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A Simple Way to Manage Your Branded Marketing Materials During an M&A

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Jeb:	Good day, and welcome to Harland Clarke's webinar. Today's topic is A Simple Way to Manage Your Branded Marketing Materials during an M&A. This webinar is being recorded and will be provided to you along with the presentation recording and deck within a few days.
	If you have questions, please use the chat box located in the webinar control panel. Your questions are private and are only seen by the presenters. I will now turn the call over to Debra Corwin, Vice President of Print Marketing Solutions at Harland Clarke. Debra, you have the call.
Debra:	Well, thank you very much, and thanks to everyone for joining us today. I'm Debra Corwin, print solutions product marketing at Harland Clarke, and we're delighted to have a guest joining me today, Steve Hess. He's the Director of Web Services from Wright Business Graphics. Hi, Steve.
Steve:	Hi, Debra. Looking forward to the call today and hopefully showing some things that will be valuable and interesting.
Debra:	Excellent. Wright has been a partner and a print provider to Harland Clarke for over 20 years. They deliver a wide range of applications for end users in a number of different vertical markets, and we've worked with the team at Wright to develop a solution for financial institutions, and that's what we're going to show you today.
	Let's look at the agenda of what we're going to cover. We're going to start our conversation off looking at current trends in the mergers and acquisition in financial institution industry. It's amazing what's going on. Then, we'll address some of the challenges we're hearing from those that are in the marketing departments responsible for supporting those acquired branches during the changes in branding and providing the marketing materials.
	Then, we'll share some ideas on how a marketer could be handling the challenges presented by an M&A. Most of our time will be spent with Steve looking through and having a demo of the marketing solution that we've built.

Let's look at some market data here. Thinking back to 2014, there were about three hundred bank M&As and over 200 credit union M&As. That was followed by a big year of mergers and acquisitions in 2015.

The new regulations and economic drivers are contributing to these mergers, and large financial institutions have been shedding branches. Community financial institutions are buying one another. Looking at this graph from SNL Financial, it shows us the last 13 months of merger activity in the banking sector. With an average of 24 M&As per month, the volume has not dropped from where it was 2 years ago back in 2014. We're seeing the same for credit unions. Look at the next slide.

The mergers in credit unions have that same trend, and it's a fact there are fewer and fewer credit union brands each year. In this data, on the next slide, is from IBISWorld. They have some fantastic market data. They did a report on the six industries primed for mergers. The financial institution sector is one of the smaller sectors regarding M&As, but the growth is pretty astounding.

As the report commented about banking specifically, the still low interest rates and the increased cost of regulations and compliance are likely to continue pressuring the sector's profitability. IBISWorld forecasts that increased M&A activity among the smaller and medium businesses as larger banks may actually be divesting just to avoid additional regulation. What does all this mean? I've got one more data slide here to look at, the Bank Director's 2015 M&A Survey, an excellent survey.

They reached out to 215 independent directors and senior executives at banks of all different sizes nationwide to measure a current climate for bank deals and uncover opportunities and challenges facing them. One of the questions in the survey was. . "If your bank has done an acquisition during your time of service, what were the top three most difficult aspects of that acquisition?" The number one ranked challenge was post-merger integration.

In any merger, leadership teams have countless decisions to make and checklists of activities to perform, cost rationalization, finance tax, HR, IT. There's a lot of pressure on the marketing team as well as they manage the brand. In an acquisition, the brand is a pretty powerful tool for solving a lot of the common problems as a result of a merger. Let's look at some of the jobs that a marketing department needs to perform to integrate these new branches and some of those that pose challenges.

On this slide, you can see an overview of all the different things that a marketing department may need to address. It's not as easy as just sending new material with new brand and a new name. Often times, there's actually two brands that

need managing. You may need to use the acquired brand name for a while but begin to deploy your own branding rules, and then at some point, a broader transition might take place.

Regardless of the branding rules that you need to follow, they'll impact all the print in the branch including business cards and stationery, signage, collateral, promotional, advertising, direct mail. There's a lot of work to just get one of these items done, let alone a whole laundry list of them. Let's look at a typical job for one of the items that you're going to provide your new employees at the new branch. Let's start with the task of the business cards. Personalized materials are a must in the branch, and when your marketing department is responsible for every business card, you have hours of time committed to this one printed product.

