintain a banking relationship, the share of wallet may decrease

How Account Holders Hear About a Merger Matters

Impact of Notification on Intended Attrition

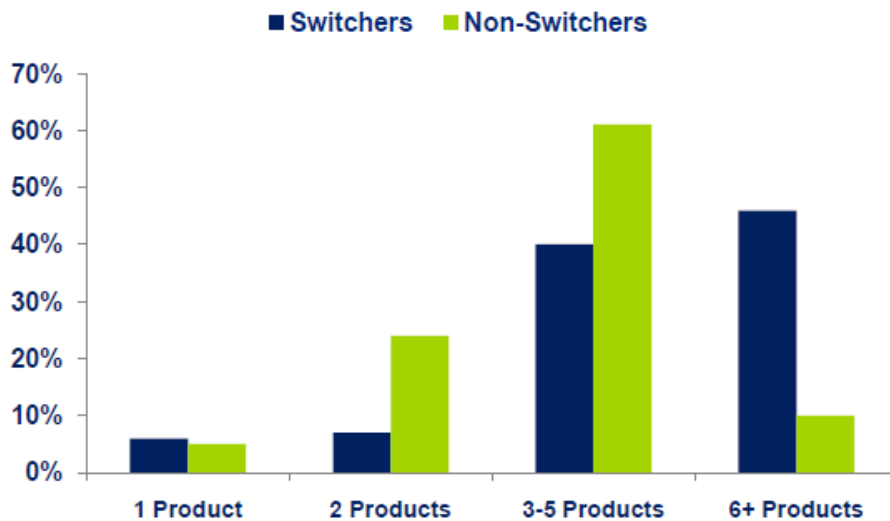
% Definitely or Probably Will Switch



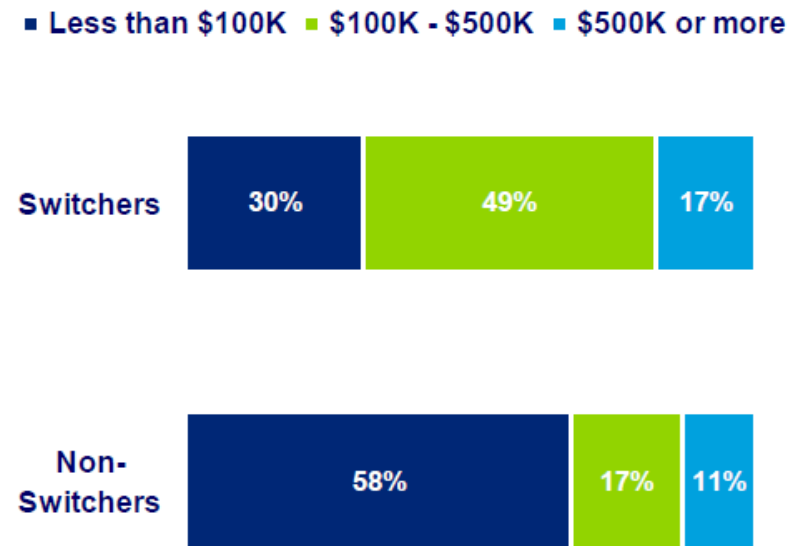
Proactive and frequent communications positively impact retention

