

**BaZing™**

*The New Cha-Ching.™*

**LOCAL.  
MOBILE.  
SOCIAL.  
PROFITABLE.  
CHECKING.**

**STRATEGYCORPS**  
The Checking Experts

# STRATEGYCORPS

The Checking Experts





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# Poll Question #1

What are your plans for Free Checking?

- A. Zap It
- B. Keep It – totally free
- C. Adjust It – add qualifiers
- D. Still Deciding

# Checking Challenges are Obvious

Deposit Service Fees down 18% from 2009 (FDIC)

## Checking Accounts - More Important Than Ever

## Winners Focus on Today's Relationship Checking



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# Today's Relationship Checking

Local



Checking  
Accounts

Mobile

Social

# Mobile = Smartphone Delivery of Benefits



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## Poll Question #2

Does your bank have an iPhone/Android app?

- A. Yes
- B. No
- C. No, but planning in the next 12 months

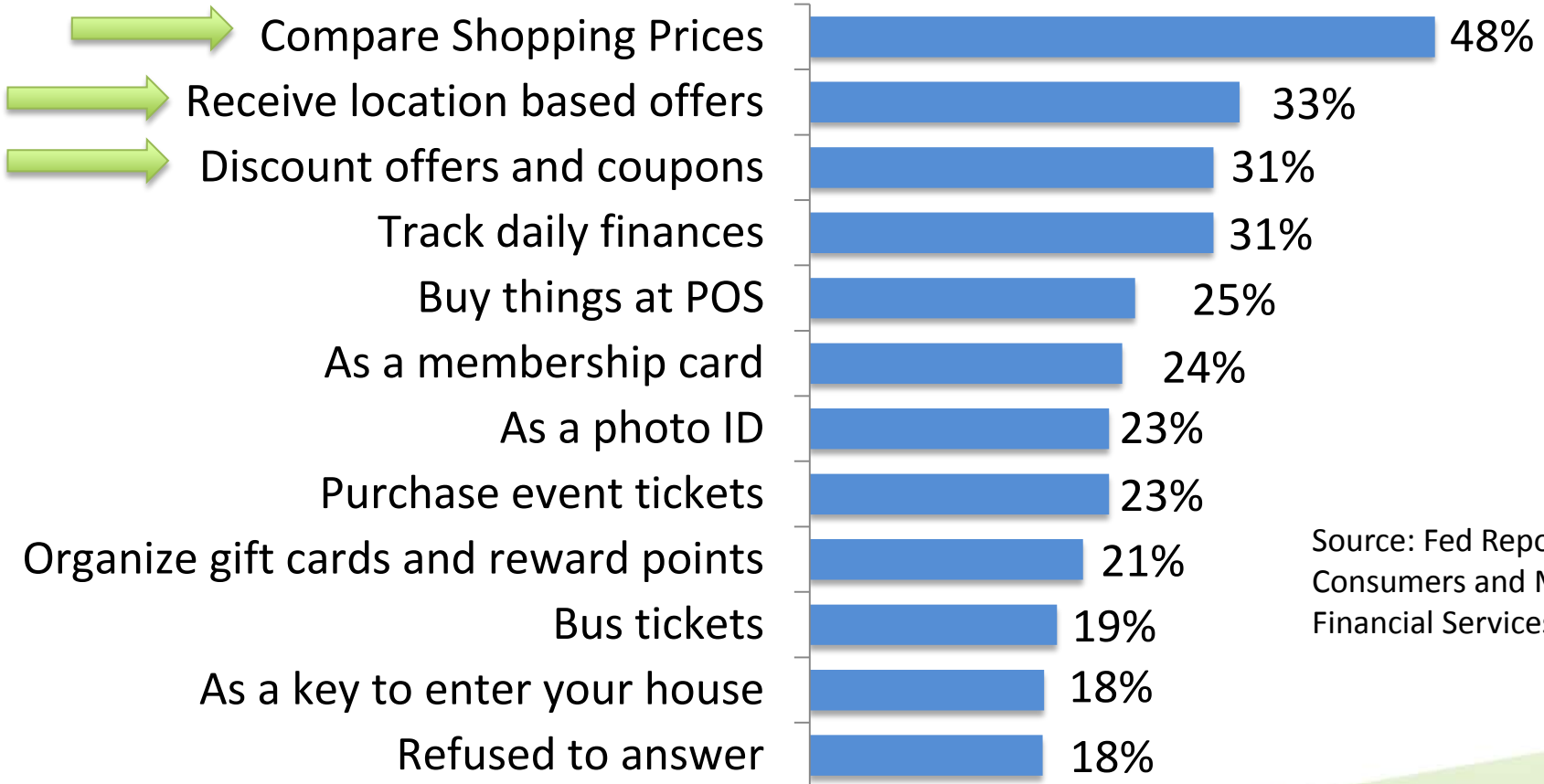


## Poll Question #3

Will your bank offer mobile Remote Deposit Capture?

- A. Already have it
- B. Will launch in next 12 months
- C. No Plans for mobile RDC
- D. Not Sure

## How would you like to use your mobile phone?



Source: Fed Report on Consumers and Mobile Financial Services

## Poll Question #4

Have you ever used a coupon on your mobile phone?

- A. Yes
- B. No

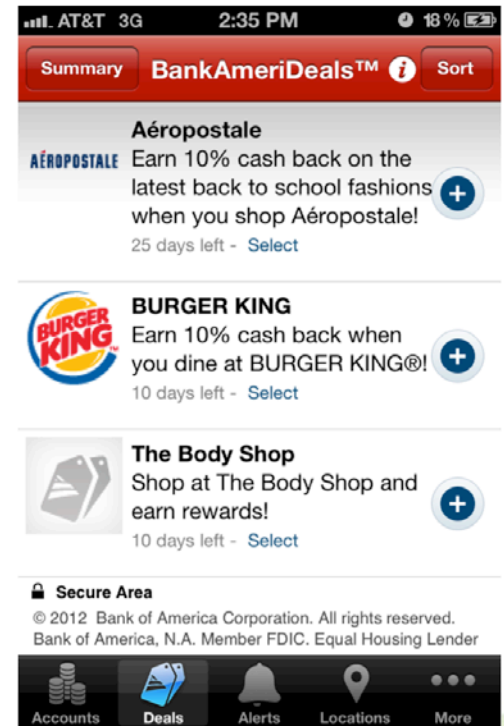
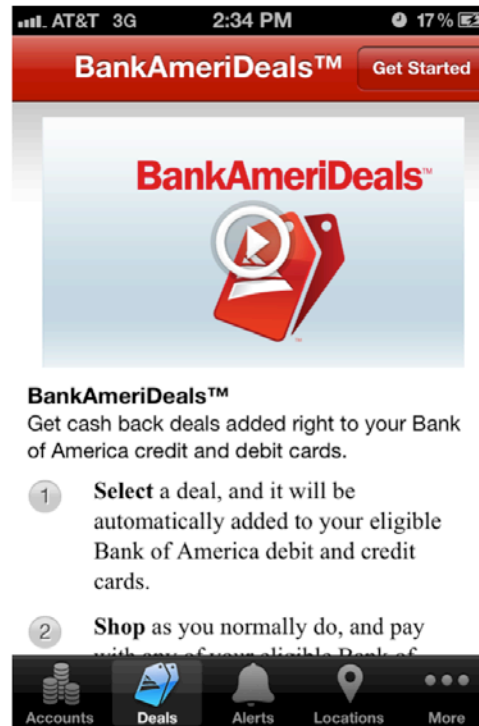


**Bank of America**



“Our customers continue to tell us how important it is to save money while they shop.”

- August 14, 2012 Press Release



# Social = Purposeful Communication

## The Role of Social Media?



## Poll Question #5

Does your bank have a Facebook page?