From our conversations with the FI marketers that we work with, a typical business card has multiple steps, taking up to a lot of time, up to an hour per card. There's another product. Let's go to the next slide. Imagine the dozen of printed items you need to have in a branch. Think of the various vendors you need to contact. Looking at the chart there on the right, marketing is driving a lot of this. They're going to be very busy coordinating the orders and the deliveries within the right time frames.

A lot of stress, a lot of details, so much time. On the next slide, as the acquiring brand, you have ads in your local print publications about your rates and your products that you're marketing. What about the contracted ads for the acquired branches? You need to update their ads to promote the new brand. Print ads are some of the most challenging because they have crazy size variations. They have deadlines that can't be adjusted.

There's all sorts of variable copy with rates and disclaimers. We found there typically are at least seven steps to updating an ad when the marketing department has to be involved and hours and hours for each piece. I do have one more slide. You're also going to do mailings. You're going to have postcards or any kind of mailing which also involve a number of steps. You'll be reaching out to the new community associated around the acquired branches.

Postcards can take up to three weeks to get all of the approvals and all the complexity of scrubbing their lists against the NCOA as well as your do not mail list. As difficult as it is, you still have to get this stuff done. Using the last four examples: business cards, branch collateral, advertisements and mailings, I think we'll agree, and that we've seen here, there's no bandwidth left for anybody in marketing to do anything else. There's got to be a better way.

Let's look at a better way, a way that provides the right tools, the right self-service tools and your marketing team can provide properly branded personalized materials to your new branch. It's time to meet BRAD, Harland Clarke's solution to support your brand resource and distribution. That's BRAD, is a self-service print on-demand portal designed for you and your financial institution. BRAD comes with basic elements, leading technology, print capabilities and it can be customized.

We know BRAD, this marketing tool, will help you accomplish your marketing demands during an M&A and help you step away from that reactive marketing and allow you and your team to be strategic and proactive and forward thinking because now you'll have the time and resources to do that. You've heard enough from me. I am going to pass this over to Steve. He's going to give you a look at BRAD.

Steve: Thank you very much. Welcome to BRAD. We're going to look at several things today. Thank you everyone for responding to our survey prior to this. We do know that the majority of the attendees today actually don't have a portal. We wanted to take just a few minutes to get everybody on the same page in terms of what's included in this type of portal. We're looking at the homepage right now. Keep in mind that everything we have from beginning to end, the look, the feel, what's included, what is required in terms of meeting your brand standards, some details down to things just as granular as do you want a dot versus a dash in between a phone number. As much detail as you would want is at your option within BRAD.

Then the second thing we'll take a look at here is the store. We're actually going to start, though, with a profile. We're going to point out a few things along the way that make us, we think better, and what is different about BRAD. One of the things is you'll see that I'm actually logged in as this individual, but I can see every other person in my organization. Not only am I able to view all of them, but all of the items, all the controls, how they order, is what the rules are associated with each one actually defined at the user level.

You can have as many different user levels as you'd like, but typically you would see – in this case you would have a loan officer. We'd say this is a user, and you'd have team, branch, division, and then ultimately a super admin. Probably everybody on the call today would be the super admin. They're able to see all items, all people, track all the orders, and so on.

Let's take a step back and jump right into the store. You'll see that the items are sorted based on what has been assigned to this individual. Anything that you would have your brand on, whether it is promotional item, or a business card, or

a print and mail card, stationery, and actually holiday is coming up very soon, so there's a very nice and easy holiday option that is built into this. Typically there are things like order tracking, re-orders, and so on that are at your option to use. Again, in a very specific way, so what you would like to see and how you would like it to work. Just ask and it's generally something that we can do.

For today, we're looking at mergers and acquisitions. How do you manage multiple brands? Everything we have within the BRAD storefront really has a bias towards simplicity and ease of use. You'll notice when you actually look at the – so just from the drop down, I'm actually going to pull down and look at a different user. This particular user is from Acme Bank. Now when you go back in and start to sort, then all of these items as they're built are actually built in the YourFI brand. We have two scenarios. We're looking at one that is here that once you acquire Acme Bank, then the acquiring FI, they will require them to use the brand immediately.

How do you do that? Basically what you do is you would set up a division within your store. You take all the users from this new FI and load them into the storefront, it's very simple to assign rules and the hierarchy, and they're immediately able to access and order whatever they would like. Here we've left in one item because there might be some legacy items. There might be a few things they're still using for whatever reason. You'll see that there's postcards. Basically everything that ever was listing off in terms of all those functions and all those options are built into BRAD plus so much more.