It's the High-Value Account Holders Who Are More Likely to Leave

Number of products by account holder type

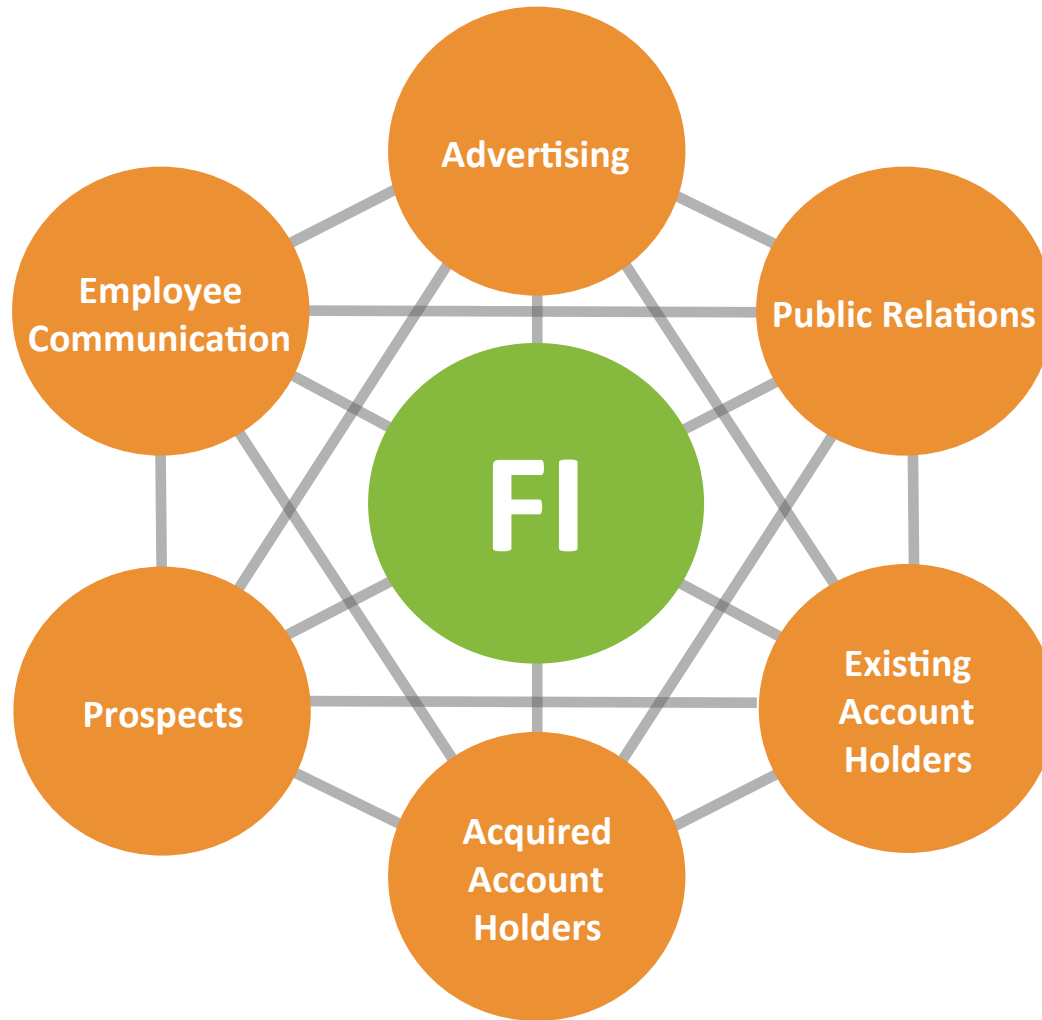


Overall investable assets¹

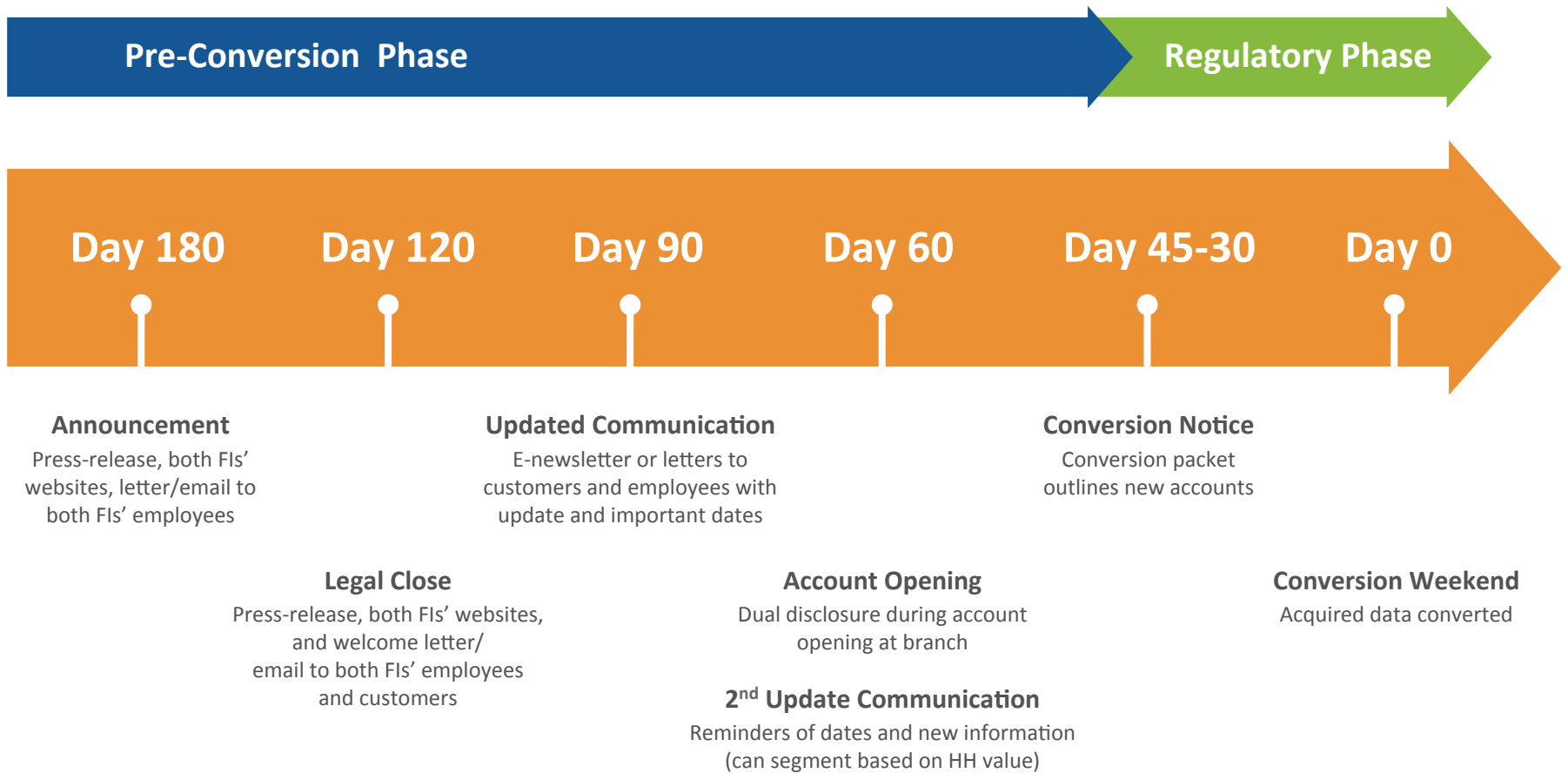


86% of switchers have more products and higher assets in banks that have been acquired or failed VS non-switchers

