

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

What is Financial Profiles for Tapestry?

Financial Profiles for Tapestry™ is a version of ESRI's Tapestry lifestyle segmentation that is specific to financial services.

Financial Profiles for Tapestry™ classifies American households into one of 65 financial and lifestyle segments, nested within 12 broad Financial Lifestyle categories, and 11 degrees of Urbanization. The classification is based upon hundreds of socioeconomic and demographic variables, and upon the most reliable research available on the financial behavior of Americans, the Federal Reserve Board's Survey of Consumer Finances (SCF).

Conducted by the Survey Research Center of the University of Michigan, the SCF is based primarily upon personal, in-home interviews. This sponsorship and methodology, based largely on in-home personal interviews conducted under the Fed's aegis, allows respondents to respond thoughtfully, check their records, and to feel safe and protected in sharing their personal financial information.

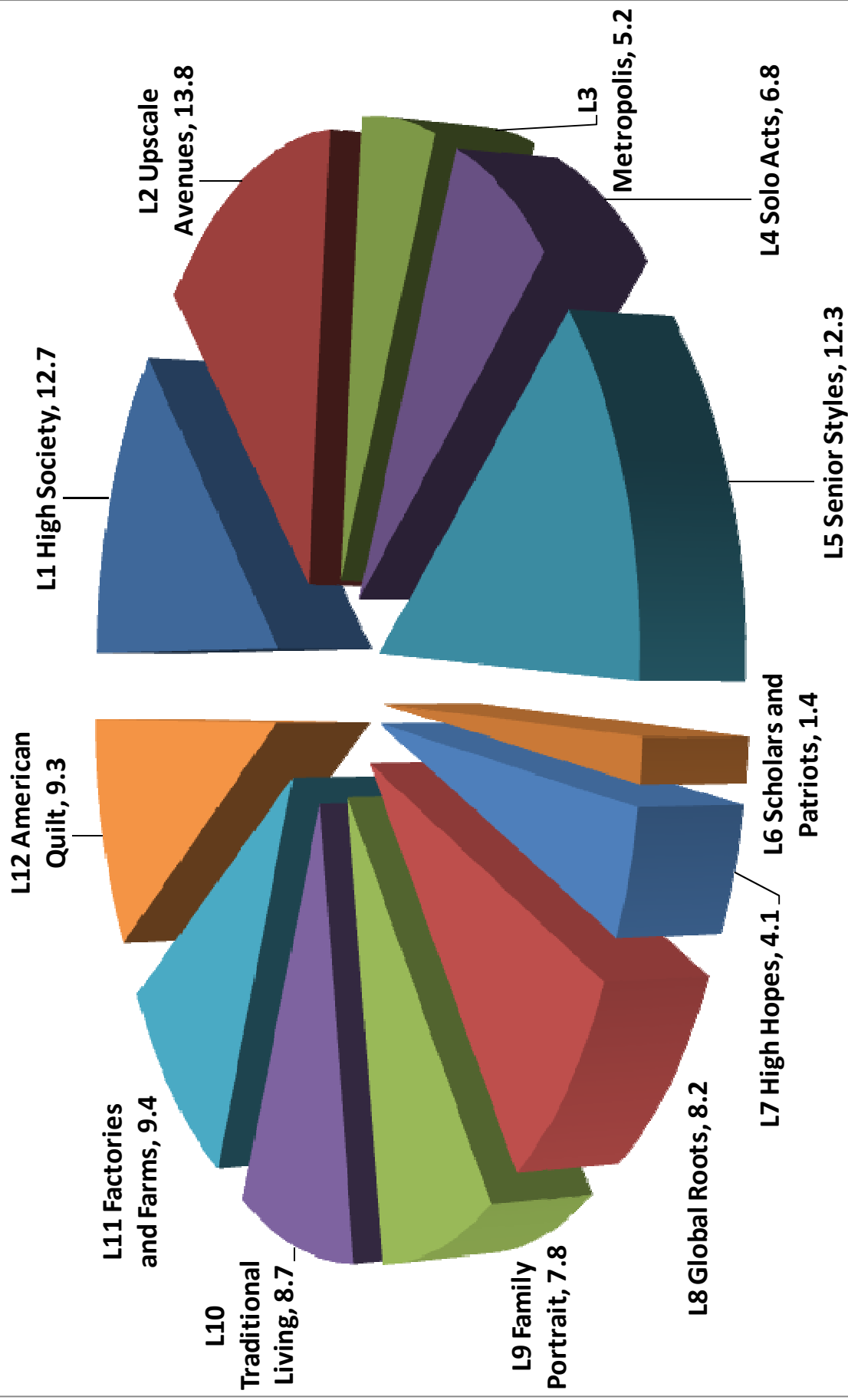
The result is a highly discriminating, financial-specific segmentation that describes the unique financial product usage and potential, for every individual retail financial product, traditional and non-traditional, for every household in the U.S. Further, Financial Profiles for Tapestry™ is readily applied both to a financial institutions' customers, and to prospective customers. **This allows banks and other financial services providers to translate the financial goals of their institution into specific segments that will achieve them.**

