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.

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Segment Summary

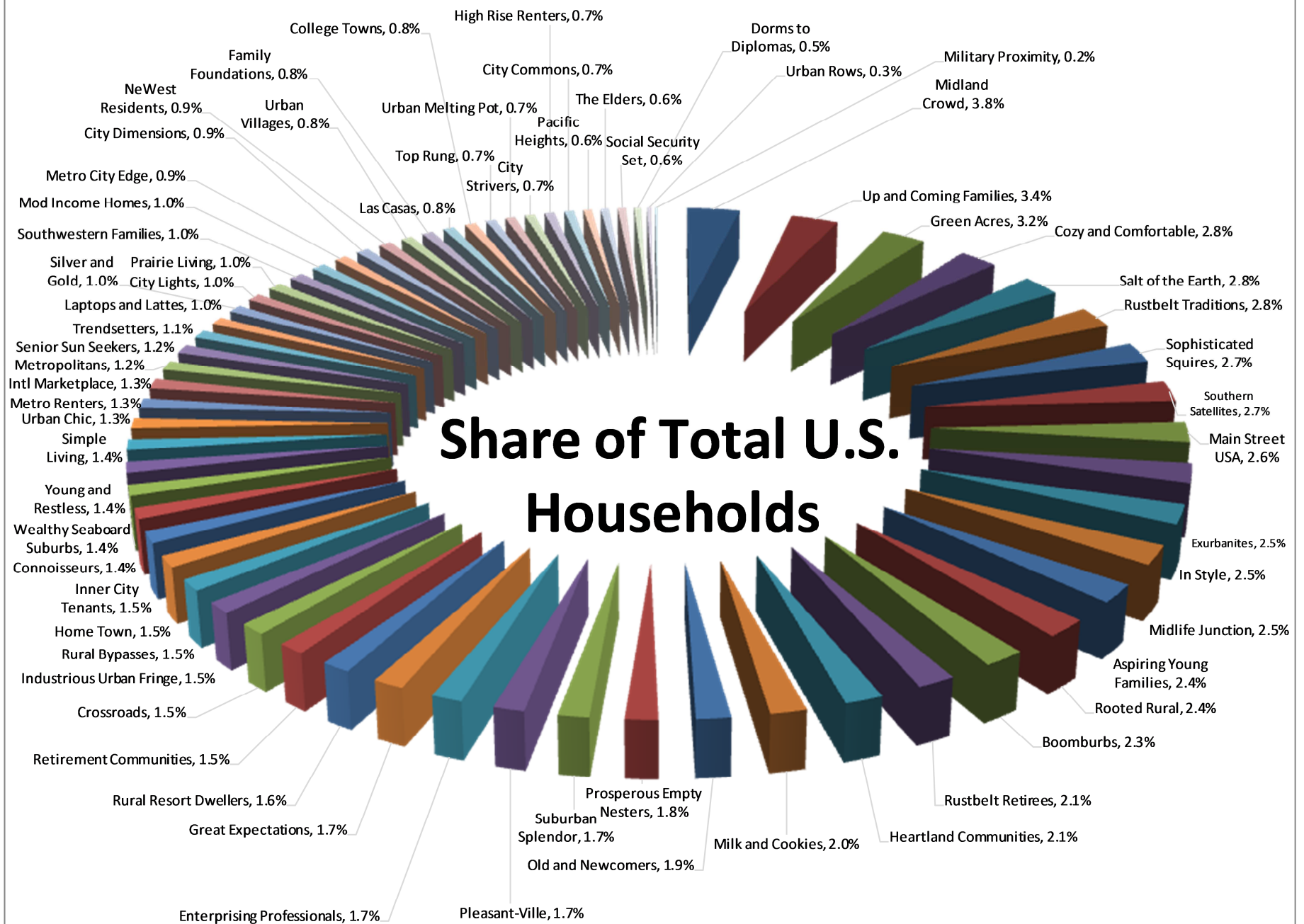| Segment Number	Name	Percent of Total U.S.				Financial Summary Index		
		Households	Deposits	Loans	Investments	Deposits	Loans	Investments
1	Top Rung	0.7%	1.7%	2.6%	2.0%	243	371	286
2	Suburban Splendor	1.7%	3.5%	4.2%	4.2%	206	247	247
3	Connoisseurs	1.4%	3.1%	3.7%	3.5%	221	264	250
4	Boomburbs	2.3%	3.6%	5.1%	4.9%	157	222	213
5	Wealthy Seaboard Suburbs	1.4%	2.7%	3.0%	2.9%	193	214	207
6	Sophisticated Squires	2.7%	4.0%	4.5%	4.6%	148	167	170
7	Exurbanites	2.5%	4.3%	4.0%	4.6%	172	160	184
8	Laptops and Lattes	1.0%	1.5%	1.9%	1.8%	150	190	180
9	Urban Chic	1.3%	2.2%	3.0%	2.4%	169	231	185
10	Pleasant-Ville	1.7%	2.5%	2.7%	2.6%	147	159	153
11	Pacific Heights	0.6%	0.9%	1.3%	1.0%	150	217	167
12	Up and Coming Families	3.4%	3.7%	4.9%	4.6%	109	144	135
13	In Style	2.5%	3.1%	3.1%	3.3%	124	124	132
14	Prosperous Empty Nesters	1.8%	2.9%	2.0%	2.6%	161	111	144
15	Silver and Gold	1.0%	1.8%	1.2%	1.6%	180	120	160
16	Enterprising Professionals	1.7%	1.6%	1.9%	2.0%	94	112	118
17	Green Acres	3.2%	3.4%	3.9%	3.4%	106	122	106
18	Cozy and Comfortable	2.8%	3.5%	2.8%	3.2%	125	100	114
19	Milk and Cookies	2.0%	1.8%	1.9%	2.0%	90	95	100
20	City Lights	1.0%	1.2%	1.4%	1.2%	120	140	120
21	Urban Villages	0.8%	0.8%	1.0%	0.8%	100	125	100
22	Metropolitans	1.2%	1.3%	1.3%	1.3%	108	108	108
23	Trendsetters	1.1%	1.0%	1.2%	1.2%	91	109	109
24	Main Street USA	2.6%	2.4%	2.4%	2.3%	92	92	88
25	Salt of the Earth	2.8%	2.3%	2.3%	2.0%	82	82	71
26	Midland Crowd	3.8%	2.9%	3.3%	2.7%	76	87	71
27	Metro Renters	1.3%	1.1%	1.1%	1.3%	85	85	100
28	Aspiring Young Families	2.4%	1.6%	1.7%	1.7%	67	71	71
29	Rustbelt Retirees	2.1%	2.3%	1.5%	1.7%	110	71	81
30	Retirement Communities	1.5%	1.9%	1.0%	1.4%	127	67	93
31	Rural Resort Dwellers	1.6%	1.6%	1.8%	1.3%	100	113	81
32	Rustbelt Traditions	2.8%	2.3%	1.8%	2.0%	82	64	71