Coordinated Communications are Vital for Successful Merger and Acquisitions



Conversion Communication Touchpoints



Communication and Conversion Support

Direct Mail

- Merger announcement letters to all account holders
- Welcome letters/brochures to new account holders
- Regulatory disclosure guides
- FAQs
- Conversion guides
- Onboarding of the acquired account holder with emphasis on welcome and engagement
- Check letter for mass reissues

Payment Products

- Custom check options
- Mass reissues: checks and deposit tickets
- Commercial single and duplicate
- Branch collateral
- Financial forms

Data Analytics and Measurement

- Analyze new database for cross-sell and small business opportunities as well as potential loss
- Define strategy for new footprint and scope of business opportunity

Contact Center

- In-bound and out-bound call center support

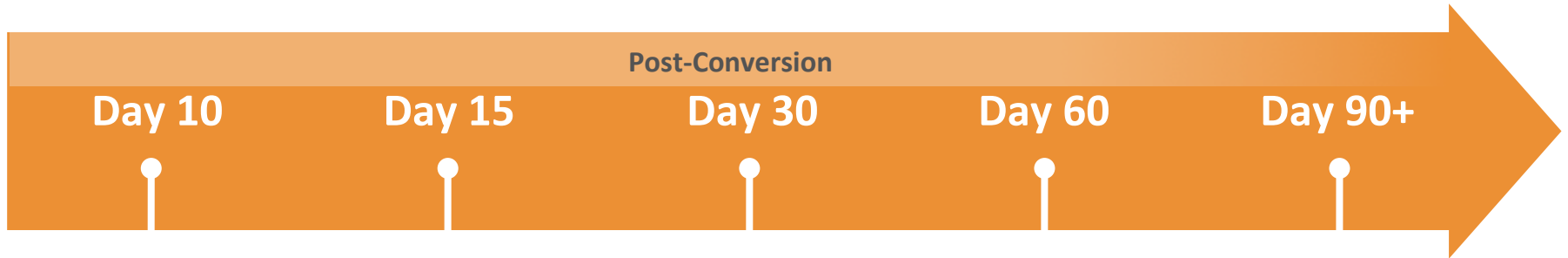
Digital

- All communication channels, flag new accounts
- Vault to manage email archiving for both banks
- SiteAxys™, M&A web strategy
- RegEase™



Conversion Communication Touchpoints

Integration Phase: Acquire, Engage & Expand



- Engagement Letter
- Post Welcome Letter
- Courtesy Call and Email
- New Market Acquisition Direct Mail
- Engagement Email
- Opportunity Analysis - Mystery Shop Surveys
- Targeted Cross-Sell Letters/Emails
- Ongoing Cross-Sell Letters/Email

Communications Touchpoints: Lasting Impressions

Surveys

- Pre- and post-merger satisfaction surveys
- General opinion surveys
- Employee surveys

Mystery Shop

- New and existing branches
- Opportunities for training and consistency

Cards

- Card stock conversion: rebranding or new identity for acquired account
- Instant issue: convert new card holders quickly

Education Services

- Unified educational courses
- Online teller training courses
- Online education for account holders

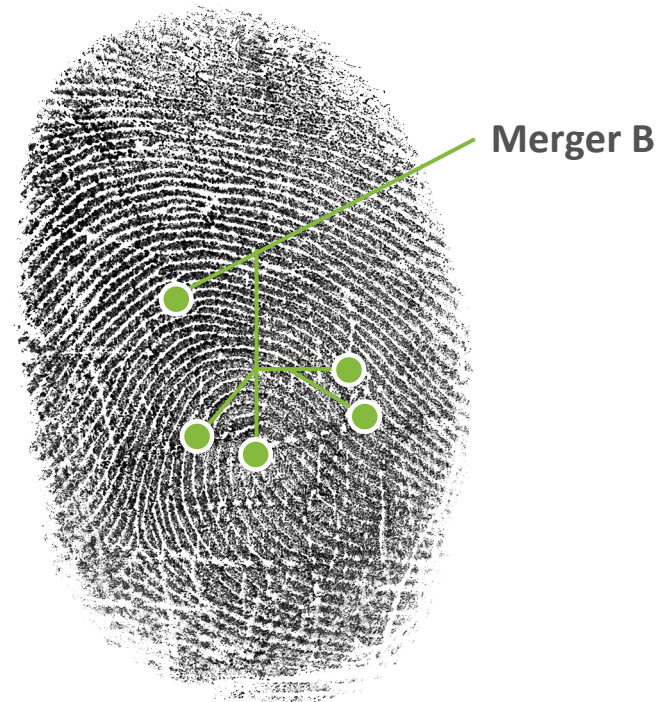
Creative/Messaging



What Should Your Merger Communications Look Like?

