

/ Vericast Creative Understands the Financial Industry

- > The regulatory pressures you face
- > The fierce competition
- > What customers want from financial products and from a financial relationship
- > The challenges of transitioning acquired customers to your institution's family



/ 3 Ways Vericast Creative Makes Your M&A Successful

#1 Proven **M&A Best Practices** recommendations

#2 **Efficient Processes** and **Helpful Tools**
get you in market on time and within budget

#3 **Award-Winning Effective, Branded** communications

/ #1 M&A Best Practices Recommendations

Communicate to secure newly acquired customer and avoid attrition:

- > Transition customers gracefully into your institution's family:
 - Build a bridge between the two institutions — ***inclusivity***
 - Reassure acquired customers in this period of change — ***stability and leadership***
 - Clearly outline what's changing and what stays the same — ***transparency builds trust***
 - Tell acquired customers they can manage the transition like a boss — ***debit card, OLB... never lose access to your money***
 - Communicate in a positive, benefit-oriented way — ***easy experience, know what to expect***
- > Seize every opportunity to emphasize what will be different but BETTER:
 - Technology, more product choices, etc.

/ Conversion Campaign Print Examples



Welcome Letter

Formally announces merger, welcomes customer to the fold, addresses selected key points, refers customer to important enclosures

Employee Letter

Begins process of getting employee buy-in, discusses importance of helping customers see benefits to them after conversion — and importance of stemming attrition

Conversion Guide

Introduces acquired customer to the new bank, includes information on customer's new account, description of another bank products/services, a bit of bank history, and other background

Important Information/Online Banking Insert

Allays customer fears about having access to their OLB account, provides other key dates and actions required of customer



/ Conversion Campaign Digital Examples



Ongoing Web Banner Ads & Social Media Ads

Provide a steady flow of messaging to aid awareness and acceptance.



Email Campaign

Pre-Conversion Communication

Mirrors print letter with warm welcome to customer, key merger dates, what to expect, and info to come

Important Information

Cuts to the chase on key dates and actions customer must take to help ensure smooth transition

Online Banking

Provides clear instructions for setting up new OLB account

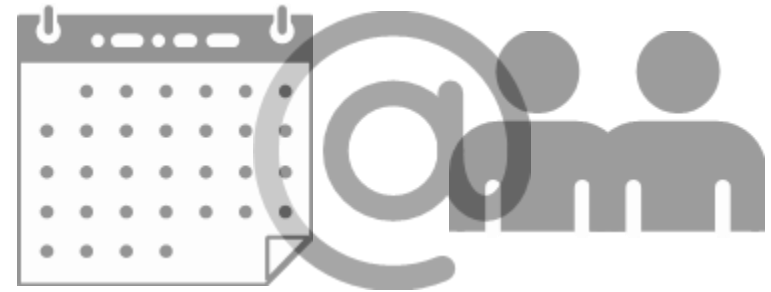
Onboarding Email

Encourages acquired customers to complete items such as signing up for OLB and bill pay, setting up direct deposit, obtaining debit/ATM card, etc.