Financial Profiles for Tapestry™

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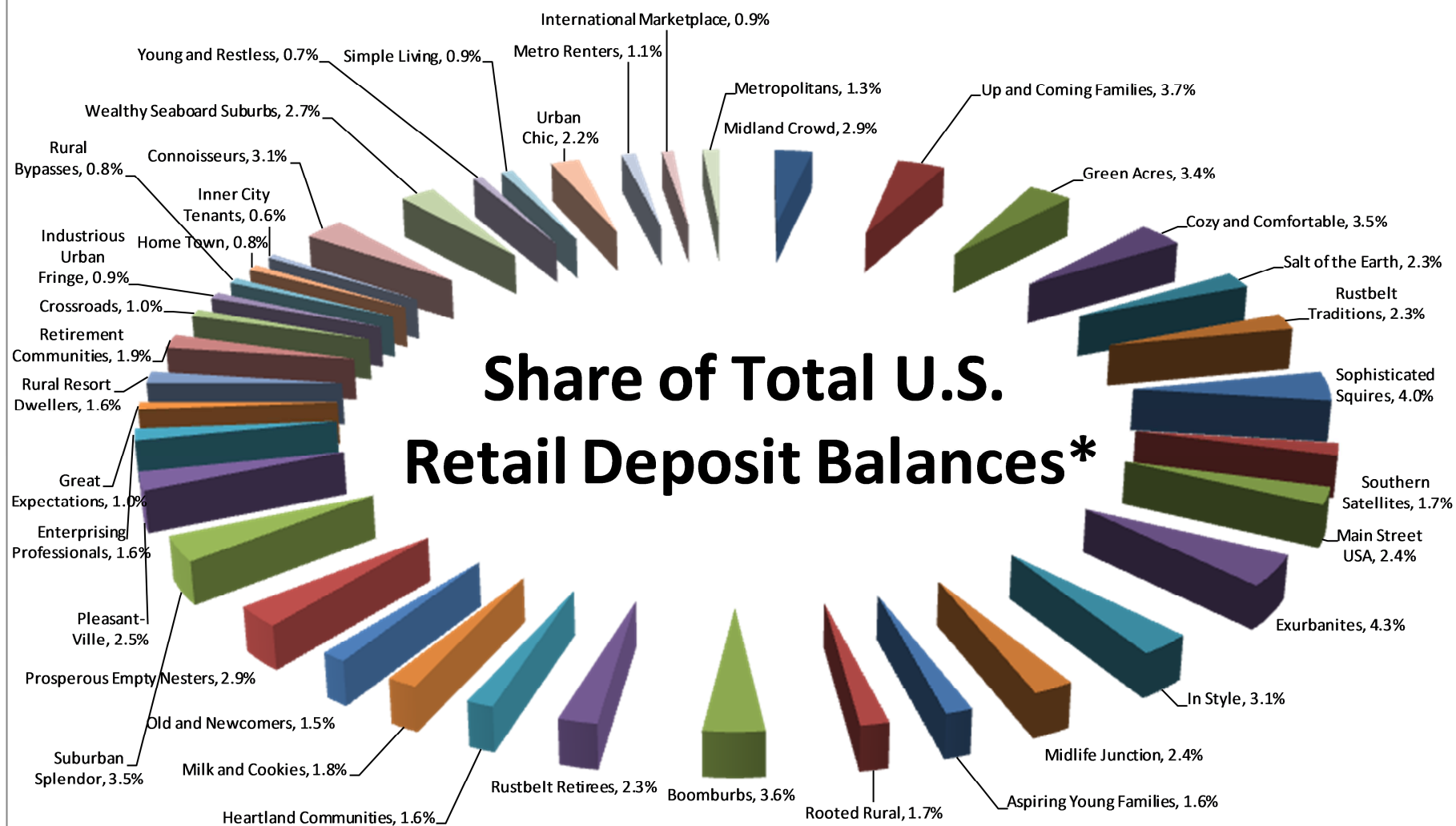
Segment Summary, continued

Segment Number	Name	Percent of Total U.S. Households	Deposits	Loans	Investments	Financial Summary Index Deposits	Loans	Investments
33	Midlife Junction	2.5%	2.4%	1.8%	2.0%	96	72	80
34	Family Foundations	0.8%	0.8%	0.5%	0.6%	100	63	75
35	International Marketplace	1.3%	0.9%	1.0%	0.9%	69	77	69
36	Old and Newcomers	1.9%	1.5%	1.2%	1.3%	79	63	68
37	Prairie Living	1.0%	0.8%	0.7%	0.6%	80	70	60
38	Industrious Urban Fringe	1.5%	0.9%	1.0%	0.9%	60	67	60
39	Young and Restless	1.4%	0.7%	0.6%	0.8%	50	43	57
40	Military Proximity	0.2%	0.1%	0.1%	0.1%	50	50	50
41	Crossroads	1.5%	1.0%	0.9%	0.9%	67	60	60
42	Southern Satellites	2.7%	1.7%	1.7%	1.5%	63	63	56
43	The Elders	0.6%	1.1%	0.3%	0.6%	183	50	100
44	Urban Melting Pot	0.7%	0.5%	0.5%	0.5%	71	71	71
45	City Strivers	0.7%	0.5%	0.5%	0.5%	71	71	71
46	Rooted Rural	2.4%	1.7%	1.6%	1.4%	71	67	58
47	Las Casas	0.8%	0.4%	0.5%	0.4%	50	63	50
48	Great Expectations	1.7%	1.0%	0.9%	0.9%	59	53	53
49	Senior Sun Seekers	1.2%	1.2%	0.7%	0.8%	100	58	67
50	Heartland Communities	2.1%	1.6%	1.0%	1.1%	76	48	52
51	Metro City Edge	0.9%	0.5%	0.4%	0.4%	56	44	44
52	Inner City Tenants	1.5%	0.6%	0.5%	0.6%	40	33	40
53	Home Town	1.5%	0.8%	0.6%	0.6%	53	40	40
54	Urban Rows	0.3%	0.2%	0.2%	0.2%	67	67	67
55	College Towns	0.8%	0.4%	0.4%	0.4%	50	50	50
56	Rural Bypasses	1.5%	0.8%	0.7%	0.6%	53	47	40
57	Simple Living	1.4%	0.9%	0.5%	0.6%	64	36	43
58	NeWest Residents	0.9%	0.3%	0.3%	0.3%	33	33	33
59	Southwestern Families	1.0%	0.5%	0.4%	0.4%	50	40	40
60	City Dimensions	0.9%	0.4%	0.3%	0.3%	44	33	33
61	High Rise Renters	0.7%	0.3%	0.2%	0.3%	43	29	43
62	Modest Income Homes	1.0%	0.5%	0.3%	0.3%	50	30	30
63	Dorms to Diplomas	0.5%	0.1%	0.1%	0.1%	20	20	20
64	City Commons	0.7%	0.2%	0.2%	0.2%	29	29	29
65	Social Security Set	0.6%	0.3%	0.1%	0.2%	50	17	33