No two mergers are alike

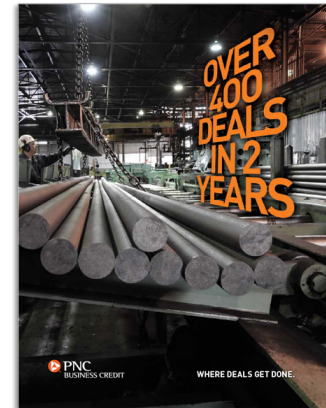
Harland Clarke customizes to each financial institution's needs



Award-Winning Creative

48 Creative Awards in 2014 39 Creative Awards YTD 2015

- 6 Platinum Hermes Creative Awards
- 2 Platinum MarCom Awards
- 15 Gold Hermes Creative Awards
- 6 Gold MarCom Awards
- 15 Hermes Honorable Mentions
- 5 MarCom Honorable Mentions
- 4 Gold Communicator Awards
- 19 Silver Communicator Awards
- 1 Silver Summit Creative Award
- 3 Bronze Summit Creative Awards
- 3 APEX® Awards of Excellence
- 8 Graphic Design USA Awards



Creative Best Practices

M&As have a lot of moving parts. Process and organization tools make them easier.

- Defining your goals and creating a timeline
- Choosing the number and frequency of mail drops and digital communications
- Gathering information
- Setting expectations with your team for providing information
- Setting expectations with your team for reviewing and approving materials

The collage displays several key components of the M&A communication process:

- Process Flow:** A diagram showing a sequence of steps: 1. Mergers & Acquisitions (with M&A logo), 2. Copy Development, 3. Letters & Envelopes, and 4. General Information.
- Form: 'What We Need From You'**
 - Section: **Letters & Envelopes**
 - Section: **Awareness Letter**

This is your first contact with acquired customers—and could be the first time they've hearing about the merger. Here, you begin building trust and allaying uncertainty by assuring customers that you will keep them informed. Letter tone is warm and friendly, as you issue a welcome and express thanks for the opportunity to serve. You can also say a bit about your institution's history, footprint, financial strength, and community focus. If branch locations and personnel remain largely the same, be sure to say that too.

Ideally, you will have a separate letter for business customers.
 - Section: **Copy Sample**
- Product Guide: 'YourFI Two Mail Drops'**
 - Mail Drop 1**
 - Envelope
 - Letter
 - Mail Drop 2**
 - Envelope
 - Letter
 - Disclosure Booklet
 - Product Booklet
 - Format and Version Options**
 - Disclosure Insert (instead of booklet)
 - Product Brochure (instead of booklet)
 - Business Versions
 - Business Letter
 - Business Product Booklet
 - Business Product Brochure
- Form: 'General Information'**
 - Section: **Phone & Web**

Please provide the Phone Number and Web address you would like to appear on your Mailings.
 - Section: **Logo**
 - Section: **From You To Develop Your Merger Communications**

ing to your acquired (ly related to points of Statements, Checks, opated dates) to green shots and login

in your letter (reducing the size of

to YourFI Name

XXXXXXXX. Please Direct Deposits into rrently deducting.

rd. Please keep the (ou will need to if for the first time. -XXXX-XXXX. ing your Debit Card Card number has

Debit Card to Card by ((Date)),

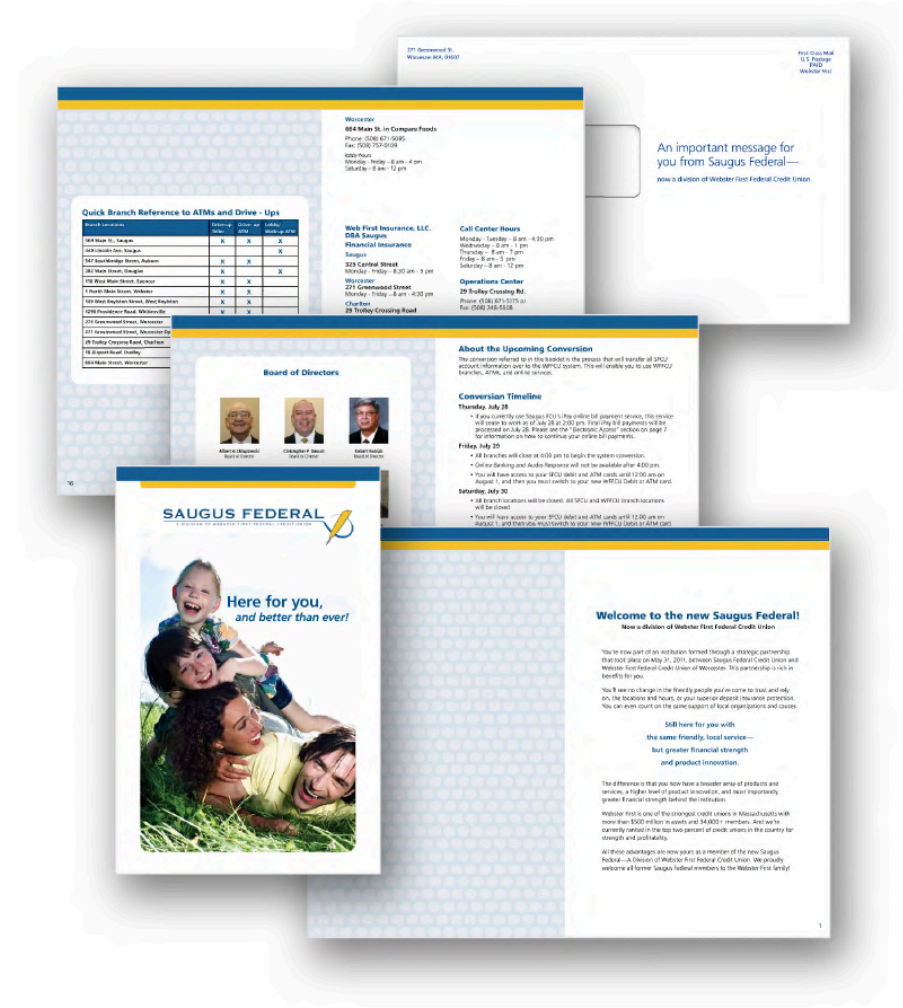
Well Organized: Webster First FCU/Saugus FCU