I'm going to start shopping. You can see I'm logged in as one person. I'm ordering for the other. Let's go to a business card. I've got the ability to have a photo option. Photos are stored within profiles. Things like resolution and ratio are all predefined by you. Here's the business card. You've got phones, and this particular organization likes dots versus dashes. Sometimes a request will come as is there any way you could adjust my photo because it looks like it's not quite as close as I would like. We have a simple solution built into BRAD that allows for the cropping of a photo.

You're able just to grab the portion you'd like. Everything's been checked for resolution and ratio to make sure it's going to print properly. Once it looks good, you go ahead and click Crop. You see it maintains the original image. It's made the adjustment on the item. Let's say we've got something down here, and we want to change this to office. Once it looks good, we're going to go ahead and update the proof. We accept the proof and it's done.

It goes into a shopping cart. Now you have two options. One is you could save the order. If you're ordering on somebody else's behalf, you could actually just

save the image you've just created. You can email it to them. They'll be able to review it, give you feedback or yes, it looks good, go ahead and proceed with ordering. Let me go ahead and just take a step back and let's check out with this order.

The next step is that you're able to, even at this point, change the quantity. You have the option to edit at this point. You can pick the location that you would like to ship to. Just for an example for shipping locations, maybe you want individuals only shipping to one location, maybe their branch. If you would like them to have an open field where they're able to ship wherever they would like. You could even sort the shipping destinations based on the user level. You're a super admin, you can see all locations everywhere.

Debra: Hey, Steve, this is Debra. I'm sorry to interrupt. You just mentioned user levels. How many user levels are available?

Steve: Well, typically you start with user, team, branch, division, and then super admin. You can have as many as you would like. The reason why is that we essentially attach a numerical value to each user level. It's 1 through 30, but you've got 1, 2, 3, 4, 5, and then 5.1, 5.2, and so on. It really is able to reflect your organization. That's one of the important things about BRAD is what's included and how it works. This is not an office shelf system that you have to use just the way that everyone else does. This is all unique to your organization, what's included and your rules.

Debra: I also do have one question here that came through chat about who gets to approve the photos. Can marketing approve them?

Steve: Yes. Let's just take a look at a profile again. I'll go to somebody that has a photo. Let's just go back to Joe. Different options, one is that if you have even beyond the photo somebody is a new user. You have the option of either setting them up, or you can allow them to set up themselves. Either way if they make a change or set themselves up, it can go into a hold queue. An email will be sent to the appropriate person, whether it's somebody in marketing or a super admin. You'd be able to view and then approve the profile or the image. Once you approve it, then it activates it. At that point they're able to use the system.

Debra: Thanks. Okay.

Steve: Sure. Let's go back in, and we're going to start shopping, and we'll look at another item. Let's go to My Profile. Go back down into Elizabeth, and we'll start shopping. Let's take a look at the ad re-sizers. This is an ad catalog, and the idea behind this is that we know that every publication or even if it's a digital ad as well. Either way, is they're all a little bit different in terms of size. Not just

maybe changing text within a design file or another Adobe product you may use, but when you start to change size, then that creates a much more complex design process.

We interview our clients, we get feedback from them all the time, we certainly do things like quarterly reviews to find out how we're doing or what can we do more for you. One of the things we found is that there's a lot of time being spent on the creation of ads. We developed this system, working closely with our customer partners, and in this case we've got an open house. You can see that you can either type in the date or you can pick the date from a calendar drop down. Every other step along the way is done in the exact same way. At the bottom is kind of where the magic happens within this.

This is an ad that is four by five inches in size. Let's say this publication has a requirement that's 3.87 x 5.125. You can see that it just makes slight adjustments within the ad. It doesn't distort anything. Everything looks consistent and true. At this point once you view the proof, you're actually able to get that PDF, or a JPEG if it's digital, in the appropriate resolution and send it directly to the publication.

There's no additional steps required. Everything you have within your current design standards in terms of color, and font, and layout, all the rules are applied not just to this item, but every other item in the store. Let's just look at it one more time. Sometimes a slight change in size really does take a fair amount of time. It's as easy as that. There's nothing more to it.

