



Firm Overview

Capital Performance Group is a management consulting firm that provides advisory, planning, analytic, and project management services to the financial services industry.

January 2017



Capital Performance Group

We provide value to our clients by delivering proven solutions to critical business issues, empowering decision-makers with relevant, concise, well-organized information, and engineering work practices to drive efficiencies and productivity.

CPG is unlike any other consulting firm. We partner with our clients and form lasting relationships. We know the financial services industry inside and out. We are dedicated to helping our clients succeed in this highly competitive and regulated industry.

- **Experience** — we are industry veterans. Our full-time professionals and consulting associate team members average over 20 years of experience in the financial services industry as practitioners and consultants.
- **Focus** — we specialize in financial institutions consulting and have developed unique tools and methodologies to address the business issues and challenges that are unique to the industry.
- **Practicality** — we know what it takes to implement and manage strategic initiatives and business model/process change efforts. We provide hands-on assistance and actionable advice.
- **We keep you informed** – it's our job to keep an eye on the competitive marketplace and help you navigate it. Read our latest Wire and follow us on Twitter.
- **We deliver results** – we help our clients get things done faster and with better results.



**Time Flies,
and Time is Money.
That's why Strategy Matters.**

**We build strategic plans that are grounded
in fact and can serve as roadmaps
to guide your entire organization.**

CPG CAPITAL PERFORMANCE GROUP

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Our Leadership Team

Mary Beth Sullivan, Managing Partner



- Strategic planning & managing strategic change
- Director education & meeting facilitation
- Operational reengineering
- Marketing strategy and segmentation
- Product design and product/customer analytics

Claude A. Hanley, Jr., Partner



- Financial performance measurement enhancement
- Credit risk management
- Business planning
- Public policy & regulatory compliance
- Benchmarks and best practices

Mary Ellen Georgas-Tellefsen, Managing Director



- Strategic planning
- Online Banking
- Product Management
- Treasury Services

Our Consulting Associates

Our Consulting Associates bring deep expertise across a wide range of industry disciplines. This group includes:

- ◆ **John Barrickman**, President of New Horizons Financial Group and recognized industry expert in commercial and small business credit risk management, commercial banking, and private banking.
- ◆ **Ben Bowden**, independent consultant, with over 20 years of experience in implementing sophisticated technologies for financial services clients and a specialty in inter-networked systems applications.
- ◆ **Neal Chambliss**, Co-President of Phoenix Marketing International, Inc., a market research firm specializing in the financial services industry, with expertise in customer satisfaction research and the design of loyalty-building programs.
- ◆ **Rick Claypoole**, Consulting Associate with nearly 25 years of experience in credit policy, finance, strategic brand management, product development, pricing and marketing.
- ◆ **Christine Corso**, Co-President of New Horizons Financial Group and expert in lending processes, human resources, and organizational structure.
- ◆ **Michael Flores**, President and CEO of Bretton Woods, with expertise in electronic payment systems design and eCommerce applications and information technology.
- ◆ **Mark Gibson**, Senior Consulting Associate, with deep expertise in strategy, marketing, product development, market expansion, and revenue growth planning.
- ◆ **Rolland Johannsen**, Senior Consulting Associate, with almost 40 years of experience in the financial services industry and specializes in retail businesses, including consumer banking, mortgage, small business, and marketing.
- ◆ **Tom Kane**, Managing Director of KaneCarlton, LLC with 27 years of experience in trust, private banking, asset management, and brokerage through integration, distribution, and efficiency enhancements.
- ◆ **Vanessa Mambrino**, Senior Consulting Associate, with deep expertise in marketing, distribution planning, product design, and analytical modeling.
- ◆ **Larry McGrath**, former Chief Lending Officer and bank CEO, with over 40 years of experience in all disciplines and elements of consumer and commercial lending.
- ◆ **Peter Roggeman**, former SVP of Chase Card Services, with expertise in financial services marketing and credit card strategy development, program development and execution, and product design and launch.
- ◆ **David Saylor**, President of Genesys Technology Group and expert in systems applications, technology integration, and vendor negotiations.
- ◆ **Karan Spanard**, former Treasury Management Service manager at Citigroup, with expertise in global transaction services, treasury management, and marketing strategy.