What We Learned:

When executed correctly, mergers and acquisitions can be efficient and effective



- Well-organized
- Followed best practices (Two drops, format, etc)
- Early engagement by strategist
- Assuring and informative messaging
- Appealing design package



Merger of Equals: Aliant Bank/USAmeriBank

“Aliant is up and running ... everything with the merger went very, very smoothly.”

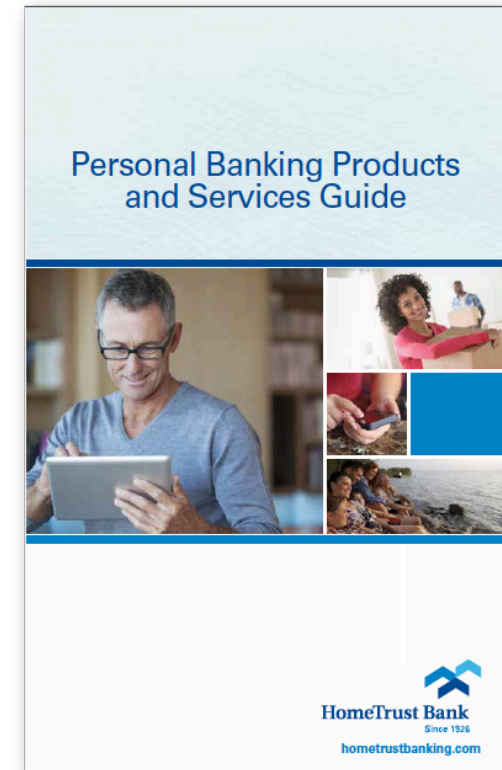
— Aliant Executive Vice President Russell Thomas in the *Alexander City Outlook*

- Financial institution underwent re-branding at merger, blending the two institutions’ names
- Three mail drops (ideal); dual communication to retail and business segments
- Communications stressed improved products, expanded services, greater financial strength



Acquisition of Branches from Larger Financial Institution: HomeTrust Bank/Bank of America

- One mail drop to retail customers, one to business customers
- Costs contained by using the same letter and outside envelope pre-print for both segments
- Package included legal disclosures, abbreviated product guide, important information sheet and cover letter
- Product guide focused on transitioning accounts only – no additional product info
- Roll-fold brochure format was a time-efficient solution for meeting regulatory deadline




Acquisition of Branches from Larger Financial Institution: HomeTrust Bank/Bank of America


TUTORIAL


Signing into your new Online Banking profile


- 1** On November 17, 2014, go to hometrustbanking.com. Your first login needs to be from a PC, not from a mobile device. Once there, enter your current Access ID in the Access ID box. This is the same one you have used in the past but has been converted to all lowercase letters and is case-sensitive. Please enter just the first 10 characters of your current Access ID (any additional characters will be truncated).

If you did not have an Online Banking profile with Bank of America and would like to create a new one, please choose "Enroll Now" in the Online Banking Log In Box.


- 2** Set up your password. Your temporary password will be the last 4 digits of the Social Security Number or TIN on the profile. During your first login, you will be asked to set a new password. If you do not have a Social Security Number or TIN, please contact our Electronic Banking Support Department on or after November 17 for assistance with your initial login.


- 3** Set up your Challenge Questions. Once you enter your new password, you will be asked to set up your Challenge Questions.



- 4** Read and accept Terms & Conditions. After you have accepted, you will have the opportunity to enroll in Mobile Banking.
- 5** Log into your NEW account! Once you log back into your account, you will be able to view account details as shown below.



If you have any questions or would like assistance: Before November 17, 2014, call your local Bank of America location. Beginning November 17, 2014, call your local HomeTrust Bank location or contact our dedicated Electronic Banking Support Department at **855.202.0000** or email: esupport@hometrustbanking.com

Online Banking An overview of this service and tutorial videos on how to use it. Visit hometrustbanking.com for more information.

Mobile Banking For an overview of this service, visit hometrustbanking.com for more information. After you log into Online Banking the first time you change your password and set Challenge Questions, then you can log in via our Mobile Banking app available from your phone's app store or from within our Online Banking.



ENROLLMENT
(ADDRESS)
(ADDRESS)
ENROLLMENT
(ADDRESS)

The things that matter to you, matter to us too.

Welcome to HomeTrust Bank!