Debra:	Steve, what if the ad is a black and white ad instead of a color ad?
Steve:	No problem. Essentially when you're in the item, you're going to have a button where you can choose do you want black and white or color, and it will just do an automatic conversion for you right on the fly.
Debra:	Okay.
Steve:	Black and white is a very common version for many publications. Let's just go under promotional items. These are all things that you can have inventory. They're all not print on demand. They're typically printed and stored within a warehouse. Individuals could actually order. You could put in the quantity they could order. They have a minimum and a maximum. Then you're able to see the quantity on hand at all times if you'd like.
	Things like stationery are a great thing to add into a BRAD storefront. Holiday cards are coming up right now, and it's something that many people would think of Christmas in July. Start to make these type of plans now and put them into a

storefront. Let me show you a little different way than you're probably able to print and mail holiday cards.

One thing you can see is that we've got a very low quantity, and then we've just got some options. Do you want to include an envelope? Do you want a destination address, meaning able to actually mail them directly out to your contact list? You could include that, put a stamp on them, and you could actually, as opposed to mail them, you could actually ship them to the branch. That is actually a very popular option. Forty percent or more each season are actually just shipped to branches, and they're going to come in a box with an envelope all pre-printed and ready to go. Individuals can just take one out, put in a business card, put in a note, seal it up, and drop it in the mail. It's going to come with the stamp.

This is a kit, and you've got the envelope and the cards. Let's just go ahead and take one more step here. In this instance, maybe we want to change from Merry Christmas to Happy Holidays. Maybe we want to change from red to blue. The idea is that you can use one item, and you have different variations. We could even do different images, including with different backgrounds. It's whatever variation you would like.

Let's look at the inside of a holiday card. You can see we've got the individual's name, we've got license information, you could fix this area down at the bottom regarding disclosure or whatever you would like, and then you could put in some text. I'll just put in some junk here, and it will actually just type and lay it right in there. Once it looks good, you're going to view the proof one more time. Make sure it's just what you want, say we like that, and accept the proof. It's going to take the parts, and it's going to drop them into the shopping cart.

Debra: Basically marketing makes all the decisions with regard to design and copy and disclaimers, but all the ordering, all the proofing, all the workload is put right into the user.

Steve: They are. You see one of two scenarios. The vast majority allow individuals to order because it's something that maybe you do or do not do right now. Once you put the appropriate controls in place where they really are forced to go in a certain sequence and only make the changes you would want them to make, not just type anything they want. Maybe they just have predefined text, that type of thing. It makes it much more usable by the individual user. The other side of that is you can have individuals, maybe a marketing manager, or a marketing assistant, or a production assistant for a team that might oversee the marketing activities for a particular group. You really can divide that up any way you want.

Debra:	I did get another question here through chat about spend limits. Can you control spending per branch?
Steve:	You can.
Debra:	They didn't ask, but for a person too?
Steve:	Right. It's really associated to the profile. It's all based on how you set up the storefront. Typically you would want that to be listed within the profile. You have a spot in here that would just show them their outstanding balance for that period of time, typically in a month. When they go in and actually order, it will let them know they have X number of dollars to spend.

What happens once they reach the limit? When you reach the limit, one option is that you can send an approval email to their manager or somebody else that's in charge of approving that, and they can approve or deny. It could default to a credit card, so it goes to that spending limit, and then they have to use their credit card after that. Credit cards are typically only used when it involves sales, so in terms of mortgage or commercial real estate or something.

Let's go ahead and take a look at a different scenario. This is one where the acquiring FI is still allowing the acquired FI to use their brand. This is Family Bank. It's going to look a little bit different. The only change that we're making is that we're just changing between individuals. When Kirk actually logs in, he's not going to see the other individuals within the company. He's only going to see his brand and his items. Here's the ad re-sizer.

You can also see that we've sorted where we only allow them to have a few items. Each user has items assigned to them. Again, it's entirely at your discretion. You can just have a few or you can have many. This is a special request form. The idea behind a special request form, this is an extra thing that we didn't mention at the beginning, you get requests for the items regarding maybe a new item that they're not seeing or maybe there's an item that they would like you to consider to add to the store. Typically you would send these via an email. They might send you a sample of one or not, but we say include that into BRAD.

What this is, this is actually a request form that pulls in the information from the profile. Then they're able to go in and actually type in some additional information and upload a sample of the item for you to see. Once they save it and they send it, it will come to you at the description of what they're looking

for. What's nice about that is once you put it into the BRAD storefront, now you're able to track and control every request by whom, how many.

