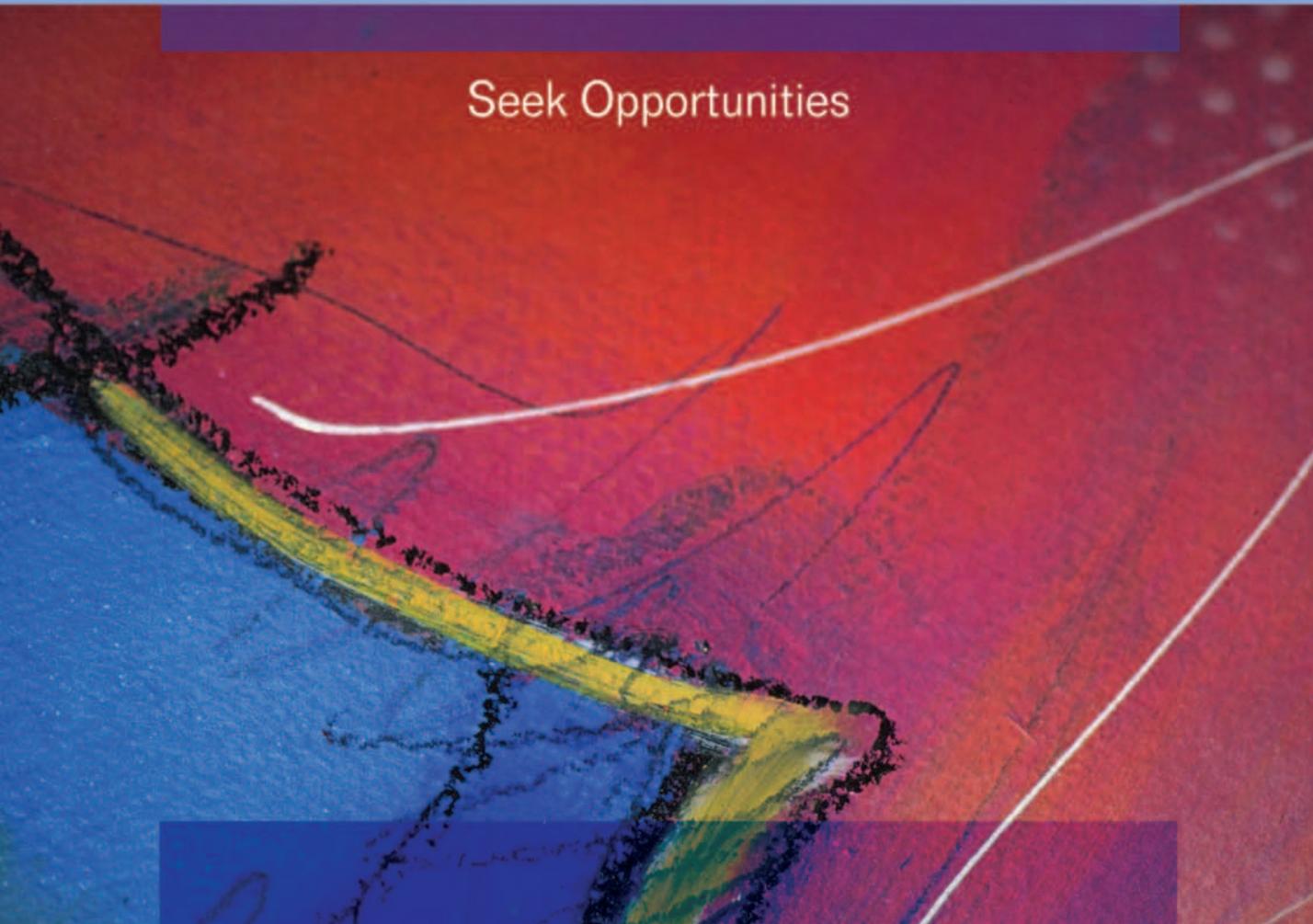


# CROSS FINANCIAL

G R O U P

Seek Opportunities

The background of the lower half of the page is an abstract, textured composition. It features a dominant red color with a fine, grainy texture. A diagonal band of blue and yellow-green stretches across the lower-left quadrant. Several thin, white, curved lines are scattered across the red field, resembling light trails or brushstrokes. The overall effect is dynamic and artistic.