Practice Areas

Strategy	Distribution	Marketing	Credit Risk	Finance
Strategic Planning	Distribution System Strategy & Design	Segmentation & Lead Generation Programs	Loan Portfolio Reporting & Policy Issues	Balanced Scorecards & Benchmarking
Executive/Director Meeting Facilitation	De Novo & Acquisition Market Entrance Strategy	Market & Competitor Analysis	Commercial Credit Process Assessment & Redesign	Business Case Development & Return Analysis for Evaluating Strategic & Technology Investments
Revenue Enhancement Strategies	Branch Network Consolidation	Customer Analytics	Small Business Credit Process Streamlining	Business Valuations
Process Reengineering	Branch Site Analysis & Selection	Value Proposition Development	Development & Implementation of Dual Risk Rating Methodologies	Vendor Evaluations
Cost Reduction Programs	Sales Force Productivity Improvement	Product Development & Testing	Mortgage Process Improvement	Implementation Assistance for Profitability & Financial Planning Systems
Advanced Performance Analytics & Research	Sales & Relationship Management Program Design	Proprietary Market Research		
M&A Services	Digital/Mobile Channel Strategy	Integrated Marketing Communications Programs		
Business Line Scorecards	Acquisition, Cross-sell, & Customer Process (Re)Design			
Organizational Design				

Recent Project Work

Strategic Planning and Executive/Director Meeting Facilitation

- A well-tested method for setting corporate-level objectives and identifying the actions required to achieve targeted results
- Insights into the industry and competitive trends that your business plan must address
- Customer, market, channel, and performance analytics to drive decision-making
- Surveys and roundtable meetings to engage stakeholders in the strategy process (e.g., customers, employees, and directors)
- Facilitation of strategy retreats/meetings resulting in agreed upon vision, mission, core values, financial targets and major strategic priorities for the company

Business Banking Expansion Plans

- Development of analytics and action plans to expand commercial banking into new markets, add new products, and improve go-to-market strategies
- Commercial market segmentation to identify opportunities to build competitive advantage in servicing distinct industries
- Evaluation of the existing customer experience across key touch points to prioritize opportunities for improvement in line with brand positioning
- Commercial credit process redesign to improve the customer experience, increase efficiency, and create a more scalable platform for growth

Deposit Funding

- Provide insights into best practices in deposit generation including product features, structure and pricing; delivery channel functionality and capabilities; sales and service practices; and, market and brand positioning
- Development of an overall funding strategy for the Bank including the level of deposit funding needed over the coming business cycle
- Product, sales, and marketing program design to improve deposit acquisition, cross-sell and retention results

Recent Project Work

Distribution System Planning: Execution and Rationalization

- New market entry strategies including market/site assessment, competitive positioning, and full project management
- Development of franchise-wide, multi-channel plans to support growth and/or efficiency targets
- Prioritization of growth opportunities on a market-by-market basis and analysis of channel/individual branch performance to drive de novo, acquisition, divestiture, and resource allocation/investment decisions
- Comprehensive decision making and planning support

Credit Risk Management/Loan Portfolio Monitoring and Reporting

- Recommendations for improving the credit function, including process redesign, underwriting practices, lending authorities, and organizational design
- Development of dual risk rating methodologies and integration of supporting third-party scoring tools, credit portfolio analytics, and reports and monitoring processes to support profit improvement and risk management objectives
- Strategies to better leverage portfolio MIS and improve work practices to provide greater value to customers, build deeper relationships, rationalize pricing, and better manage risks

Mortgage Banking Assessment

- Detailed assessments of industry trends and the impact on mortgage banking profitability
- Assessment of strategic options for the mortgage business including origination, servicing, and portfolio strategies
- Evaluation of performance improvement and outsourcing strategies


Product Redesign/Product Line Expansion

- Enhancement of product suites to ensure profitability in light of regulatory, consumer behavior, and competitive changes; increase perceived value on the part of customers; ensure product line consistency with the bank's positioning; and maximize new customer acquisition, cross-sell, and up-sell opportunities
- Identification of opportunities to consolidate or package products to simplify product choices for customers and rationalize the bank's product and customer management responsibilities