Share of Total U.S. Households

- High Rise Renters, 0.7%
- College Towns, 0.8%
- Family Foundations, 0.8%
- NeWest Residents, 0.9%
- Urban Villages, 0.8%
- City Dimensions, 0.9%
- City Commons, 0.7%
- Urban Melting Pot, 0.7%
- Metro City Edge, 0.9%
- The Elders, 0.6%
- Mod Income Homes, 1.0%
- Pacific Heights, 0.6%
- Southwestern Families, 1.0%
- Top Rung, 0.7%
- Social Security Set, 0.6%
- City Strivers, 0.7%
- Silver and Gold, 1.0%
- Prairie Living, 1.0%
- Las Casas, 0.8%
- City Lights, 1.0%
- Laptops and Lattes, 1.0%
- Trendsetters, 1.1%
- Senior Sun Seekers, 1.2%
- Metropolitans, 1.2%
- Intl Marketplace, 1.3%
- Metro Renters, 1.3%
- Urban Chic, 1.3%
- Simple Living, 1.4%
- Young and Restless, 1.4%
- Wealthy Seaboard Suburbs, 1.4%
- Connoisseurs, 1.4%
- Inner City Tenants, 1.5%
- Home Town, 1.5%
- Rural Bypasses, 1.5%
- Industrious Urban Fringe, 1.5%
- Crossroads, 1.5%
- Retirement Communities, 1.5%
- Rural Resort Dwellers, 1.6%
- Great Expectations, 1.7%
- Enterprising Professionals, 1.7%
- Pleasant-Ville, 1.7%
- Suburban Splendor, 1.7%
- Old and Newcomers, 1.9%
- Prosperous Empty Nesters, 1.8%
- Milk and Cookies, 2.0%
- Heartland Communities, 2.1%
- Rustbelt Retirees, 2.1%
- Boomburbs, 2.3%
- Rooted Rural, 2.4%
- Aspiring Young Families, 2.4%
- Midlife Junction, 2.5%
- In Style, 2.5%
- Exurbanites, 2.5%
- Main Street USA, 2.6%
- Southern Satellites, 2.7%
- Sophisticated Squires, 2.7%
- Rustbelt Traditions, 2.8%
- Salt of the Earth, 2.8%
- Cozy and Comfortable, 2.8%
- Green Acres, 3.2%
- Up and Coming Families, 3.4%
- Midland Crowd, 3.8%
- Military Proximity, 0.2%
- Dorms to Diplomas, 0.5%
- Urban Rows, 0.3%

Share of Total U.S. Loan Balances*

International Marketplace, 1.0%
Metropolitans, 1.3%
Midland Crowd, 3.3%
Simple Living, 0.5%
Metro Renters, 1.1%
Connoisseurs, 3.7%
Young and Restless, 0.6%
Urban Chic, 3.0%
Up and Coming Families, 4.9%
Wealthy Seaboard Suburbs, 3.0%
Green Acres, 3.9%
Inner City Tenants, 0.5%
Cozy and Comfortable, 2.8%
Home Town, 0.6%
Rural Bypasses, 0.7%
Salt of the Earth, 2.3%
Industrious Urban Fringe, 1.0%
Rustbelt Traditions, 1.8%
Crossroads, 0.9%
Sophisticated Squires, 4.5%
Retirement Communities, 1.0%
Rural Resort Dwellers, 1.8%
Southern Satellites, 1.7%
Great Expectations, 0.9%
Enterprising Professionals, 1.9%
Main Street USA, 2.4%
Pleasant-Ville, 2.7%
Exurbanites, 4.0%
Suburban Splendor, 4.2%
In Style, 3.1%
Prosperous Empty Nesters, 2.0%
Midlife Junction, 1.8%
Old and Newcomers, 1.2%
Aspiring Young Families, 1.7%
Milk and Cookies, 1.9%
Rooted Rural, 1.6%
Heartland Communities, 1.0%
Boomburbs, 5.1%
Rustbelt Retirees, 1.5%

* Among segments with share >=1%

Share of Total U.S.
Retail Deposit Balances*

International Marketplace, 0.9%
Metro Renters, 1.1%
Simple Living, 0.9%
Metropolitans, 1.3%
Young and Restless, 0.7%
Up and Coming Families, 3.7%
Urban Chic, 2.2%
Midland Crowd, 2.9%
Wealthy Seaboard Suburbs, 2.7%
Green Acres, 3.4%
Connoisseurs, 3.1%
Cozy and Comfortable, 3.5%
Rural Bypasses, 0.8%
Salt of the Earth, 2.3%
Inner City Tenants, 0.6%
Rustbelt Traditions, 2.3%
Home Town, 0.8%
Industrious Urban Fringe, 0.9%
Sophisticated Squires, 4.0%
Crossroads, 1.0%
Retirement Communities, 1.9%
Southern Satellites, 1.7%
Rural Resort Dwellers, 1.6%
Main Street USA, 2.4%
Great Expectations, 1.0%
Enterprising Professionals, 1.6%
Exurbanites, 4.3%
Pleasant-Ville, 2.5%
In Style, 3.1%
Prosperous Empty Nesters, 2.9%
Midlife Junction, 2.4%
Old and Newcomers, 1.5%
Suburban Splendor, 3.5%
Aspiring Young Families, 1.6%
Milk and Cookies, 1.8%
Rooted Rural, 1.7%
Heartland Communities, 1.6%
Boomburbs, 3.6%
Rustbelt Retirees, 2.3%