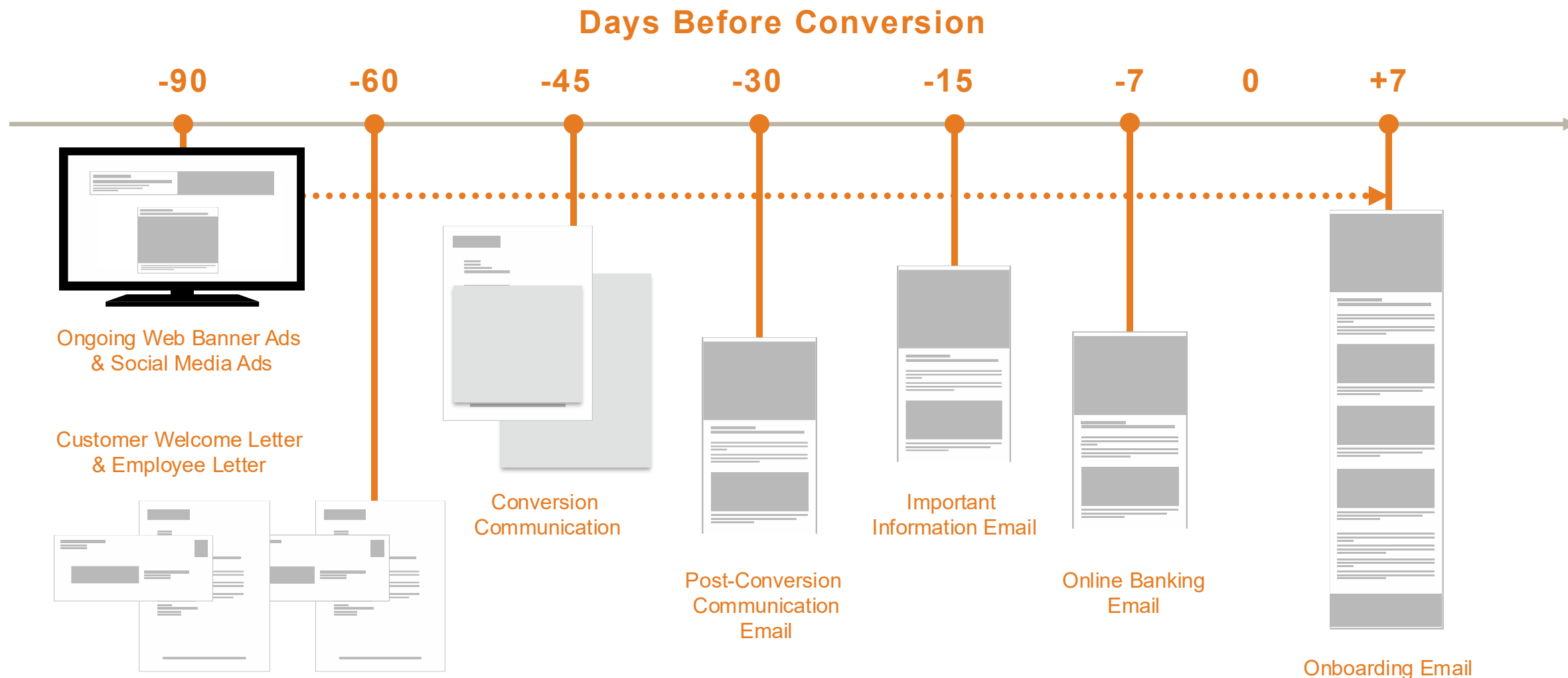
/ #2 Efficient Processes

Our creative development schedule allows for a detailed review and approval process — while ensuring that 30-day pre-conversion regulatory requirements are met with:

- > Clearly prioritized components in development timeline
- > Quick revision response to keep complex pieces moving through the approval process
- > Ability to avoid delays by working around account mapping setbacks and other gaps in information



/ Acquisition Communication Plan Example



This is not an all-inclusive list of deliverables. Each M&A is unique and may include different deliverables depending on goals.

/ Your Project's Client Manager Schedules and Coordinates for you



Creative

- Strategy
- Design
- Proofing
- UAT for digital assets
- Native Art File



Campaign Set Up

- Creative Set Up – Email & DM
- Letter Version Set Up
- Proofing
- Email Testing
- Data Processing:
- Data File Receipt
- Auditing
- Sampling
- Coordinate data exchange
- Manages change requests throughout all processing



Production

- Inventory/Material Management
- Press Proofs
- Hard Copy DM Samples
- Coordinates with Production QC team
- Coordinates with Production scheduling
- Maintains status updates
- Coordinates shipping for any bulk printed materials
- Email confirmed live
- Direct Mail confirmed mailed
- Billing upon completion