Let's just take a look at a few reports right now. I'm going to go back to myself, and I have some reports that are assigned to me. You can see I've got a series of reports here. What other types of reports you would have would be anything that you would like to track for any particular item, or group of items, or if you're allowing your mortgage professionals to market with Realtors, then there are some things regarding RESPA Compliance **that** you could actually track for that.

An order and ship report would be something that might be useful. Basically you go in, you pick the date range that you would like, so this year, you pick your format, and then you save and generate the report. Reports can be on demand like we're doing here, or they can be auto generated and sent out at the beginning of the month to your accounting department or to yourself so that you could look and see everything that has been ordered for that period of time. You could also have reports that would be useful for branches. Maybe you've got a branch marketing manager that would like to go in and have a marketing meeting. They could go in and quickly pull a report, see everything that that particular group is ordering. They come in a spreadsheet, and it's going to have all the columns and rows of every order, all the details that you could possibly want.

There's a lot of additional things you could include in reporting to track back the information. Inventory is one thing that typically you'd have a report for that you would be able to just pull a report and see exactly what's in inventory, all the items for a given period of time, the holiday cards that we were looking at earlier is definitely something you do just for a few minutes throughout the year, but to be able to easily track what it is that has been ordered.

Debra:	I do have a question here, Steve, while you're going into mail the postcards. Each of these jobs has a piece of art. Does the admin at the bank or credit union have the ability to upload images for the different marketing pieces?
Steve:	I'll show you, actually. Here I went back to that item that was networking on the other version. Here's the completed item. You can see from the drop down you've got pre-defined backs. The other thing is that you can actually upload a background that is unique into this one item for one time. You can do it either way. You could actually have a whole series of background images. The idea behind that is you've got one card that is for save the date, but you don't need to have 20 versions of it, you just simply have different backgrounds, different color options, like we're looking at the holiday card. It's just an easier way to

pick what's the event or what do I want to market for, and then you pick the background that you like, and it will just automatically upload it.

To your question, Debra, is sometimes there is just a one-time upload that you would like to do. You've got a background of maybe a branch picture or whatever you'd like to do. Just like we were adjusting the photo on the business card, you're able to do that within the individual items as well.

Debra: If a bank was looking at a series of new marketing material designs, they're changing their colors or something like that. In that case I think the account manager would be the one who would work, we'd upload FTP images and it wouldn't be the individual uploads per product. We would manage that work for the bank, right?

Steve: That is correct. Again, options, so one is if you had a one-time unique item, you could do something called load to print where you just upload that one item one time. If you're going to use it on an ongoing basis, there's a lot of moving parts here, and so what we would ask is that you give us a fully packaged and designed file. We also get a copy of what your current branch standards are so that as things are put into the storefront, we make sure that those brand standards are maintained. Then it's available. You tell us who is going to be able to order this item, whether it's one person or everybody, whatever you'd like. Then once it's set up, we put it into test mode, we send you an email, and you can go in and test it and make sure it looks right. We could certainly send you a print sample if you'd like as well. Once you say good, then we turn it on and it's ready to go.

This is actually at a back of a card right now. This is the one that had the different versions of the front. It's got a spell check option that's in here. I'm going to go ahead and switch to somebody else. We'll go to Joe Demo. We're going to go ahead and add in a head shot. That's just going to switch the name and drop in the head shot right there.

Let's take it one step further. Let's put in some information from a referral partner. In this case let's say it's a realtor. We're going to select this down here. You can see that once I select referral partner, this is a point of control. It requires them to fill out the fields that are in red. You can even have them fill out some fields or select a few things yes or no in terms of internal compliance requirements, like you're going to abide by a particular rule or whatever. Then you can just put in the information.

I'd include a Realtor logo, and actually not all Realtors are part of that Realtor association, so they may or may not use the logo. I'm going to go ahead and just grab a photo. It's going to check for resolution and ratio, again set to your

standard. I'm going to process it, pull it into the system. Larger photos will take just a little bit longer. It's nice having 300 dots per inch, but it's not always available, so you might have a standard that might be 255 or whatever you would like, so it's going to crop. I can drop that.