* Among segments with share >=1%

Share of Total U.S. Household Investment Balances*

Connoisseurs, 3.5%
Inner City Tenants, 0.6%
Home Town, 0.6%
Rural Bypasses, 0.6%
Industrious Urban Fringe, 0.9%
Crossroads, 0.9%
Retirement Communities, 1.4%
Rural Resort Dwellers, 1.3%
Great Expectations, 0.9%
Enterprising Professionals, 2.0%
Pleasant-Ville, 2.6%
Suburban Splendor, 4.2%
Prosperous Empty Nesters, 2.6%
Old and Newcomers, 1.3%
Milk and Cookies, 2.0%
Heartland Communities, 1.1%
Rustbelt Retirees, 1.7%
Boomburbs, 4.9%
Rooted Rural, 1.4%
Aspiring Young Families, 1.7%
Midlife Junction, 2.0%
In Style, 3.3%
Exurbanites, 4.6%
Main Street USA, 2.3%
Southern Satellites, 1.5%
Sophisticated Squires, 4.6%
Rustbelt Traditions, 2.0%
Salt of the Earth, 2.0%
Cozy and Comfortable, 3.2%
Green Acres, 3.4%
Up and Coming Families, 4.6%
Midland Crowd, 2.7%
Urban Chic, 2.4%
Simple Living, 0.6%
Young and Restless, 0.8%
Wealthy Seaboard Suburbs, 2.9%