Channel

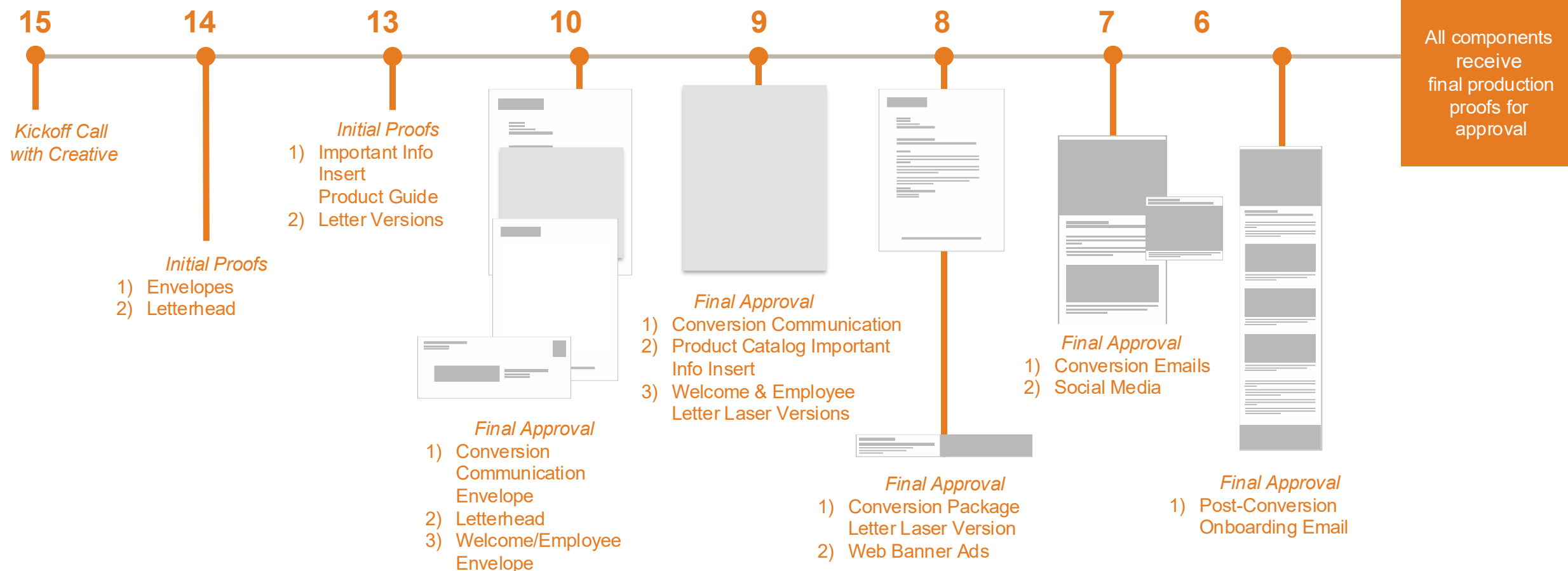
- Coordinates with Digital Media SME for set up and implementation
- Coordinates with Contact Center Services lead to align schedules, critical deliverables & status updates

Client Management Team

/ Acquisition Production Plan

Weeks Before Conversion

Revisions occur throughout process with most revisions provided in AM, out PM/in PM, out AM.

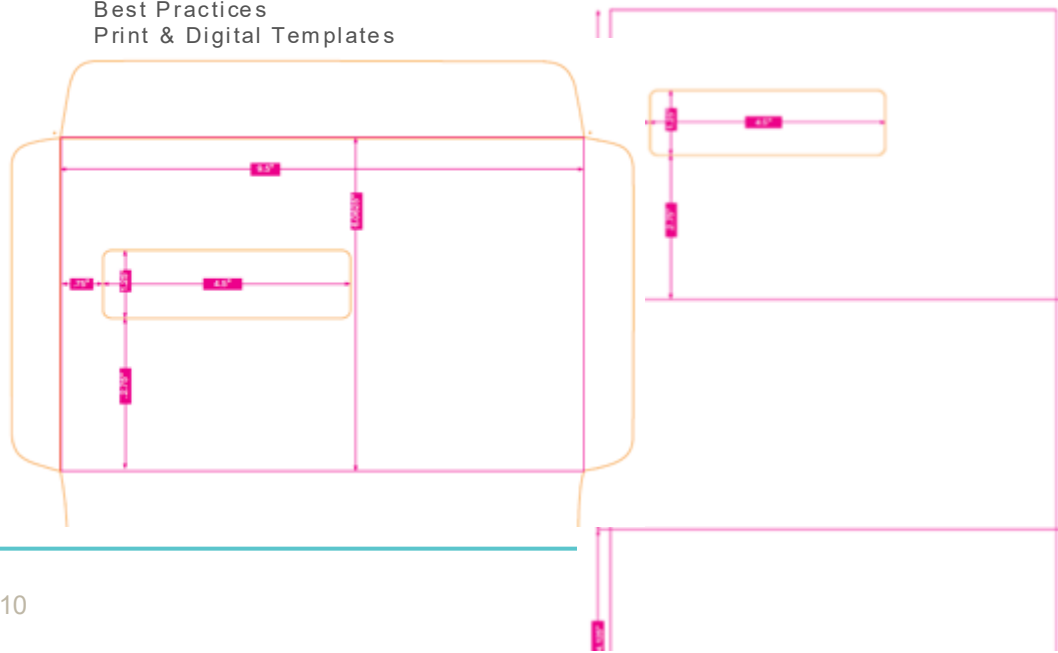


This is not an all-inclusive list of deliverables. Each M&A is unique and may include different deliverables depending on goals.

/ Helpful Tools

- > Guidance on efficient direct mail package formats
- > Tools to help organize your information so project can launch quickly:
 - Image libraries, print and digital design templates, content guide, copy templates, easy file transfer
- > Creative Team dedicated to the project throughout its life cycle

Best Practices
Print & Digital Templates



Best Practices Content Guide

/ Creative Development

BEST PRACTICES

Use this guide to build an effective and successful Merger & Acquisition (M&A) communications solution for your Financial Institution (FI):

- Achieve lower levels of attrition
- Affect higher levels of consumer satisfaction

Your Vericast Client Manager will oversee this process. Note that the full process includes collection and management of your customer data, print management and other important elements of an M&A project, which are not included in this guide.