Whether your concern is with site and network analytics, database marketing, sales management, product management & development, financial analysis, communications or compliance, Financial Profiles for Tapestry™ helps -

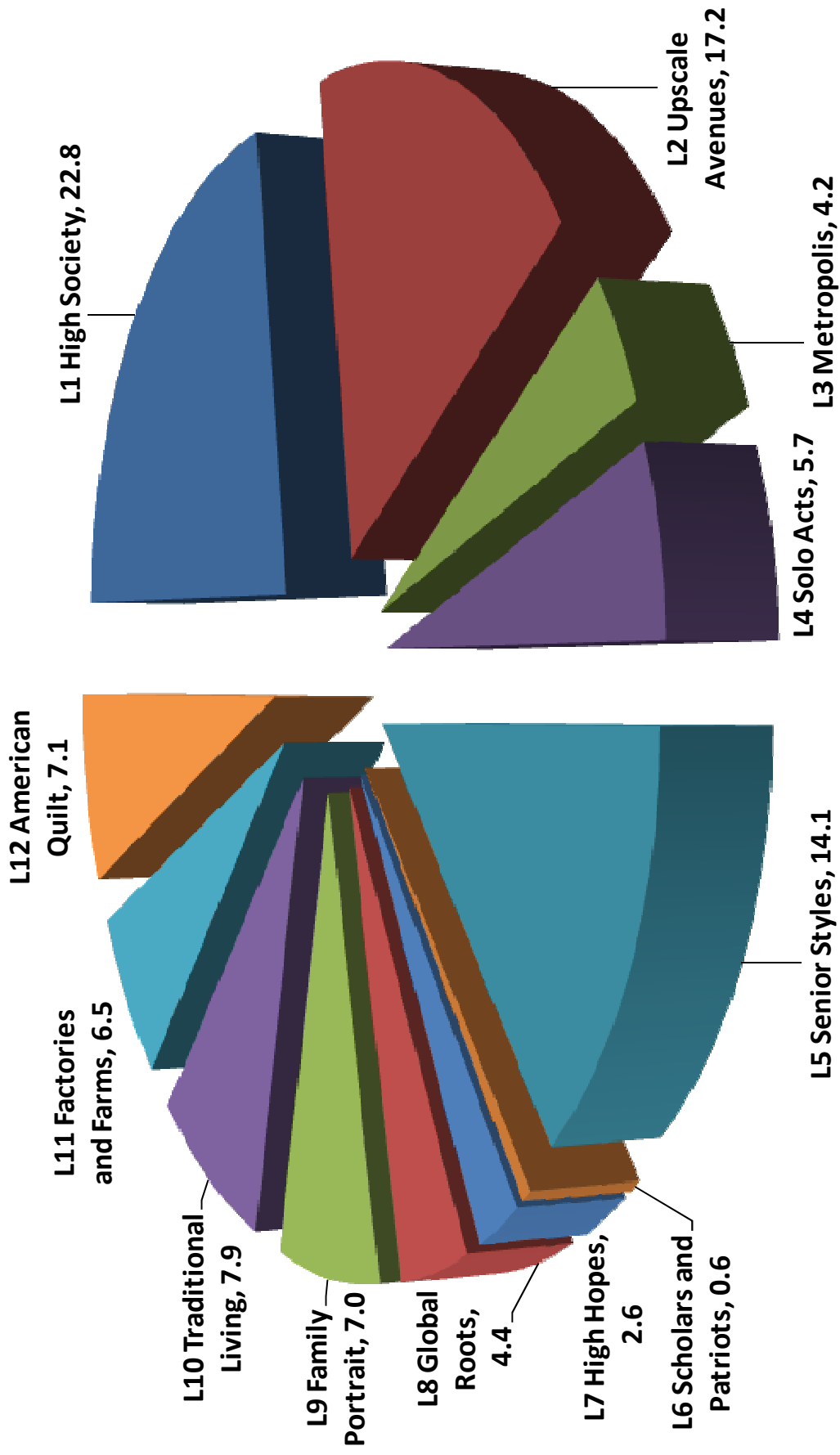
- **Measure** market penetration and potential of the key segments that drive profitability.
- **Develop** relationship through logical cross sales informed by a Financial Profiles for Tapestry™ enriched MCIF.
- **Design** new products and services based upon, and designed to meet, specific segment needs.
- **Manage** customer relationships for meaningful cross sales at customer touchpoints.
- **Message** and reach customers and prospects more empirically, and more effectively.
- **Prospect** with Financial Profiles for Tapestry™ targeted lists, from world-class vendors like Acxiom.