A. Yes

B. No

## Poll Question #6

If yes, do you allow comments on your Facebook page?

- A. Yes
- B. No

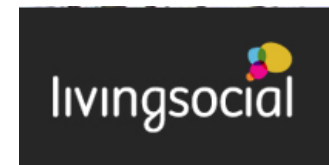
## Poll Question #7

Is your bank underutilizing Facebook because of compliance concerns?

- A. Yes
- B. No



# Social = Purposeful Communication



Unexpected and Unselfish Communication

**Local = Community Connector**



**Mobile =**  
Smartphone  
Delivery

**Social =**  
Purposely  
Communicate

# Local = Community Connector

Reward Retail Customers for Buying Local

Retail  
Customers

Local Business  
Customers

# Local = Community Connector

Reward Retail Customers for Buying Local





# Makes Your Checking Accounts More Engaging and Financially Productive

## Product

---

A checking account with a fee that has **great features people will pay for**

## Marketing

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Branch merchandising materials that **your customers will notice**

## E-mail Module

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Customized communication to **create better connections** with your best customers

## Sales System

---

Tools and techniques to better engage with customers and **sell in your branches**

# BaZing Demo



*The New Cha-Ching.*

### Sign In Here

Email:

Password:

[Forgot Password?](#)

### Sign Up Here

Just a bit of info and you're on your way to amazing BaZing savings. **Get Started!**



# BIG TIME SAVINGS IN YOUR COMMUNITY!

[DINING](#) • [SHOPPING](#) • [ENTERTAINMENT](#) • [SERVICES](#)



*The New Cha-Ching.*

### Sign In Here

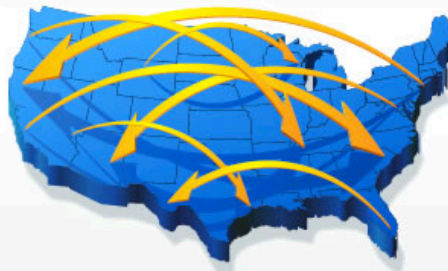
Email:

Password:

[Forgot Password?](#)

### Sign Up Here

Just a bit of info and you're on your way to amazing BaZing savings. **Get Started!**



# GREAT DEALS ACROSS THE NATION!

Reebok

SHOP NEW ARRIVALS

chico's

Walmart\*





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Zones! Discover Your Zone ▾

TODAY'S ONLINE DEAL

15% off  
\$125

View Deal



More Great Deals  
Anywhere You Are!

Enter Zip Code or City, State

92111

GO

BaZing Tip:

Tell us your **BaZing saver's story** to be registered to win an i-Pad.

TODAY'S LOCAL DEAL

\$5 off any  
Dinner

View Deal

San Diego Harbor  
Excursion



All Categories



My Favorites



ID Theft Protection



Select Savings



Cellphone Protection



Refer a Merchant



Get the BaZing App



The New Cha-Ching.

Welcome, David DeFazio  
My Account | Logout




Local Deals

Online Deals

Zones! Discover Your Zone

All | New | Dining | Entertainment | Services | My Favorites | Zip Code: 92115 Go


**Sally Beauty Supply**  
\$5 off any purchase of \$25 or more.



6348 College Grove Way104 , San Diego, CA 92115  
0.2 miles [View more deals](#) | +

[View Deal](#)


**Big 5 Sporting Goods**  
\$10 off purchase of \$50 or more.



6061-A El Cajon Blvd , San Diego, CA 92115  
0.2 miles [View more deals](#) | +

[View Deal](#)

**Jenny Craig®**  
Save 25% on a Jenny Craig Premium Program\*, Plus join Jenny Craig...



6165 El Cajon Ste P , San Diego, CA 92115  
0.2 miles [View more deals](#) | +

[View Deal](#)


**Wienerschnitzel**  
Free Original Chili Dog with purchase of same at regular price.



4530 El Cajon , San Diego, CA 92115  
0.2 miles [View more deals](#) | +

[View Deal](#)