During the weekend of November 15-16, 2014, your Bank of America accounts will be moved to HomeTrust Bank. This package contains important information about the account conversion and highlights certain actions required by you. HomeTrust Bank has a proud heritage—spanning almost a century—of delivering personalized service as well as sophisticated financial products to our customers. As a HomeTrust customer, you can continue to rely on the Online Banking convenience you've come to expect—with the same knowledgeable bankers here to serve you.

WHAT YOU NEED TO KNOW

- Over the weekend of November 15-16, 2014, your current account(s) will be converted to a comparable HomeTrust Bank account(s).
- All online services will be taken offline during conversion weekend, becoming available again Monday, November 17 at 9 a.m. (EST).
- Your account number(s) will change, but you do not need to take any action regarding direct deposits or other automatic deductions; this will be done for you during the conversion.
- You will receive HomeTrust Bank ATM/Debit cards the week prior to conversion weekend. Your Bank of America ATM/Debit cards will not work for your conversion weekend. Your Bank of America ATM/Debit cards will not work for your conversion after 10:30 p.m. November 16.

IMPORTANT ENCLOSURES


Please read the items enclosed with this letter. They will give you the details of your new account(s) and make it easy for you to start using it. 1) Terms and Conditions; 2) Products and Services Guide; and 3) Important Information about Your Account.

You may get more than one letter from us if you have accounts with different owners, addresses, or Social Security numbers. Please call the HomeTrust Bank Customer Service line at **800.627.1822** from 9:00 a.m. to 5:00 p.m. (EST) Monday-Friday, or visit us at hometrustbanking.com if you have questions or need more information.

We look forward to serving you!

Diana L. Stonebraker
Chairman, President and CEO

HomeTrust Bank
Call 800.627.1822 | Click hometrustbanking.com | Visit Your nearest location



FIRST CLASS MAIL
POSTAGE
PAID
HAWAIIAN ISLANDS

Your account(s) will be moving to HomeTrust Bank this November. Please review enclosed information immediately.

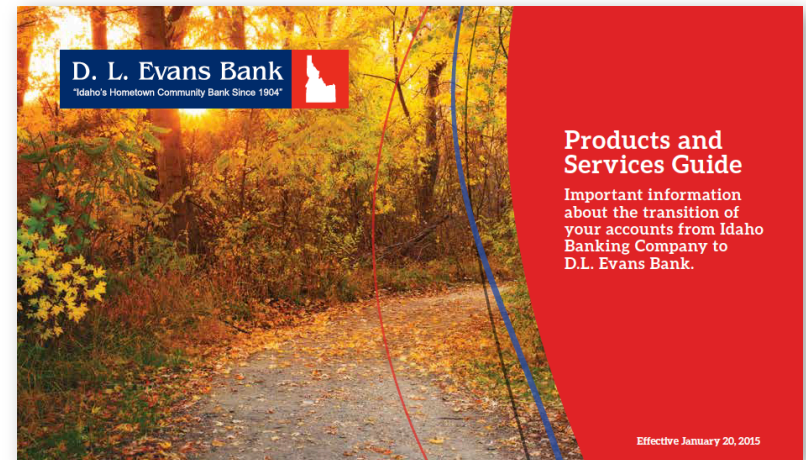
IMPORTANT ACCOUNT INFORMATION ENCLOSED

HOMETRUST BANK PERSONAL BANKING PRODUCTS AND SERVICES			
CHECKING ACCOUNTS <small>If you are age 18 or older, your HomeTrust Bank of America checking account will be moved to our Private Checking account. Otherwise, see start below.</small>			
Bank of America Premier Checking	Private Checking	Description: This is our highest interest on higher balances with weekly direct deposit. Includes a \$100 ATM Debit card, cash rewards, and free debit checks.	Features: <ul style="list-style-type: none"> • No annual fee • \$5 monthly service fee on balances over \$1,500 • \$5 monthly service fee on balances over \$1,500 on business days • \$5 monthly service fee on balances over \$1,500 on business days • \$5 monthly service fee on balances over \$1,500 on business days
Bank of America Advantage Checking	Private Checking	Description: This account offers a higher interest rate than our other checking accounts.	Features: <ul style="list-style-type: none"> • No annual fee • \$5 monthly service fee on balances over \$1,500 • \$5 monthly service fee on balances over \$1,500 on business days • \$5 monthly service fee on balances over \$1,500 on business days
Bank of America Classic Checking	Private Checking	Description: This account offers a higher interest rate than our other checking accounts.	Features: <ul style="list-style-type: none"> • No annual fee • \$5 monthly service fee on balances over \$1,500 • \$5 monthly service fee on balances over \$1,500 on business days • \$5 monthly service fee on balances over \$1,500 on business days
Bank of America Essential Checking	Private Checking	Description: This is our basic checking account with no annual fee.	Features: <ul style="list-style-type: none"> • No annual fee • \$5 monthly service fee on balances over \$1,500 • \$5 monthly service fee on balances over \$1,500 on business days • \$5 monthly service fee on balances over \$1,500 on business days