Recent Thought Leadership: Articles & Speeches

<p>Payments Disruption: You Ain't Seen Nothing Yet. <i>American Banker</i>, by Rolland Johannsen, November 9, 2016.</p> 	<p>"We're Not Wells Fargo" Won't Cut It With Regulators. <i>American Banker BankThink</i>, by Rolland Johannsen, October 21, 2016.</p> 	<p>Meet the ROI Challenge Head on & Building a Data-Driven Marketing Organization. <i>NEFMA Fall Conference</i>, by Mark Gibson, October 14, 2016.</p> 	<p>Getting Big Results with Small Data. <i>ABA CFO Exchange</i>, by Claude Hanley, September 20, 2016.</p> 
<p>Fighting the Talent Battle in Bank Marketing. <i>BAI Banking Strategies</i>, by Mark Gibson, August 29, 2016.</p> 	<p>Is Size an Advantage? Not Always, Our Ranking of Regional Banks Shows. <i>American Banker</i>, by Andy Peters, featuring Kevin Halsey, July 27, 2016.</p> 	<p>Leveraging Digital Advertising. <i>BAI Banking Strategies</i>, by Mark Gibson, July 5, 2016.</p> 	<p>How Bankers Can Address Growing Budgeting Headaches. <i>American Banker</i>, by Jackie Stewart featuring Claude Hanley, June 8, 2016.</p> 
<p>Lessons from Top Performing Banks. <i>American Banker BankThink</i>, by Mary Beth Sullivan, June 1, 2016.</p> 	<p>Why Midsize Banks Rule Right Now. <i>American Banker</i>, by Alan Kline featuring Kevin Halsey, May 26, 2016.</p> 	<p>The C-Suite Savvy Marketing Plan. <i>The Financial Brand Forum</i>, by Mary Beth Sullivan and Mark Gibson, March 17, 2016.</p> 	<p>Leadership Lessons from High Performing Banks. <i>Pennsylvania Bankers Association Annual Convention</i>, by Mary Beth Sullivan, May 12, 2016.</p> 

Recent Thought Leadership: CPG's Wire Newsletter

	<p>December 2016 2016 Year in Review, Predictions for 2017, Getting Content Marketing Right, Payments Disruption: You Ain't Seen Nothing Yet.</p>	<p>September/October 2016 "We're Not Wells Fargo" Won't Cut It With Regulators, Recent Regulatory Enforcement, Strategy Spotlight: Culture & Control, Bank Stocks Report Card.</p>	<p>July/August 2016 Leveraging Digital Advertising, Recent Product Offerings for Millennials, Second Quarter Earnings: Sound Performance Despite a Challenging Rate Environment, and Trends in Fines & Penalties.</p>
<p>May/June 2016 CPG and the American Banker rank the nation's Best Banks, Retail Distribution: Strengths & Challenges, Leadership Lessons from High Performing Banks, Improving Brand Preference Drives New Household Growth.</p>	<p>March/April 2016 Top Performing Public Community Banks, Leveraging Small Data to Enhance Branch Network Performance, Trends in Regulatory Fines & Penalties, Marketing ROI in Banking: A Big Black Hole?</p>	<p>January/February 2016 Top Performing Banks: Core Deposit Funding, Management Priorities for Achieving High Performance, Millennials on the Verge of Becoming an Economic Powerhouse, and Trends in Regulatory Fines & Penalties.</p>	<p>December 2015 2015 Year in Review, Predictions for 2016, External Risk Monitor, and Drivers of High Performance.</p>
<p>September/October 2015 Enhancing Branch Goals with Insights with Market Analytics, Core Deposit Growth, Fintech: Should You Build, Partner, or Acquire?, and Recent Regulatory Enforcement Actions Highlight Areas of Focus.</p>	<p>July/August 2015 What a Retail Bank is Really Worth, U.S. Banks Increase Holdings of U.S. Treasuries, Defining Your Innovation Agenda, Commercial Banking Executives Need Better Performance Metrics, and Bank Stocks 1st Half Report Card.</p>	<p>May/June 2015 Top Performing Midsize and Large Banks of 2014, St. Meyer and Hubbard's Sales Execution Forum, Small Business Concerns, and CFPB Priorities for 2015.</p>	<p>March/April 2015 Baseline Performance Forecasting, Serving Small Businesses Effectively, and Top Performing Community Banks.</p>

Why CPG?

Our focus is on building long-term client relationships

**We have unmatched financial services industry
knowledge & experience**

**We have developed proven methodologies and analytics to help
our clients address opportunities with confidence**

**Our success depends on your success:
our primary source of new business is referrals from our clients**