M&A communications must:

- Help allay Customer/Member fears, instill trust, ensure stability and continuity, show an ability to support their growth over time, and assure that the transition will be an easy/seamless process. They were not looking to change FIs, so the merger should be a non-event for them.
- Inform Customers/Members of due-diligence and legal matters (e.g., account number changes, when new checks and check card will arrive, applicable fees, relocating any safe deposit box contents, etc.).

Inform — don't sell:

- Many Customers/Members will be apprehensive about the acquisition of their FI, so you just need to help them through the transition.
- They are new Customers/Members, not prospects.
- Do not use your M&A communications to promote solutions and services.

Keep everything in the voice of your brand:

- Beginning with the very first letter the acquired Customer/Member receives from you, all communications should be from your FIs perspective and voice.
- Speak to your new Customers/Members in a friendly, welcoming tone and language.
- Don't be afraid to let your M&A communications reflect your brand personality.

Creating Your M&A Communications

Your Vericast Client Manager:

Throughout both creative development and production, your Client Manager will be the single point of contact for the flow of information between you and our Vericast Creative and Production teams.

FI brand information needed:

- Brand Guide/Style Guide
- Vector/High-resolution logos and/or graphics
- Vector/High-resolution images
- Samples of previous print and electronic marketing campaigns

Feedback:

When possible, consolidate your team's revisions onto the PDF proof provided by the Creative Team.

Timelines:

Your Client Manager will help create timelines for each deliverable related to creative development and production art. Adhering to these timelines and communicating any changes is essential to ensure your M&A is delivered in a timely manner.

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Best Practices Copy Templates

/ Creative Development

BEST PRACTICES

Creative Development

Drop 2

Legal Letter & Privacy Notice

(Separate letter needed for business and personal Customers/Members)

- Includes cover letter, legal documents
- Provides new account information (if applicable)
- Informs that another communication will be sent regarding products, transition of accounts, and milestone dates

Direct Deposit Insert (optional)

- Provides form and instructions on how Customer/Member can update direct deposit with employer
- New bank address/phone/contact
- Same information for automatic withdrawal/draft

Fee Schedule Insert (optional)

- Communicates anticipated changes in Terms & Conditions
- Includes miscellaneous items not included in Terms & Conditions brochure

Terms & Conditions

Legally required document that includes information regarding:

- Agreement, Liability, Deposits
- Withdrawals
- Ownership of Account and Beneficiary Designation
- Business, Organization and Association Accounts
- Stop Payments Statements Direct Deposits
- Samples
- Previous Work
- Check Processing
- Check Cashing
- ACH and Wire Transfers Security
- Interest
- Deposit Rules
- Use of Power of Attorney
- Electronic Fund Transfers Ability to Withdraw Funds
- Previous Work
- Truth-in-Savings Disclosures
- Personal Checking Accounts
- Personal Health Savings Accounts
- Business Checking Accounts Fees
- Certificates of Deposit and Individual Retirement Accounts
- Safe Deposit Boxes Loans

Products and Services Letter

- Focuses on loan products
- Provides information regarding account number changes, rates, payment information, etc.

Products and Services Booklet

Guides Customers/Members through final conversion of their accounts:

- Welcome & Introduction
- Product Mapping
- Personal Banking Services
- What to Expect
- Previous Work
- Locations
- Milestone Dates
- Business Banking Services
- Contact Info

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/ #3 Award-Winning Effective, Branded Communications

Direct Marketing experts know how to deliver an exceptional brand experience across all channels — mail, email, online, in-branch, print:

- > Welcome acquired customers and reassure them of a seamless transition
- > Wrap communications in your brand values
- > Use copy and design to create confidence in your institution's commitment and professionalism



/ More than 400 Creative Awards in 5 Years

Including:

- > Platinum Hermes Awards
- > Platinum MarCom Awards
- > Communicator Awards
- > Summit Creative Awards
- > APEX Awards
- > dotCOMM Awards
- > Graphic Design USA Awards
- > AVA Digital Awards