# Seek Opportunities

Few other industries face the pressures that confront banking today – competition, deregulation, technology and economic uncertainty. With these challenges comes the opportunity to create a new environment within your organization, one that casts aside traditional banking confines and ushers in a spirited business atmosphere. The sales and marketing development resources of Cross Financial Group can help you meet today's challenges.

Cross Financial Group is an innovative, service-minded firm, committed to giving our clients a competitive edge. Our clients have access to comprehensive financial sales and marketing management resources. You do not need to be among the country's largest financial organizations to incorporate the same marketing and management practices that make those firms successful.

**Every institution has a sales culture. It may not be the one you want, but every institution has one.**

## Business Planning

Many banks commit time, effort and resources to developing a new culture only to fall short of their expectations because attention was focused only on activities or procedures. In order to optimize relationship building efforts, there is an underlying need for support systems, teamwork, effective planning and a comprehensive integration of human and physical resources.

Prosperous institutions utilize proactive business and strategic planning to develop leadership, vision and financial performance. They create internal support systems to insure successful implementation. They nurture consensus and teamwork with a business environment that mandates accountability and encourages leadership. And, they measure performance and communicate results throughout the business enterprise.

No matter what stage of development your institution has reached, Cross Financial Group can help you grow and enhance success with proven programs and resources.

- **Strategic Planning**
- **Competitive Advantage Assessments**
- **Corporate Goal Setting**
- **Business Strategy Implementation**
- **Sales and Service Development**
- **Management Team Surveys**
- **Director and Employee Surveys**
- **Market and Product Assessments**
- **Organization Design**

*Cross Financial Group specializes in sales and marketing consulting services for financial institutions.*

# Advertising and Corporate Communications

**94% of buyers prefer to purchase advertised products.**

*Cahners Report*

Banking has unequivocally reached the point where aggressive relationship building and effectual marketing are essential to establishing and maintaining a competitive business posture. Developing corporate communications to support organizational goals and objectives is a critical link to achievement and success. Whether supporting an existing brand or creating a new one, advertising and marketing programs have a direct impact on reaching objectives.

- Corporate Identity and Logo Design
- Brand Management
- Newspaper and Radio Advertising
- Direct Marketing
- Product Brochures
- Newsletters
- Point-Of-Sale Merchandising
- Billboards
- Sales Support Materials
- Press Relations

**"Nobody counts the number of ads you run; they just remember the impression you make."**

*William Bernbach*

# Customer and Market Research

**Research reports that get read, and are easily understood, are more likely to be used.**

We help companies understand current customers, potential customers and employees, and track the factors that affect customer satisfaction, loyalty, awareness and purchasing behaviors. Each research project we undertake results in reports and presentations of information that are straightforward and easy-to-use.

- Mystery Customer Programs
- ImageTrac® Customer Satisfaction
- Employee Satisfaction
- Image and Branding
- Advertising Awareness and Top-Of-Mind
- Focus Groups
- Customer Profiling
- Post-Transaction Evaluations
- Online Survey Resources
- Site Assessments

**"Surveyed customers are 300% more likely to open a new account."**

*Harvard Business Review*

**"The ability to learn faster than your competitors may be the only sustainable competitive advantage."**

*Aire De Geus*

# Staff Training Resources

Developing competent, highly skilled human resources is certainly important to companies in a service-based industry. Cross Financial Group has proven training and education programs designed specifically to communicate with financial institution employees. Each program is customized to meet your training objectives.

- Customer Service
- Referrals
- Sales and Relationship Building
- Management, Coaching and Mentoring
- Business Development Programs
- Staff Motivation Programs
- Conference, School and Seminar Presentations

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**[www.crossfinancial.com](http://www.crossfinancial.com)**

402-441-3131 ■ Fax 402-441-3136

6940 O Street, Suite 310 ■ Lincoln, Nebraska 68510