* Among segments with share >=1%

Financial Profiles for Tapestry™

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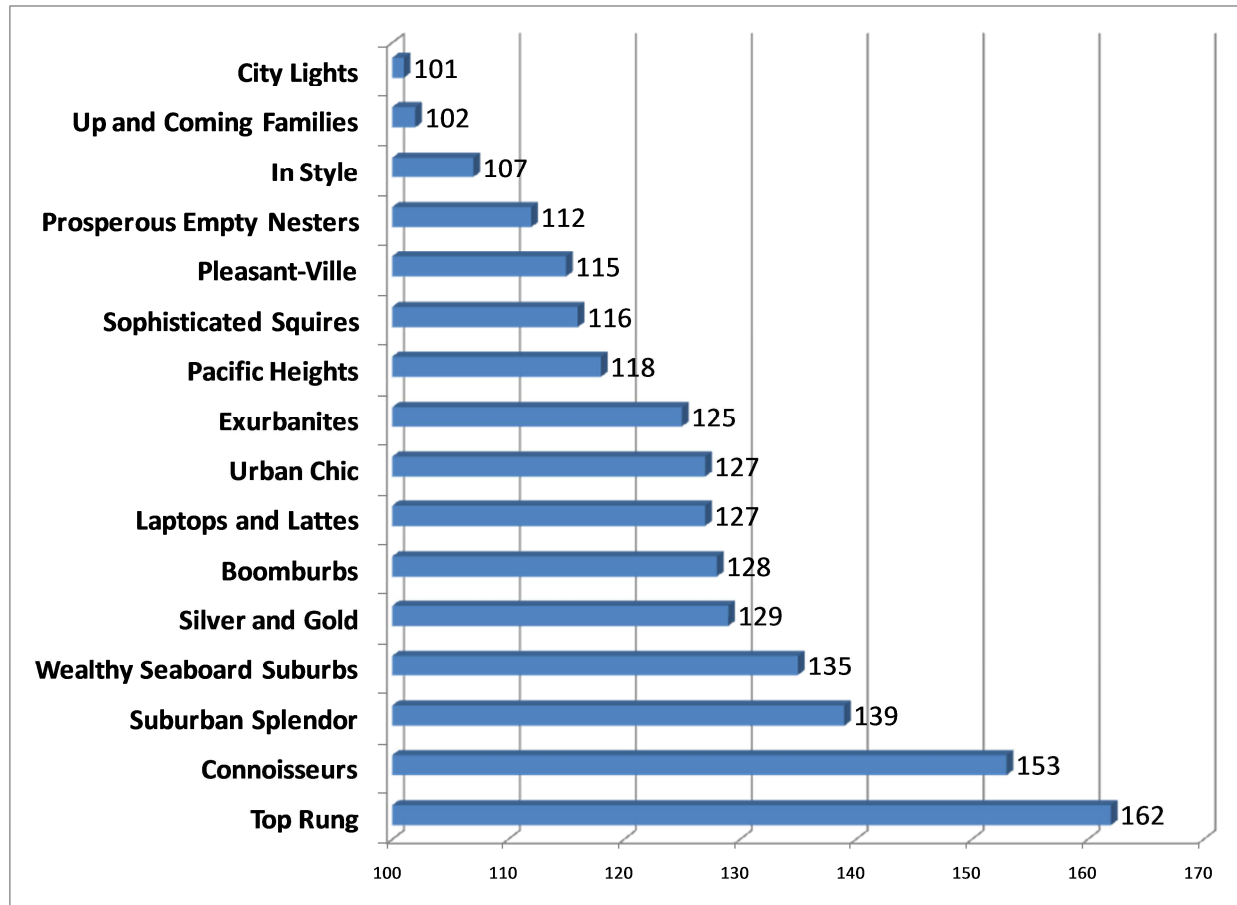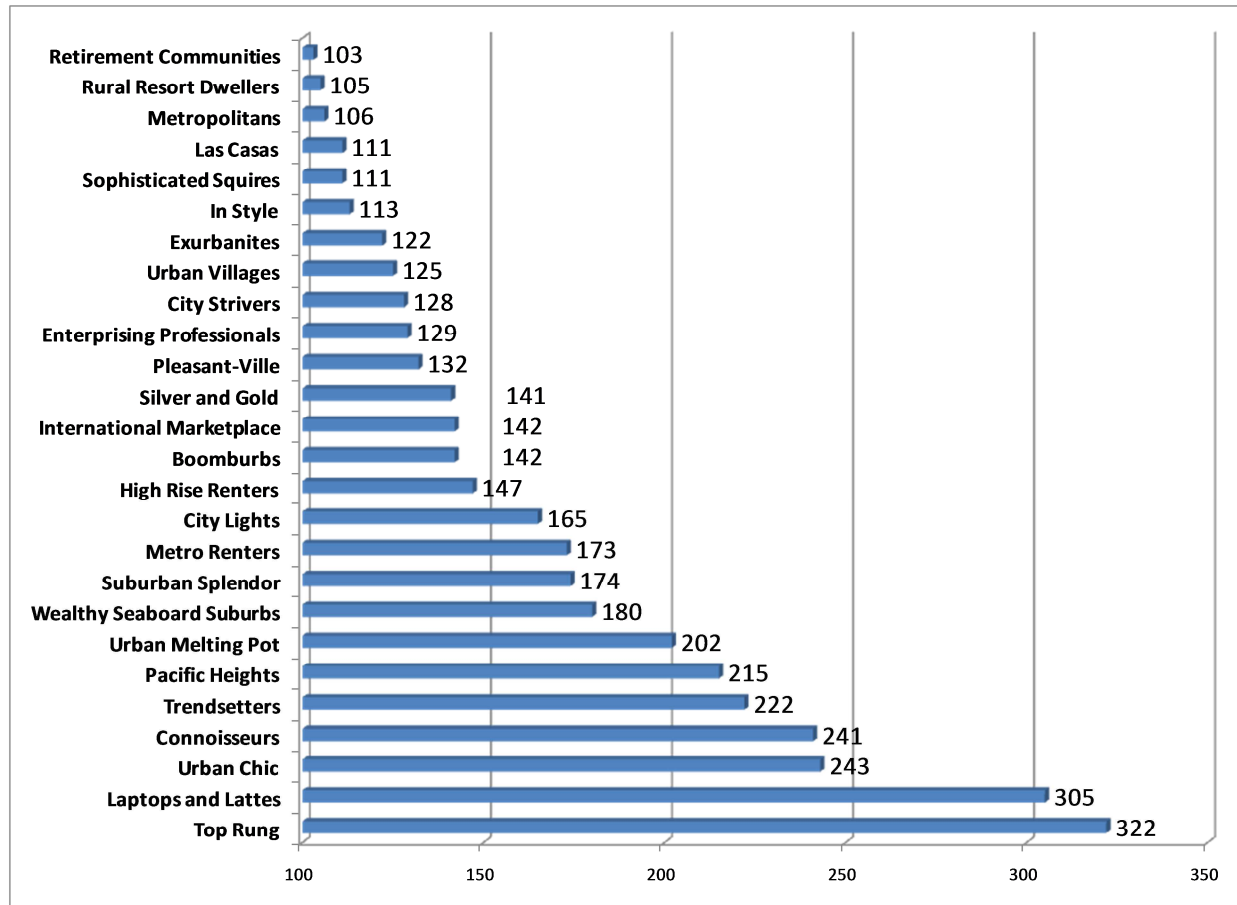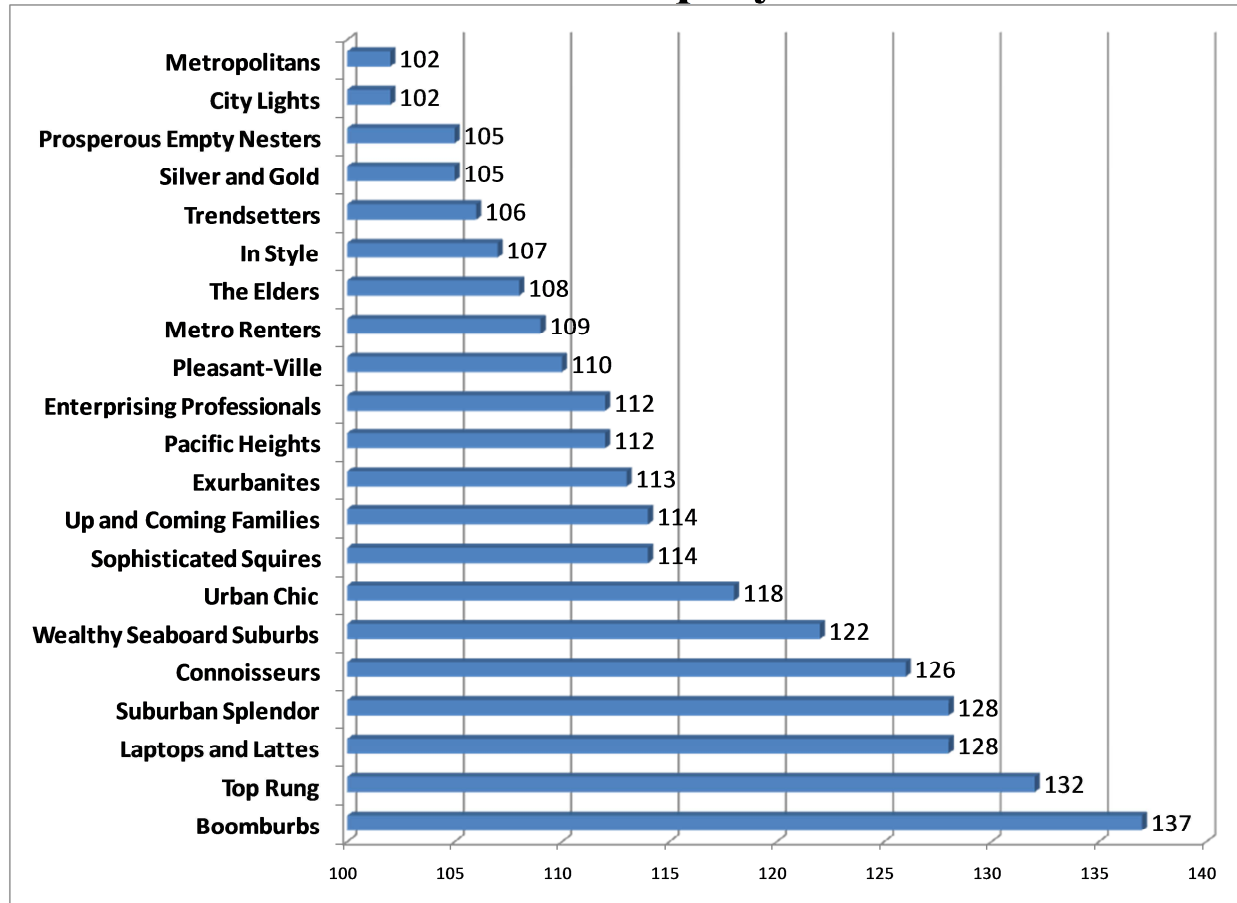
Best Balance Potential – Checking*