MARCOM
AWARDS

GD
USA

HERMES
CREATIVE AWARDS

The Communicator
Awards

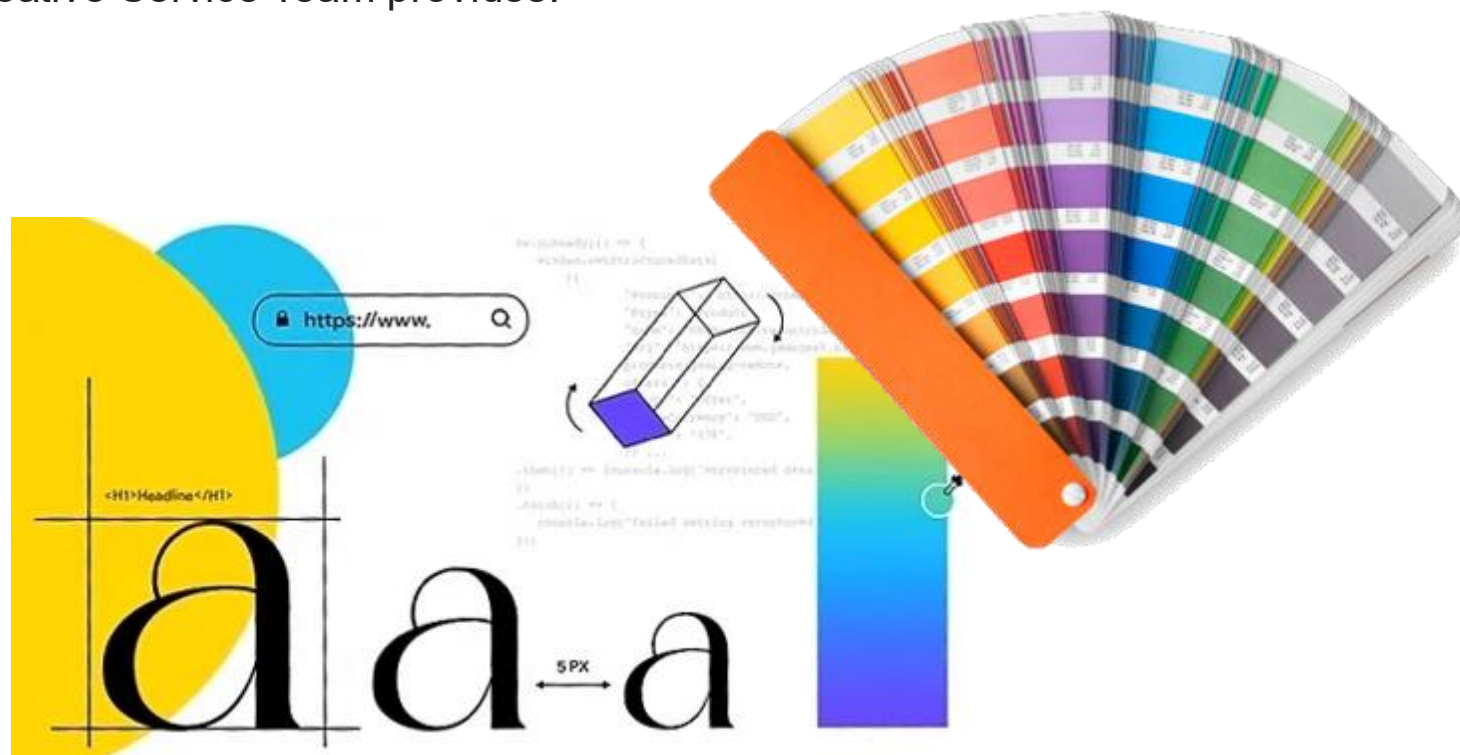
SIA
SUMMIT
INTERNATIONAL
AWARDS



/ Vericast Creative Services Team

Our Creative Services Team offers a full-service agency approach to creative development and execution, all through a lens of industry best practices and decades of experience. Whether you are looking for a complete relaunch of your brand or you simply need support producing collateral to meet regulatory requirements, we can help. From launch to final release, our Creative Service Team provides:

- > Creative Direction
- > Copywriting
- > Print and Digital Creation
- > Proofreading and Quality Control



/ Testimonials



Main Street Bank worked closely with Harland Clark's (now Vericast's) communication team to develop a guide and terms and conditions for our customers when we went through a merger in 2017. Throughout the project, there were several moving parts, and the support team at Vericast kept us on track with a timeline of when information and edits were needed so we could communicate with our customers in a timely manner. The creative team was able to capture our brand, tone, and culture in the way they laid the information out with visual cues and easy-to-understand language. Even after the merger was complete, our frontline team continued to use the communication booklets with new and existing customers as tools to describe our account offerings. Due to the scope of the project, having Vericast's support allowed us to meet deadlines and communicate in a way that was fitting of our brand.