I'm going to grab one more image. I'm going to go ahead to pull in a logo. This one's going to be for Coldwell Banker. Just like we're picking the background images, there might be some common organizations like Coldwell Banker or Keller Williams that you work with, and so you might pull those from a background. Just within a few moments, we're able to build a co-branded postcard. We've uploaded the headshot, we've got the logo, and we've got a little bit of information in here. CalBRE is actually a specific thing based on a state variable, which is for California, the only state that has that.

Again, once it looks good. Now we have one item that had many backgrounds. It can be co-branded or not. The information down here, we've got some license information. We've dropped in our realtor logo. We might have an equal housing logo in there as well. This little number off to the side here is a tracking code. Every single card sent to every single person has a unique number on it. That's now we track not just the order, but every single individual card. Debra was mentioning that we can scrub against your do not contact list for mail. That's one of the ways that we're able to go back in and get a digital record of everything. You can actually check and verify to make sure that it was done per your specification.

Debra: I have a question on turn time for the print materials.

Steve: One difference between not using BRAD and using BRAD is that you probably have a lot of stuff sitting in warehouses that you print in large quantities, and you pull them out if you elect to do that with any item. As long as it is before 10 o'clock, that's going to ship out the same day. Let's say this particular one that is a print and mail postcard that's on the other side of it in terms of all the variable options. Those are typically printed and mailed within a four-day period of time.

The reason we can do that so quickly is that once the item is within the store, all of your rules for brand, and legal compliance, do not contact list, everything else, are all pre-defined. At this point we're going to manage all of that within the storefront. Then it just goes directly into a print queue, it goes on the appropriate piece of paper, and is printed and mailed just within very few days. That's true with every other item.

Debra: I have a question. What else can you print besides postcards?

Steve: Anything. Anything that you have your logo on. You've got yard signage, you have banners, we can do wide format. We can kit and combine things together, so you may have something that was pulled from the warehouse and print on demand in a portfolio and sent out, those type of things. With the ad catalog, it doesn't even need to be for a print ad. It can be a digital ad. It can be an email signature, even that type of thing.

Anything that your logo is on is something that we can produce, even in other languages. We didn't talk about that earlier, but I certainly think this is a huge, growing trend to be able to have a few items that are in Spanish, or Russian, or Thai, whatever those languages are that are important to you that you want to market to. That's a great thing that you put into a storefront where you can just very easily do an item that is in Spanish, for instance.

We would actually recommend that all items are co-brandible for mortgage or maybe even commercial lending, where you may have not just a realtor but maybe it's a title person. Sometimes it's insurance. It's whoever else they're partnering with.

Affiliate marketing is certainly one thing that you can co-brand. Affiliate marketing is when you are offering a discount or a value to a local business and then you can produce a collection of items that would be like a poster, maybe a dimensional cube or something, a buck slip that could go into their payment, their paycheck stub, or distributed somehow. You can build that type of practice into a BRAD storefront very easily.

One common question is I don't have this many variables. I don't have a bookmark, but I want to use a bookmark. Is there a way that I can do that? We have a vast catalog of templates that are pre-defined, that make it very easy for you, that if you want to use this particular item, they're already preset up. They're programmed. They're very easy to add to the store. You don't have to give us a completely packaged and designed file. You can just give us a print-ready PDF, and we're able to actually take that and to build it into the storefront with the same type of variable information.

If you were to put in a unique item and we do some additional programming, you send it to us, we have a conversation with you in terms of how you would like this to work. Then we go to work and build it, put it into the store, which really only takes a couple of days. If you were to put in an item that is a static item that has no variable parts, like maybe you've got a new brochure or something, you will have a dedicated account manager assigned to your business, you can get them on the phone, email it over. Many times you can do those kind of things just while we're talking with you.

Other things that are very easy to change within the store, that you may have a particular item that you would like to have a sentence changed. Instead of having to redesign the file, packing it up and sending it to us, we say just call your account manager. We go into the storefront with you, we'll do a webinar like we're doing today. We can actually go in and make that adjustment for you, save it; it'll be immediately ready to go.

Debra: Very good. Thank you, Steve.

Steve: Of course.

Debra: Let's go back to the last few pages of our web cast and review some of the ways how BRAD is able to help through that merger and acquisition and some of the examples every day, not just at that time, but certainly takes a lot of work off of the marketing department during an M&A **by** providing the pre-determined marketing materials in an easy-to-use portal that the new employees, the new branches can order on their own. BRAD was really developed and designed to improve your print on demand. First and foremost, BRAD is very personal. It's your store. It's for you. It's for your employees. It has your brand, your colors, and treats every user very personally in a manner that they see just their orders, their new and re-orders. It's very fast, as we've seen. It's efficient.