**Rent-A-Center**  
Get one week free, when one week is paid!\*



5961 University Ave Ste 317 , San Diego  
0.2 miles [View more deals](#) | +

[View Deal](#)


**TakeLessons**  
50% off your first music or voice lesson.



54th St , San Diego, CA 92115  
0.2 miles [View more deals](#) | +

[View Deal](#)


**EyeMed Vision Care**  
30% off eye exams and complete pairs of glasses. 15% off lenses...



6945 El Cajon Blvd , San Diego, CA 92115  
0.2 miles [View more deals](#) | +

[View Deal](#)

**Jiffy Lube®**  
\$10 off a Signature Service Oil Change.



5813 El Cajon Blvd , San Diego, CA 92115  
0.3 miles [View more deals](#) | +

[View Deal](#)



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Welcome, David DeFazio  
My Account | Logout




Local Deals | **Online Deals** | Zones!


[Most Popular](#) | [New](#) | [My Favorites](#) |

 **Home Depot**  
Free Shipping on items \$249 and up.  
Online only at...


[View Deal](#) [View more deals](#) +

 **Overstock.com**  
\$2.95 Standard Shipping! Shop Now at  
Overstock.com!

[View Deal](#) +

 **Harry and David**  
\$10 off \$75 select gourmet gifts at Harry  
and David.

[View Deal](#) [View more deals](#) +

 **Barnes & Noble**  
5% off one item.


[View Deal](#) [View more deals](#) +

 **Walgreens**  
Buy 1 Get 1 FREE on 8.5 x 11 12 month  
Calendars.

[View Deal](#) [View more deals](#) +

 **Papa John's**  
Get 25% off all regular menu price items  
when you order online.

[View Deal](#) +

 **Things Remembered**  
20% off any online order.

[View Deal](#) +

 **ACE Hardware®**  
15% Off \$125 Or More at  
AceHardware.com!

[View Deal](#) +

# BaZing

First National  
Bank

## Refer a Merchant

Tell us a business you'd like to see us contact about participating in the BaZing Savings Network!

### Merchant Info

Business Name:

Location Address:

City:

State:

Zip Code:

Phone:

Manager/Owner:

### Your Info

Your Name:

Your Email:

Comments:

I've discussed the BaZing Savings Network with this merchant:

Submit

**Please Note:** It can take up to 120 days for a referred merchant to decide to participate in the BaZing Savings Network. Merchants are under no obligation to join and their participation cannot be guaranteed.

# And BaZing Living Local Team



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Welcome, David DeFazio  
My Account | Logout



Local Deals

Online Deals

Zones!

Most Popular | New | My Favorites |

- Discover Your Zone
- The BaZing Site Tour
- Travel
- Shopping
- Dining
- Health
- Protection
- Savers' Stories
- Contests
- Back to Today's Deals

**Home Depot**  
Free Shipping on items \$249 and up.  
Online only at...

[View Deal](#) [View more deals](#) +

**Overstock.com**  
\$2.95 Standard Shipping  
Overstock.com

[View Deal](#) [View more deals](#) +

**Harry and David**  
\$10 off \$75 select gourmet gifts at Harry and David.

[View Deal](#) [View more deals](#) +

**Barneys**  
5% off one item.

[View Deal](#) [View more deals](#) +

**Walgreens**  
Buy 1 Get 1 FREE on 8.5 x 11 12 month Calendars.

[View Deal](#) [View more deals](#) +

**Papa John's**  
Get 25% off all regular menu price items when you order online.

[View Deal](#) [View more deals](#) +

**Things Remembered**  
20% off any online order.

[View Deal](#) [View more deals](#) +

**ACE Hardware®**  
15% Off \$125 Or More at AceHardware.com!

[View Deal](#) [View more deals](#) +



The New Cha-Ching.