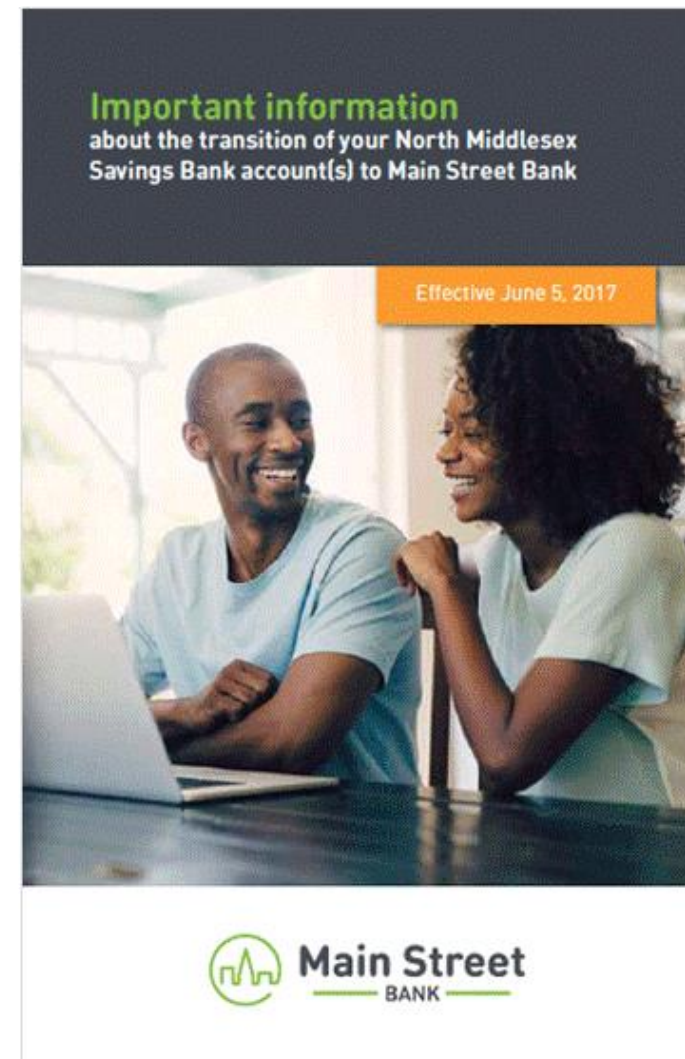


City National Bank of Florida (CNBFL) has been a long-time client of Vericast. In the last four years, CNBFL has worked with Vericast on two M&A projects. The projects included creative development, data processing, production and execution. Their project management skills, effective weekly meetings, and their openness to engage in true dialogue and collaboration were key to our engagement. Our second M&A had several date changes due to COVID. Their knowledge and experience, together with their ability to quickly pivot, led to successful project executions which even won over 30 awards. More importantly, results included success with client retention and regulatory compliance.

/ Best Testimony

The best testimony for why we are great at M&As:

*Our Clients **come back** to us. We are the go-to for all their M&A communications.*



/ Broadview 3-Drop Campaign Overview



Welcome – Drop 1

- 1) Envelope
- 2) Letter
- 3) Conversion overview insert



30 days prior – Drop 2

- 1) Envelope
- 2) Letter
- 3) Conversion guide brochure



14 days prior – Drop 3

- 1) Envelope
- 2) Letter
- 3) Readiness guide brochure
- 4) Account numbers insert
- 5) Transition schedule insert
- 6) Digital banking insert