Financial Profiles for Tapestry is America - rich and poor, old and young, urban and suburban and rural. Every household in the vast cultural tapestry of America has financial needs that must be addressed, and each represents a potential contribution to profitability.

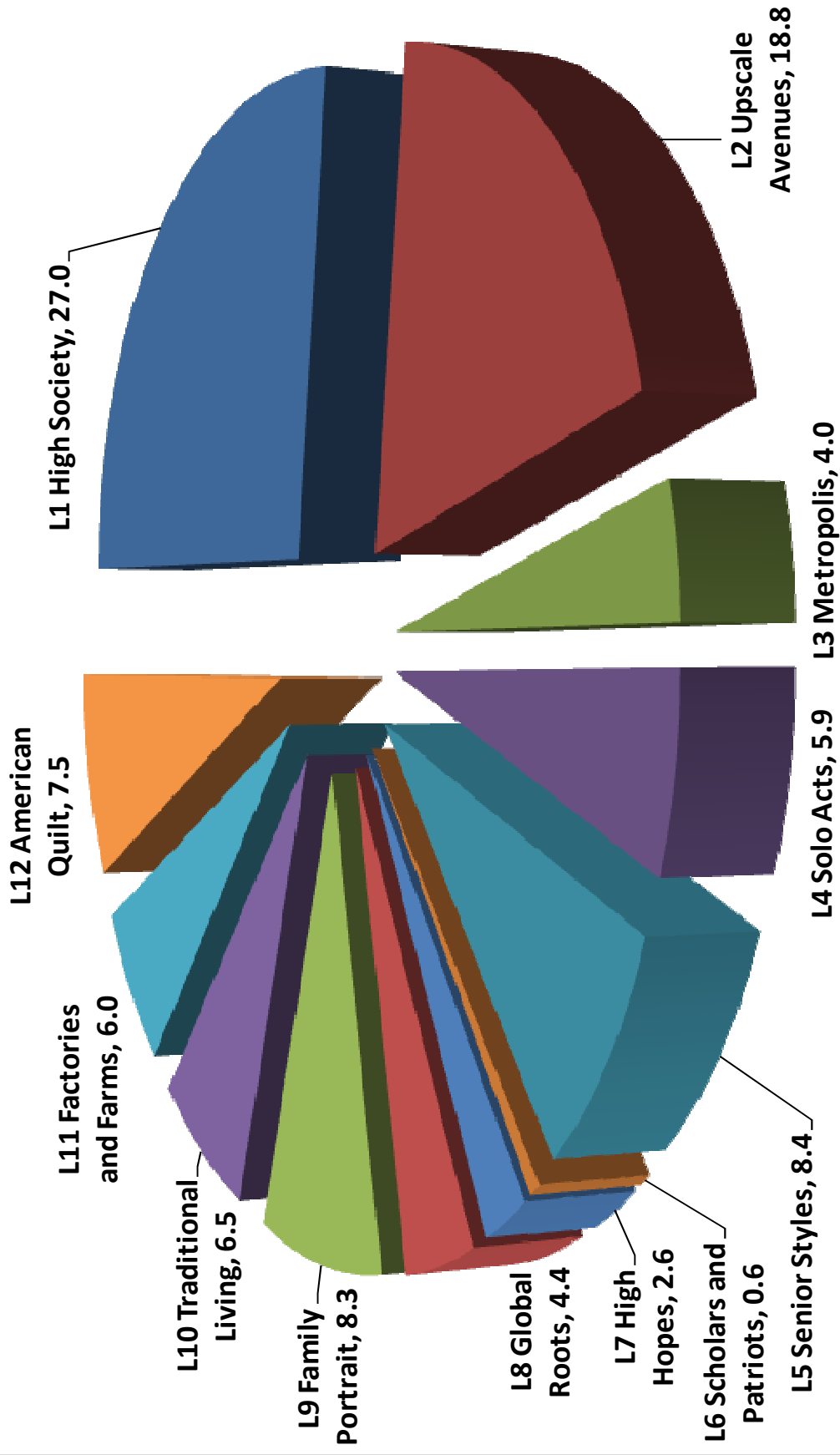
LifeMode Percent Share of Households



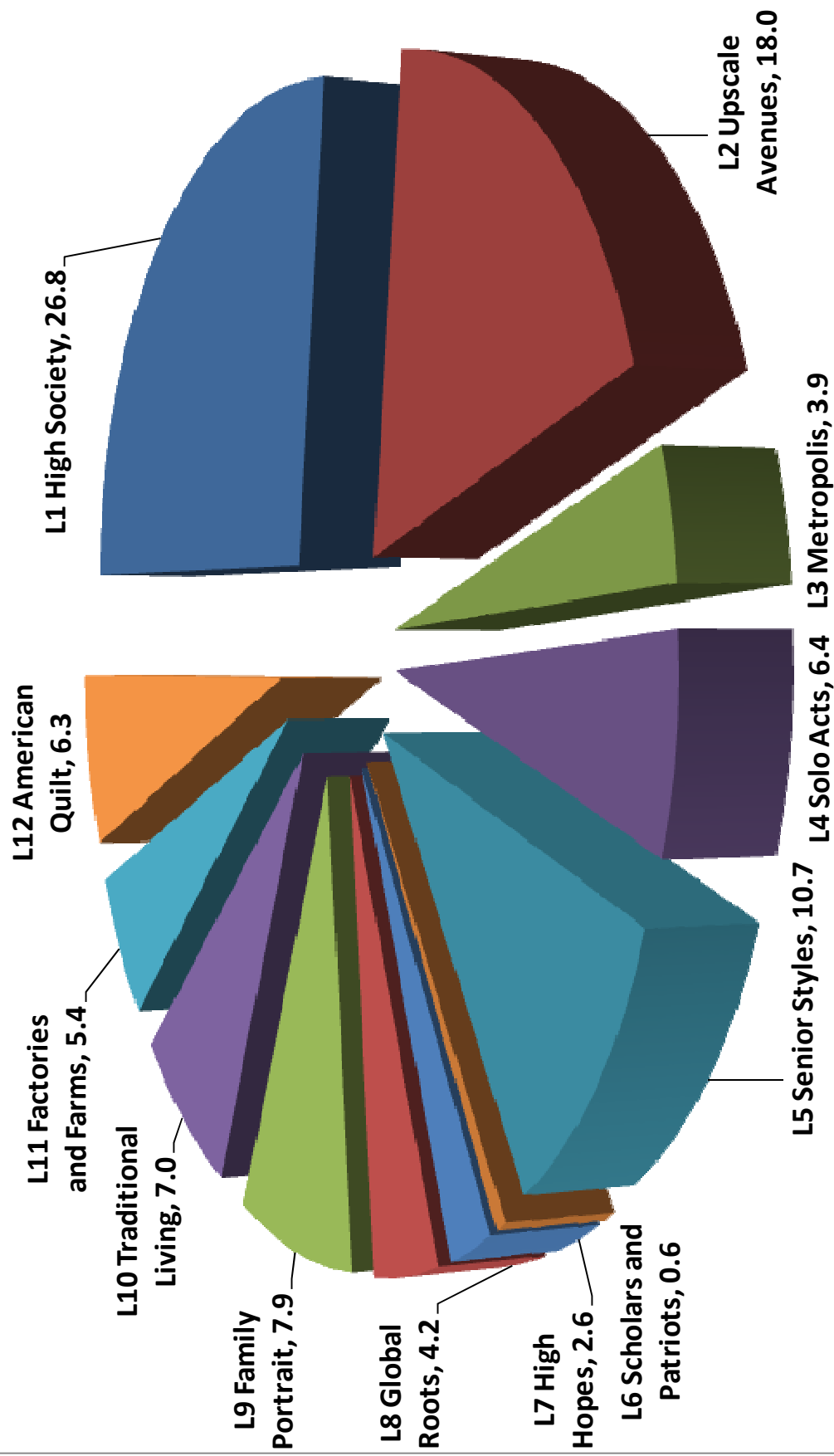
LifeMode Percent Share of Deposits



LifeMode Percent Share of Loans

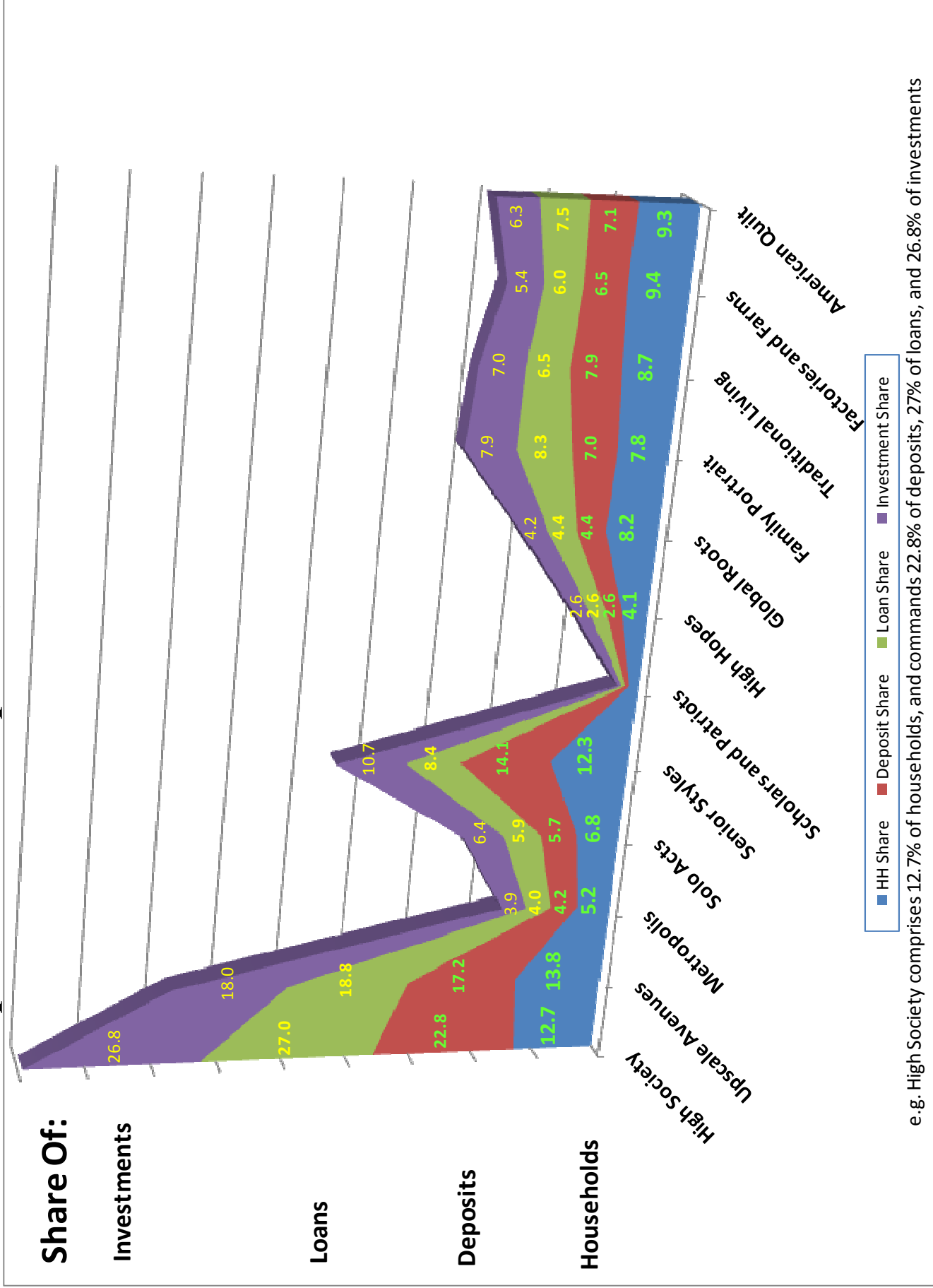


LifeMode Percent Share of Investments



LifeMode Relative Share of Segment Households

Responsible for Deposits, Loans & Investments



e.g. High Society comprises 12.7% of households, and commands 22.8% of deposits, 27% of loans, and 26.8% of investments