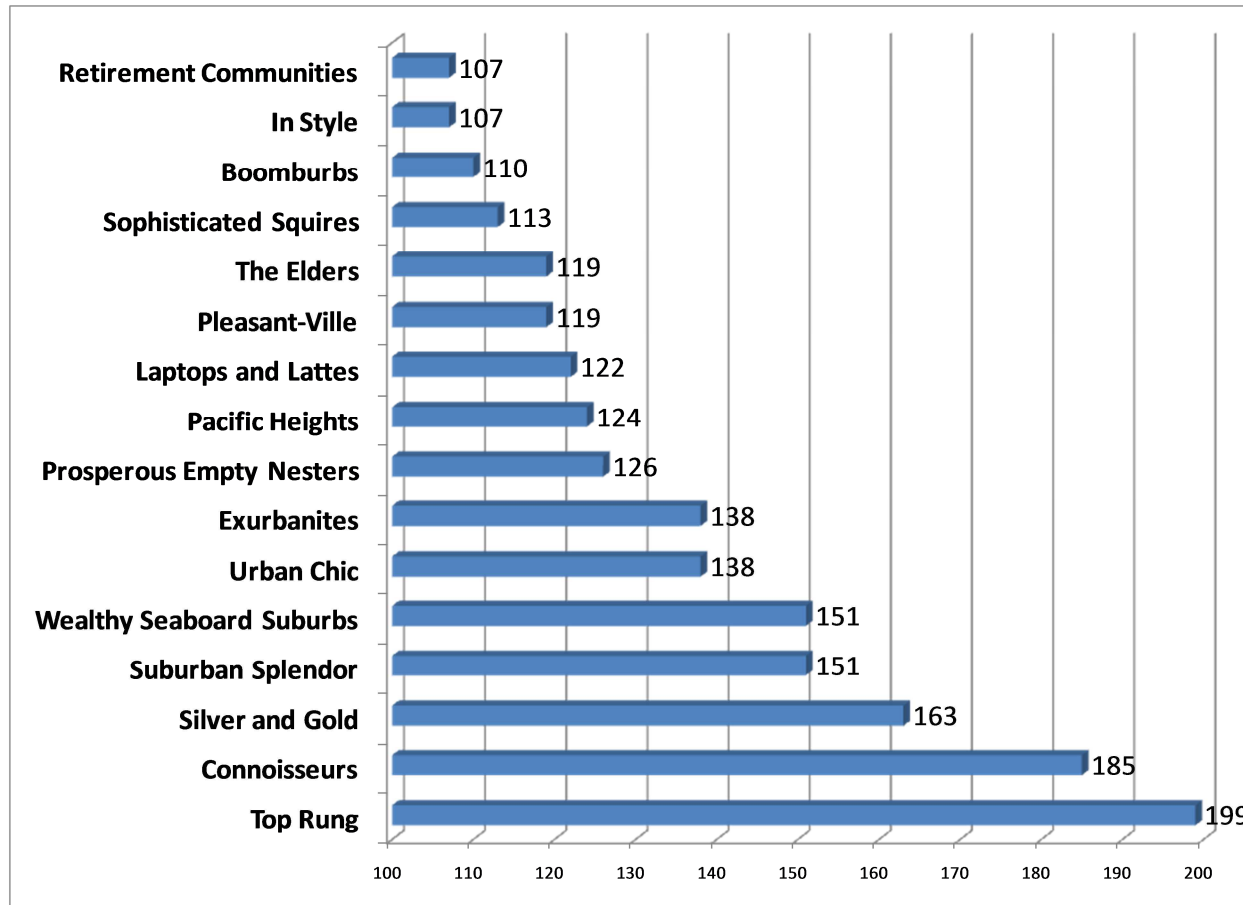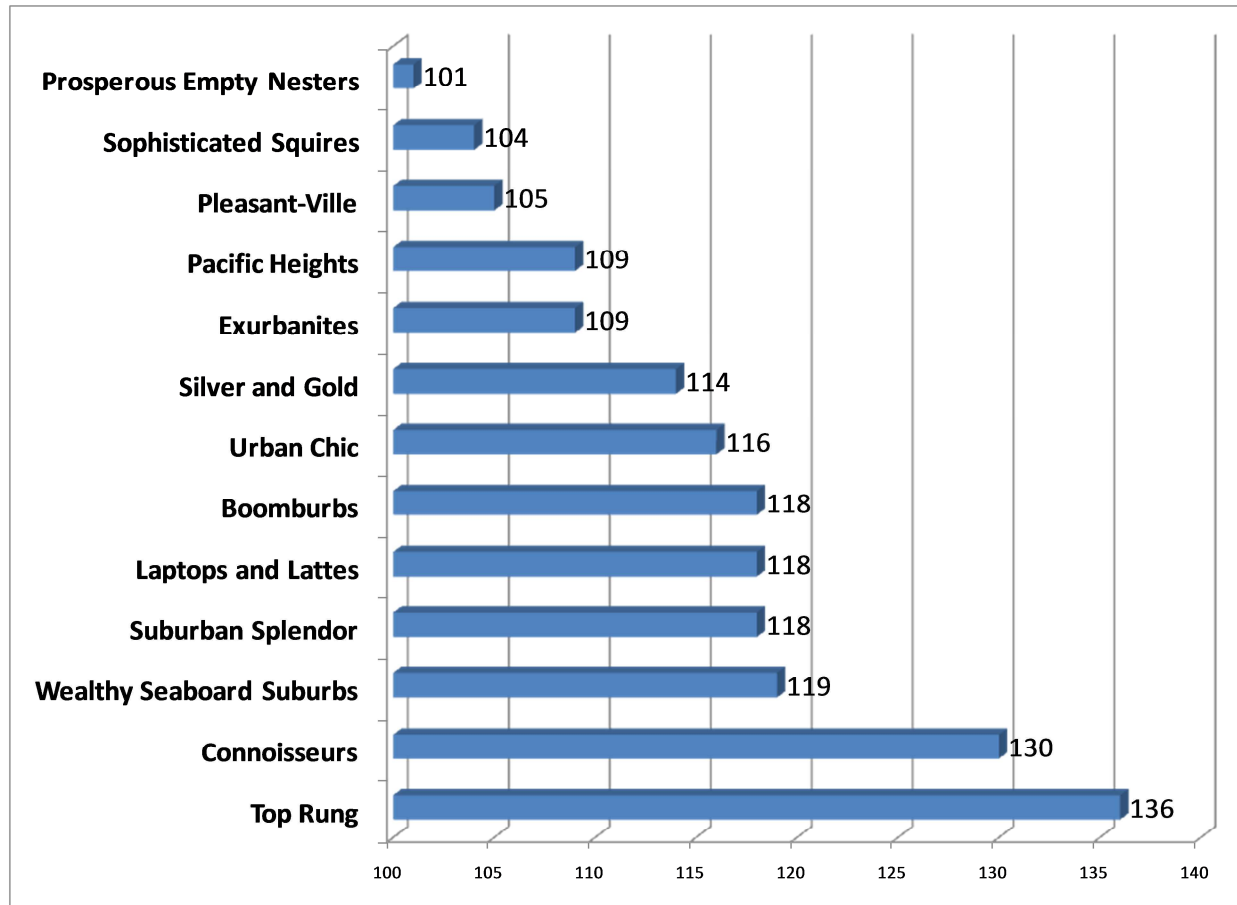| Category	Value
Cozy and Comfortable	111
City Lights	111
Retirement Communities	113
In Style	117
Sophisticated Squires	128
Pleasant-Ville	131
Prosperous Empty Nesters	135
Pacific Heights	135
The Elders	141
Boomburbs	142
Exurbanites	145
Urban Chic	146
Laptops and Lattes	150
Silver and Gold	162
Wealthy Seaboard Suburbs	162
Suburban Splendor	166
Connoisseurs	189
Top Rung	202