/ Drop 1 Welcome



Envelope

Emphasizes need to open and view contents

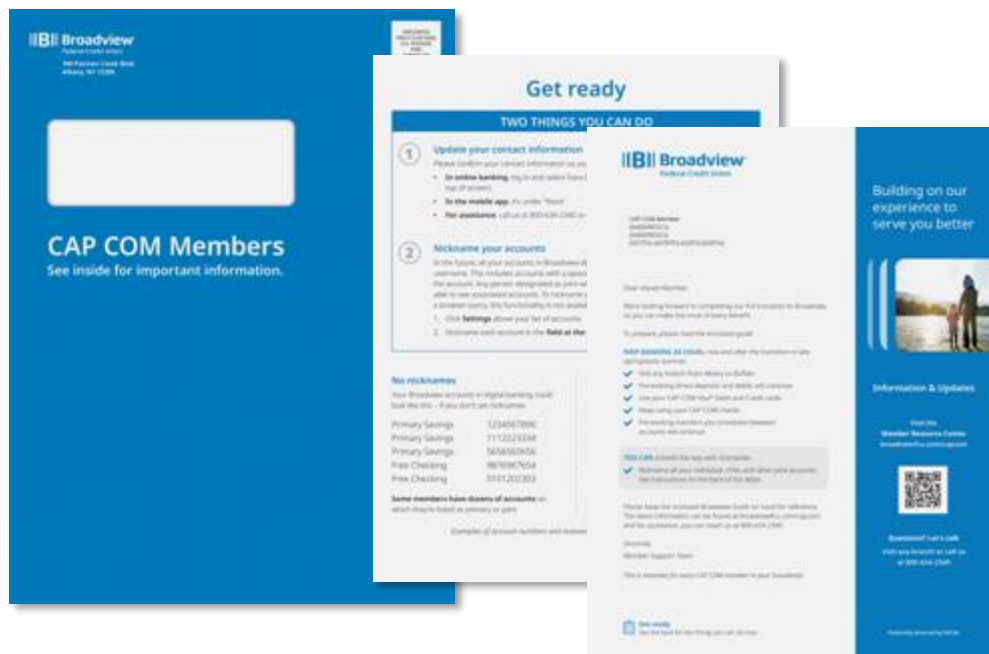
Letter

- Prepares members for upcoming conversion
- Reinforces the FI's commitment to members
- Sidebar highlights ways for members to learn more or reach out with questions

Conversion Overview Insert

- Provides detailed breakdown of existing and new benefits
- Lets members know what to expect and what they can do now to prepare

/ Drop 2 Member Actions, Product Information



Envelope

Emphasizes need to open and view contents

Letter

- Reminds members of upcoming conversion while letting them know what services will stay the same
- Directs members to view the reverse for instructions on tasks to complete now
- Sidebar highlights ways for members to learn more or reach out with questions



Conversion Guide Brochure

Provides more comprehensive information on the conversion including:

- Detailed lists of services and benefits that will stay the same and new services and benefits members will enjoy after the conversion
- Reminder of tasks to complete now
- Frequently asked questions
- Schedule of communications
- Support resources with contact information

/ Drop 3 Personalized Account Information, Transition Schedule



Envelope
Emphasizes need to open and view contents



Letter
Announces date of conversion and new member number and provides reassurance of continued support



Additional letter version
Messaging for various audiences



Additional insert versions
Messaging for various audiences



/ Drop 3 *(continued)* Readiness and Online Banking Guides



Account number insert

List of all accounts, including names, pre-conversion numbers and post-conversion numbers



Transition schedule insert

Schedule of services during and after the conversion weekend



Digital banking insert

Instructions for logging into digital banking after the conversion



Readiness guide brochure

Provides more detailed information on what to expect after the conversion

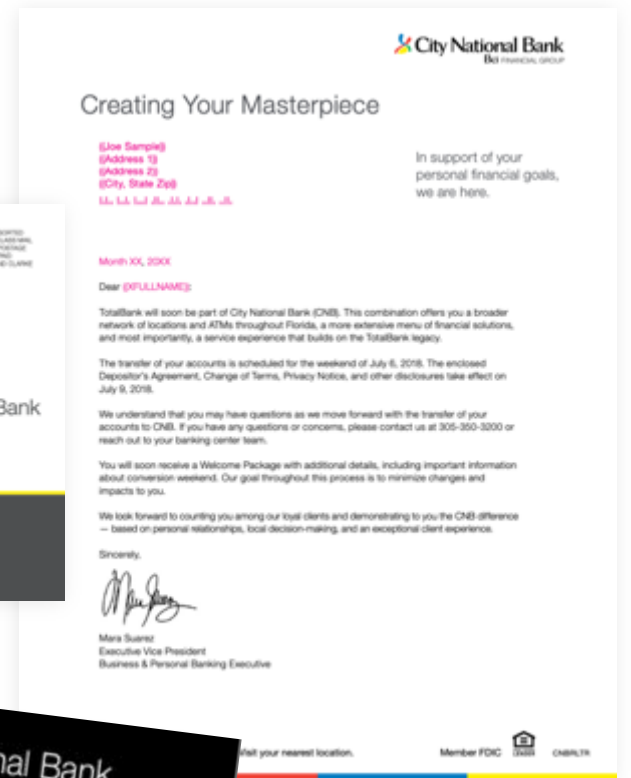
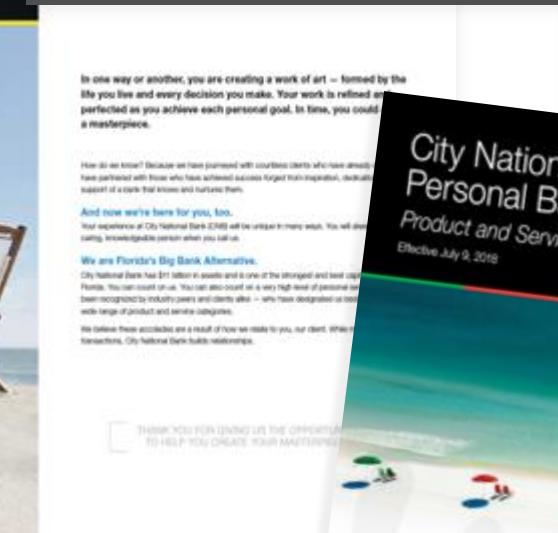
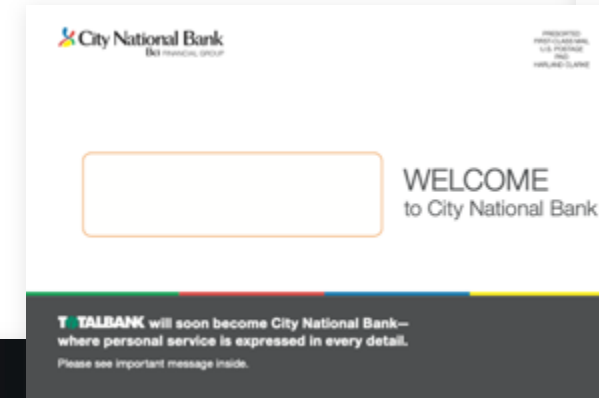
/ CNB Multi-Channel Merger & Acquisition