MONEY MARKET SAVINGS, IRA, AND CD ACCOUNTS <small>If you are age 18 or older, your HomeTrust Bank of America savings account will be moved to our Private Savings account. Otherwise, see start below.</small>			
Bank of America Money Market Savings	Private Money Market Savings	Description: Designed for people who want to save money on their money market savings.	Features: <ul style="list-style-type: none"> • No annual fee • \$5 monthly service fee on balances over \$1,500 • \$5 monthly service fee on balances over \$1,500 on business days • \$5 monthly service fee on balances over \$1,500 on business days
Bank of America Money Market Savings	Private Money Market Savings	Description: Designed for people who want to save money on their money market savings.	Features: <ul style="list-style-type: none"> • No annual fee • \$5 monthly service fee on balances over \$1,500 • \$5 monthly service fee on balances over \$1,500 on business days • \$5 monthly service fee on balances over \$1,500 on business days
Bank of America Money Market Savings	Private Money Market Savings	Description: Designed for people who want to save money on their money market savings.	Features: <ul style="list-style-type: none"> • No annual fee • \$5 monthly service fee on balances over \$1,500 • \$5 monthly service fee on balances over \$1,500 on business days • \$5 monthly service fee on balances over \$1,500 on business days

Branch Acquisition With Business Clients in Same Footprint: D.L. Evans/Idaho Banking Company

- Two mail drops
 - 1) cover letter with “Important Information” sheet
 - 2) cover letter with comprehensive product booklet with separate personal and business sections
- Pocket in back of booklet contained legal disclosures and direct deposit change form
- “Welcome to More” theme stressed enhanced products and services
- Indigenous landscape imagery added relevance



Branch Acquisition With Business Clients in Same Footprint: D.L. Evans/Idaho Banking Company

D. L. Evans Bank
March, Harland Clarke Community Bank Since 1997

{XFullname1}
 {XFullname2}
 {XFullname3}
 {Address 1}
 {Address 2}
 {City, State Zip}

Welcome to more!

- More branches
- More ATM locations
- More electronic banking services
- More business products and services
- More personal banking solutions

Welcome to D.L. Evans Bank.

As President and Chief Executive Officer of D.L. Evans Bank, I want to welcome you to our banking family and an enhanced level of financial convenience.

As you may know, on September 1, 2014, Idaho Banking Company officially merged with D.L. Evans Bank. Through this acquisition, we built an even stronger community bank that is well capitalized, soundly managed and able to offer the best in financial products and services. I am particularly proud of the fact that we have been able to keep all four Idaho Banking Company branches open. With the completion of this acquisition, D.L. Evans became the largest community bank headquartered in Idaho, with total assets of more than \$1.1 billion and 29 full-service branches.

The transition of your accounts to D.L. Evans Bank is scheduled to occur between January 17 and January 16, 2015, and will require upgrading our existing computer systems. There are some important milestones that will take place during this transition period. This enclosure will provide more information. Please take a moment to read it.

You will soon receive a product guide that will show you how your current products and services will change to those of D.L. Evans Bank. The guide will provide details on the products at your disposal, including many convenient services that you do not currently enjoy.

We are excited and honored to serve you, your family and your business's financial needs. We are proud to provide you with the same high level of personalized service you have always had but with our larger menu of products and services. We are safe, secure and ready to assist you.

If you have questions, please contact any of our 12 branches conveniently located in Treasure Valley area.

Sincerely,

John V. Evans, Jr.



John V. Evans, Jr.

More Personal Banking Services

Mobile Banking

Online Banking on the go, see page 18.

eStatements

Reduce your paper clutter, see page 18.

Mortgages

Purchase a new home or refinance your existing home, see page 18.

Visa® Gift Cards

Give the gift that's always welcome, see page 18.

Premier Club

If you are 50 or better, enjoy the comradery of our Premier Club, see page 18.

Investment Services

Plan for your long-term financial goals, see page 19.

Health Savings Accounts

Save money for future medical expenses, see page 19.

Visa® Reloadable Cards

Reloadable cards are a great companion for any occasion, see page 19.

Visa® Travel Cards

Going on a trip? Take a Visa® Travel Card along, see page 19.

Visa® Youth Cards

Help the young ones in your family learn how to budget their money with a Visa® Youth Card, see page 19.

More Business Banking Services

Cash Management Services

Convenient online account management, see page 30.

Remote Deposit Capture

Bank when you choose from the convenience of your business, see page 30.

Merchant Services

Increase the way your customers can pay for your services by allowing them to use their Credit and/or Debit Card, see page 30.

Medical Professionals Package

A customized package of financial products designed for the medical professional, see page 31.

Workplace Benefits

A full range of free products and services designed for the employees of our business customers, see page 31.

Non-Profit Package

A customized package of financial products designed to support the Non-Profits in our communities, see page 31.

More Business Banking Services

These are just some of the new business products and services you'll enjoy with D.L. Evans Bank.

Non-Profit Package

—Better manage your donations and daily operations.

Medical Professionals Package

—Enjoy services specific to your needs.

Remote Deposit

—Deposit checks directly from your desk.

Merchant Services

—Give your customer more ways to buy from you.

Cash Management Services

—Get easy, secure online account management.

Business Banking Products and Services

In the following section you will find more details about the features and benefits of the business banking products and services.

For additional details on all of our accounts and services, visit www.dlevans.com or visit a local branch.

Milestone Dates

Nov. 1 Dec. 31 Jan. 1 Jan. 13 Jan. 22

Business Online banking users will be personally contacted by the D.L. Evans Bank Cash Management Department. A Cash Management Officer will provide information about the following products:

- Business Online Banking
- Business Bill Pay
- ACH Credits/Debits-Direct Deposit/Payment
- Remote Deposit Capture

You will receive your new D.L. Evans Bank Debit Cards.