I showed you earlier in the presentation what a typical order process looks like, all those steps, and business cards, and ad layouts. BRAD can reduce those steps and reduced the time it takes from hours into minutes and move that work from your desk to the desks of the employees in the branches. It puts a lot of hours back in your day. As far as compliance goes, some of those controls that are in there that are put in one time and they'll now be resident on every order that requires them, one of the biggest challenges of Financial Intuitions (FI's) today is around compliance. Multiple security levels, BRAD has detailed approval processes, disclaimer control, good reporting, everything your compliance officer would be demanding.

BRAD's easy to manage. As Steve mentioned, we'll be providing a dedicated account manager so marketing has a single point of contact for all the products and services available through this brand resource and distribution portal. It's almost as if, and we've heard this from other clients that are using BRAD today, BRAD becomes an extension of your marketing team. BRAD will take a lot of the heavy lifting off of you. Last but not least, BRAD really does give control. Control from a brand image, brand design, brand compliance, messaging, everything. It gives your employees the control to order what they need when they need it

and gives the management marketing team the ability to be confident that nothing's going out that hasn't been approved.

Our last slide before we open up for any additional questions, here's what's being said about BRAD; self-service, personalized materials and days. You do know that there's quite a few people in the branch that benefit from having that personalized name right on that marketing piece, so those account holders and small business knows who exactly they're coming back to the branch to speak with. Multiple orders into one, so if you have two or three portals today, we could consolidate all of those items into a single ordering process, so you have only one place to go.

We've got the control over your brand standards, control over what marketing needs, and really puts that self-service capability right in the hands of the people who need it. If anyone has any other questions, go ahead, and we can put those right in the chat window. Steve, if you have any last comments that you'd like to say.

Steve: No, I think we're good.

Jeb: While we're waiting for questions, I'll remind everyone that we are going to send out a recording of this replay of this broadcast as well as a copy of the deck. There will be some questions at the end, a survey at the end, if you'll be so kind to take a minute and answer those, we'd appreciate your feedback.

Debra: There was one from earlier. What is the standard implementation time?

Steve: Generally it's about 60 days or less. Before we do any building or programming or anything, we have to go through a series of questions. Typically we get a few sample items from you and design files, print ready PDFs, and then we go through a discussion in terms of where you want to start. Maybe you don't build BRAD initially to take care of everything for all of your channels. Maybe you just start in a particular place, like maybe its mortgage or branch operations. We work with you to develop and make sure that there's a catalog of items. We'll get a list of all of your branch locations. There's basically about ten things that we work through. We try to make it as easy as we possibly can.

Once we have those, we get to work. We build the store or first generation of it and within just a few weeks we get you back on the phone, show you what we have, get some feedback, and then we turn it over to you so you can do some auditing and checking. Once you say it's just right, you launch it to your entire organization. Many companies will even do a soft launch. They'll just launch it to a small group of users that they'll know will give them some feedback, and then we can go back into the storefront if you put in some additional instructions,

make a few adjustments to a few items. Again, when you say it's ready to go, then we go ahead and just open that up to additional channels. Also, I will also note a very easy process once the store is built and you've acquired a new FI, you just decide do we want them to use our brand or are they going to use their existing brand.

The balance between the two and the nice thing about putting a new brand or using their existing brand within BRAD, you don't have to rebuild all of the items. All the items were built to your standards in terms of a disclosure and compliance information. We're just inserting the logo, and we're making a few color adjustments. It is really very quick and easy to put in an additional brand. I will say is that once you want to switch them, so you're going to go from their existing brand, they've gone through that period of time, and the day comes that they become part of your FI brand, then it's really just a matter of re-assigning the division. Once you do that, every single item will populate automatically for you. Huge time savings with that.

Debra: Well, thank you. I'd encourage anyone who is interested to reach out to their Harland Clarke contact, the print solutions account executive, or any of their contacts at Harland Clarke, and we'll go ahead and prepare a personal demo just for you and your marketing team. Thanks for joining us today.

Jeb: This concludes today's webcast. Thanks for joining the Harland Clarke webcast series.