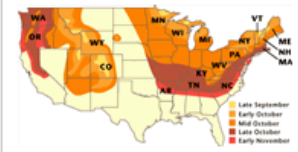
Welcome, David DeFazio  
My Account | Logout



- Local Deals
- Online Deals
- Zones! Discover Your Zone ▾

## Travel Zone

### See the best colors this fall!



If you're planning travel this fall season, here's a **great chart** that shows the best times to observe peak foliage for each region of the country.

I think that autumn is a season for big decisions – like whether or not it's too late to start spring cleaning.

BaZing!

### Taxi Magic!



Here's a cool free app that makes it a breeze to grab a taxi. No more calling - just schedule your ride right from your smartphone. Their "Magic Booking" service is now available in over 40 cities!

[Download Taxi Magic](#)

BaZing!

### 6 Tips to Snag a Late Summer Vacation Deal

- Hotels
- Car Rental
- Recreation
- Vacation Discounts
- Travel Services

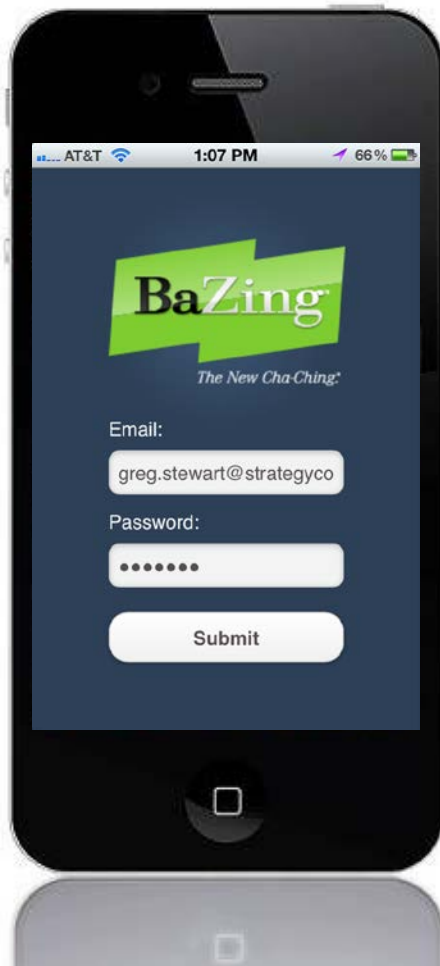
### Helpful Links

- [SeatGuru](#)
- [Cruise Critic](#)
- [Trip Kick](#)
- [Air BnB](#)
- [HomeAway](#)
- [Flight Aware](#)
- [Mr. and Mrs. Smith](#)
- [Raveable](#)
- [Intelligent Travel](#)
- [Worldhum.com](#)
- [USA Today Travel](#)