Activate your new D.L. Evans Bank Debit Cards and select a PIN by calling 1-800-950-3008.

Please keep the card, but do not use it until after January 16, 2015, at 1:00 pm (MST). In the meantime, please continue to use your current Idaho Banking Company Debit Card.

Prior to January 12, 2015, print the account transition history from your current Online Banking. This history will not carry over to the new Online Banking system.

Online Banking transactions and Personal Bill Pay will be unaffected. However, any payments scheduled to be paid during this time will be processed as expected.

Company account statement will be mailed to you.

Begin using your new D.L. Evans Bank Debit Card on January 16, 2015, after 1:30 p.m. (MST)

account transaction history from your current Online Banking. This history will not carry over to the new Online Banking system.

www.dlevans.com

Your current login Username will be all lowercase and will be your new Access ID. Any special characters and numbers will remain unchanged.

Your temporary Online Banking password will be the last four digits of your Social Security Number unless it begins with a zero(0); then it will be the last two or three digits of your Social Security Number. During your first login, you will be asked to select a new password.

Your Personal Bill Pay will remain unchanged. All payees and history information will be transferred over.

currently making Direct Deposits into your account that your routing number has changed.

Notify any individual or company currently deducting automatic payments from your account that your routing number has changed.

Notify merchants currently using your Debit Card as a payment method for recurring bills that your Debit Card number has changed, and provide them with your new card number.

Your new routing number is **124105592**.

Easier the Second Time Around: First Financial Bank/BOA Branches



- Well-organized
- Followed best practices (Three drops, format, etc.)
- Early engagement by strategist made process more efficient
- Utilized digital
- Assuring and informative messaging
- Appealing design package



Strong, Safe, Secure
First Financial Bank is strong, secure and committed to community. First Financial Bank has a rich history dating back to 1876, when a branch of the Second Bank of Indiana—the earliest parent of First Financial Bank—opened in the town of Greensburg, Indiana. First Financial Bank is a member of the First Financial Group, a financial services organization with a long history of providing quality financial products and services to individuals and businesses across Indiana and Ohio.

Awards and Recognitions
Strength and security are more than just words at First Financial Bank. Year after year, we gain recognition as one of the strongest financial institutions in the United States.

Agriculture
Agriculture is an important industry in our service area, and it is an important part of our heritage.

First Financial Bank Products and Services
Whether your banking needs are for Personal, business, or both... at First Financial, you get a variety of accounts and services to meet your financial needs and to fit your lifestyle.

Account	Description	Features
Personal Checking		
First Line Checking	The checking account offers you all the features you need: a debit card, automatic bill payment, and more. It's the perfect account for someone who needs to make regular payments, maintain a system of checks.	<ul style="list-style-type: none"> No account minimum No monthly service fee Free ATM and bill pay Free Online Banking & Bill Payment Free First Financial Rewards Free Transfer check card
Free Money Checking	The money checking account is a good choice for someone who needs to make regular payments, maintain a system of checks, and has a debit card.	<ul style="list-style-type: none"> No account minimum No monthly service fee Free ATM and bill pay Free Online Banking & Bill Payment Free Transfer check card
Free Money Checking Plus	The money checking account is a good choice for someone who needs to make regular payments, maintain a system of checks, and has a debit card.	<ul style="list-style-type: none"> No account minimum No monthly service fee Free ATM and bill pay Free Online Banking & Bill Payment Free Transfer check card
Checking Club & Member Card	A great way to save on banking. Includes a debit card and a member card.	<ul style="list-style-type: none"> Free ATM and bill pay Free Online Banking & Bill Payment Free Transfer check card
Business Checking		
First Line Business Checking	The business checking account is a good choice for someone who needs to make regular payments, maintain a system of checks, and has a debit card.	<ul style="list-style-type: none"> No account minimum No monthly service fee Free ATM and bill pay Free Online Banking & Bill Payment Free Transfer check card
First Line Business Checking Plus	The business checking account is a good choice for someone who needs to make regular payments, maintain a system of checks, and has a debit card.	<ul style="list-style-type: none"> No account minimum No monthly service fee Free ATM and bill pay Free Online Banking & Bill Payment Free Transfer check card
Business Checking Plus	The business checking account is a good choice for someone who needs to make regular payments, maintain a system of checks, and has a debit card.	<ul style="list-style-type: none"> No account minimum No monthly service fee Free ATM and bill pay Free Online Banking & Bill Payment Free Transfer check card
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Amanda Swift, Vice President of Retail Sales, First Financial Bank

- 17 years with First Financial
- Designs, drives and measures retail reporting initiatives
- Collaborates with branch staff, regional managers, marketing and other departments to achieve goals and objectives

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 - Print production managers
 - Email developers
- Processes and tools to help you organize and communicate with your internal teams



Q&A Wrap Up

Type your question in the questions panel 

Stephen Nikitas

Senior Strategy Director, Harland Clarke

Jim Sewell

Studio Manager, Harland Clarke

Amanda Swift

Vice President of Retail Sales, First Financial Bank

**Presentation materials and video replay
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