*   At least 10% above U.S. Average

Financial Profiles for Tapestry™

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Best Balance Potential – Regular Savings*

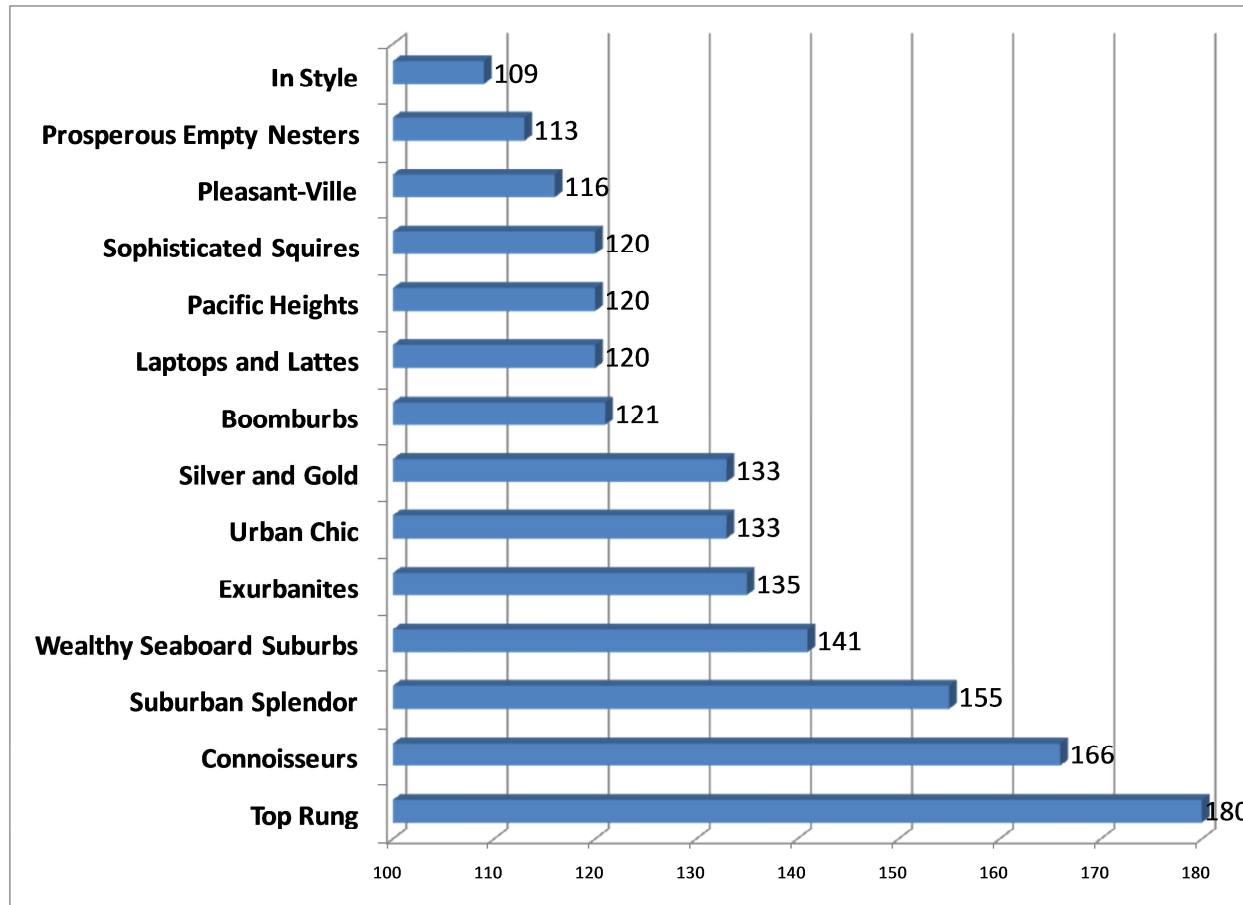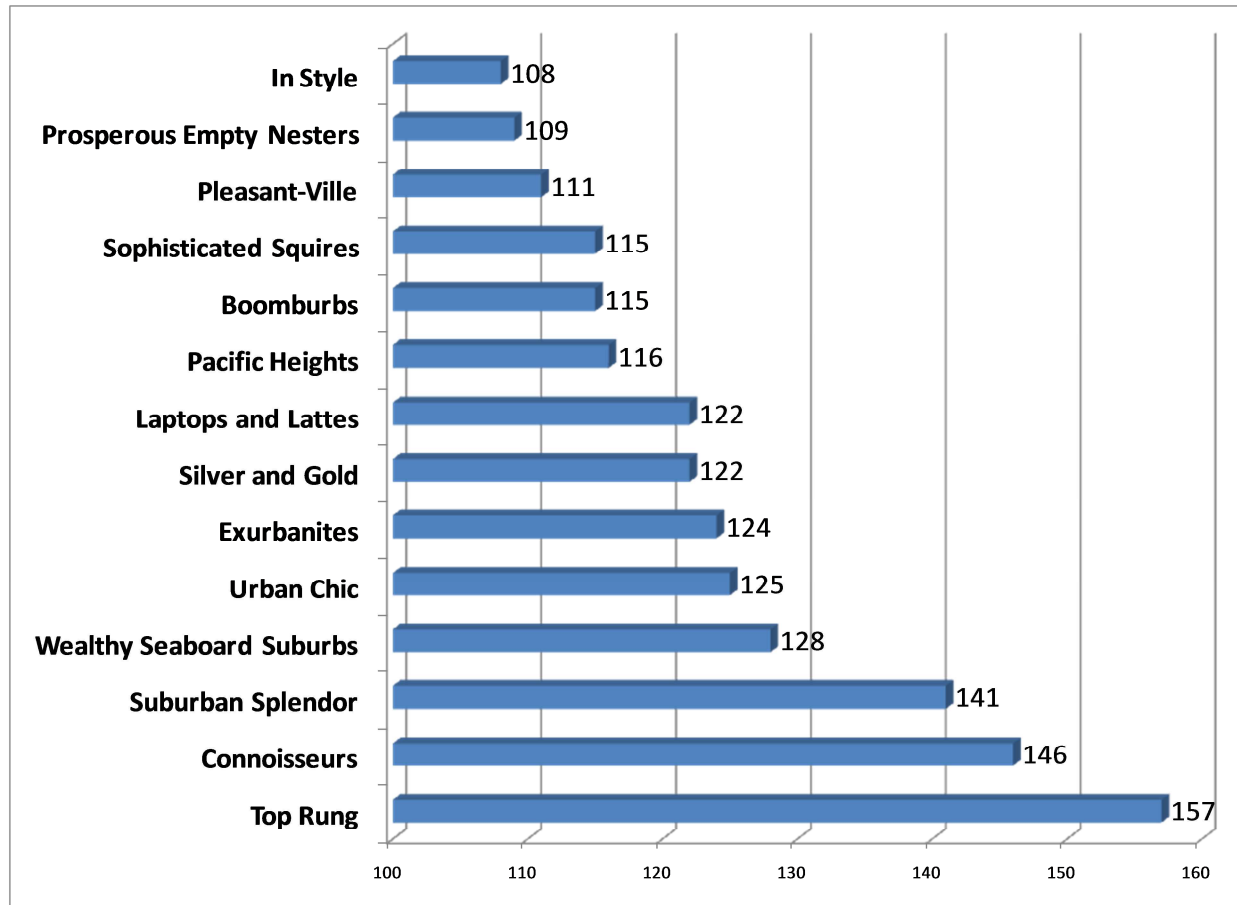| Category	Value
Cozy and Comfortable	111
In Style	115
Retirement Communities	122
Sophisticated Squires	129
Pleasant-Ville	131
Laptops and Lattes	131
Pacific Heights	134
Prosperous Empty Nesters	143
Boomburbs	146
Urban Chic	147
Exurbanites	151
Wealthy Seaboard Suburbs	168
Suburban Splendor	174
Silver and Gold	178
The Elders	179
Connoisseurs	198
Top Rung	206