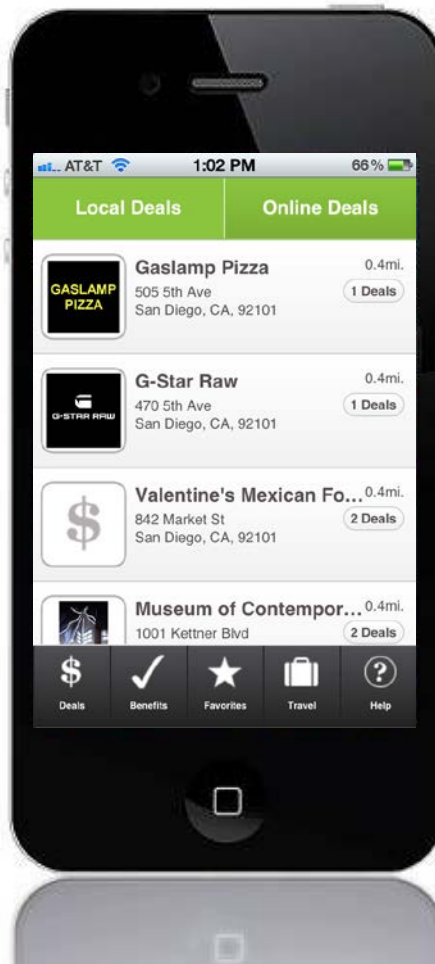
# BaZing Mobile

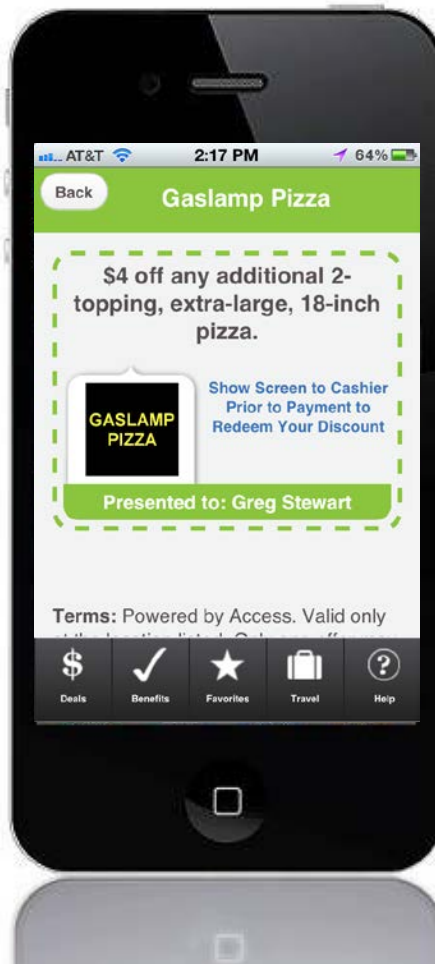


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## Poll Question #8

Does your bank have an **active** email marketing program?

- A. Yes
- B. No








# BaZing Email Communication

# BAZING CHECKING

BIG Protection. BIG Savings. Cha-Ching!

## CONVENIENCE & SECURITY

-  **Free Online Banking and Bill Pay**
-  **Free ATM Use**  
We'll refund other bank's ATM fees!
-  **Free Mobile Banking**
-  **Cell Phone Replacement Protection**
-  **Total ID Theft Protection**
  - ID Monitoring/Prevention
  - Payment Card Protection
  - \$2500 Personal Identity Protection
  - Expert Recovery & Restoration

## BIG SAVINGS FROM OVER 300,000 NAME BRAND & LOCAL MERCHANTS



### SHOPPING DISCOUNTS

Featured deals and email reminders every week!



### DINING DISCOUNTS

Find great deals anywhere you are!



### TRAVEL DISCOUNTS

Visit BaZing.com for great travel!



### HEALTH DISCOUNTS

Save on prescriptions, eye exams, and eyewear!



- SAVE at participating pharmacies
- SAVE on eye exams and LASIK surgery
- SAVE on frames, lenses, and contacts
- SAVE on hearing aids

## CASH BACK REWARDS

Let's make a deal!

**\$6** Fee /mo

We'll reduce your fee by

**\$25**

Everytime you swipe your debit card

You can even get the fee to ZERO!

**\$0**

**Local** = Community Connector

# Profitable

**BaZing**<sup>™</sup>

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**Mobile** =  
Smartphone  
Delivery

**Social** =  
Purposely  
Communicate

**BaZing**

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Bank	Assets	Total Accounts	Total Upgraded Accounts	Additional Fee Income per Year	Additional Fee Income per Upgraded Account
1	\$2.5 B	18,975	5,539	\$330,945	\$60
2	\$1.9 B	62,658	20,979	\$1,215,454	\$58
3	\$1.1 B	18,514	6,851	\$523,399	\$76
4	\$866 M	7,668	4,705	\$425,251	\$90
5	\$372 M	6,094	1,695	\$114,527	\$68
6	\$269 M	5,632	2,612	\$127,268	\$49

Poll Question #9 (Optional) – Do you think the Local/Mobile/Social approach is legit – it can positively impact your bank (profitability, retention, deeper relationships, etc.)?

A. Yes

B. No



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# More Info

Slides

Survey Results

Temporary BaZing password

Fed Mobile Banking Report



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