When these two Florida bank brands were brought together, it resulted in an M&A masterpiece:

- > Consumer and Business communications
- > Full media campaign including magazine, newspaper, and digital marketing
- > In-branch merchandising including posters, table tents, and window clings



Consumer Product Brochure



Consumer Welcome Letter

/ Award-Winning Multi-Channel Campaign



Double-Page Magazine Ad

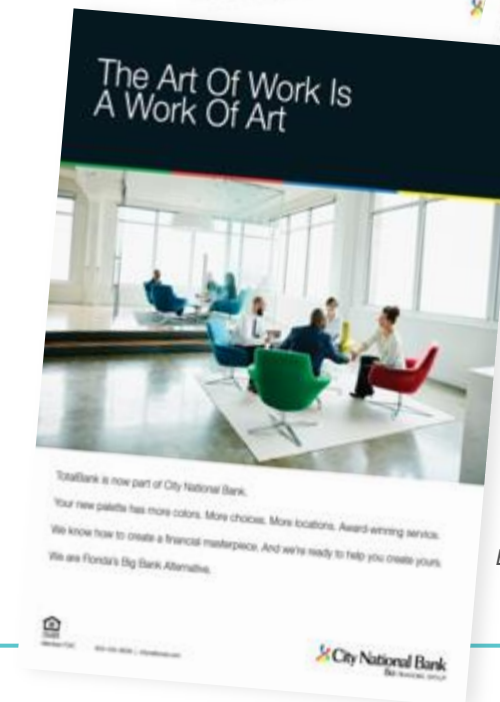


Platinum MarCom Award
Merger & Acquisition Campaign
And Advertising Campaign

Consumer Magazine Ads



Business Magazine Ad



/ Included Digital Components



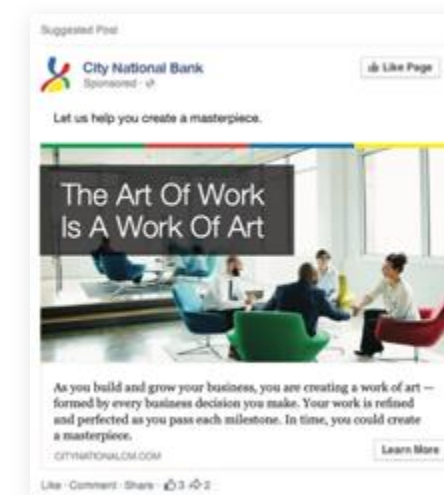
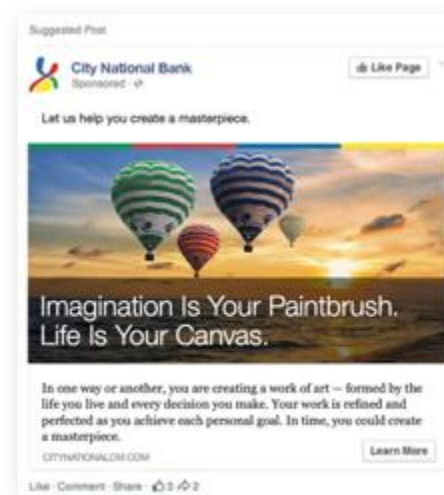
Consumer Digital Display Ad



Leaderboard Digital Display Ad



Mobile Digital Display Ad



Social Media Posts

/ Addendum Samples

If you need printed M&A samples and/or packages, provide a mailing address to your Sales contact.