*   At least 10% above U.S. Average

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Best Balance Potential – Money Market*
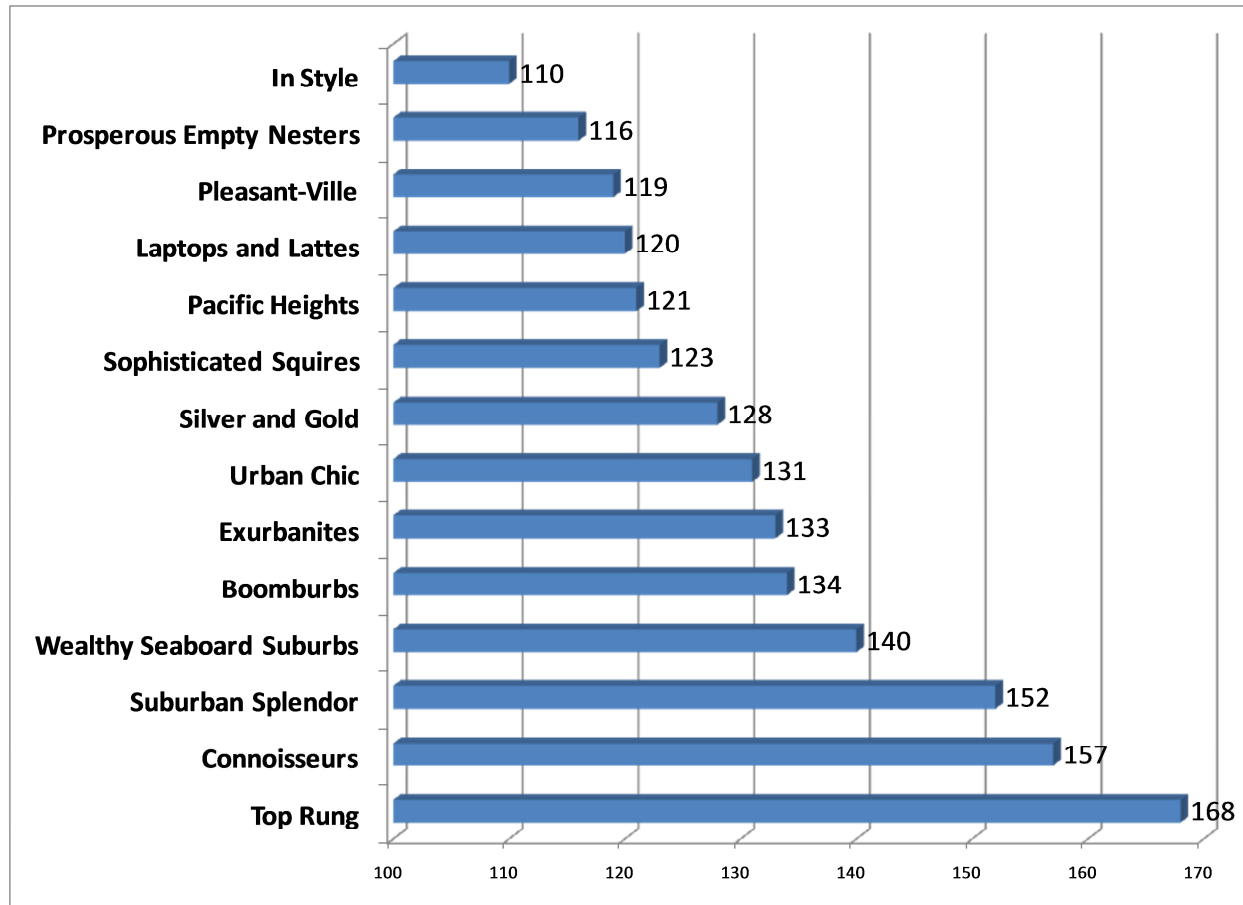
Category	Value
In Style	110
Prosperous Empty Nesters	116
Pleasant-Ville	119
Laptops and Lattes	120
Pacific Heights	121
Sophisticated Squires	123
Silver and Gold	128
Urban Chic	131
Exurbanites	133
Boomburbs	134
Wealthy Seaboard Suburbs	140
Suburban Splendor	152
Connoisseurs	157
Top Rung	168

* At least 10% above U.S. Average

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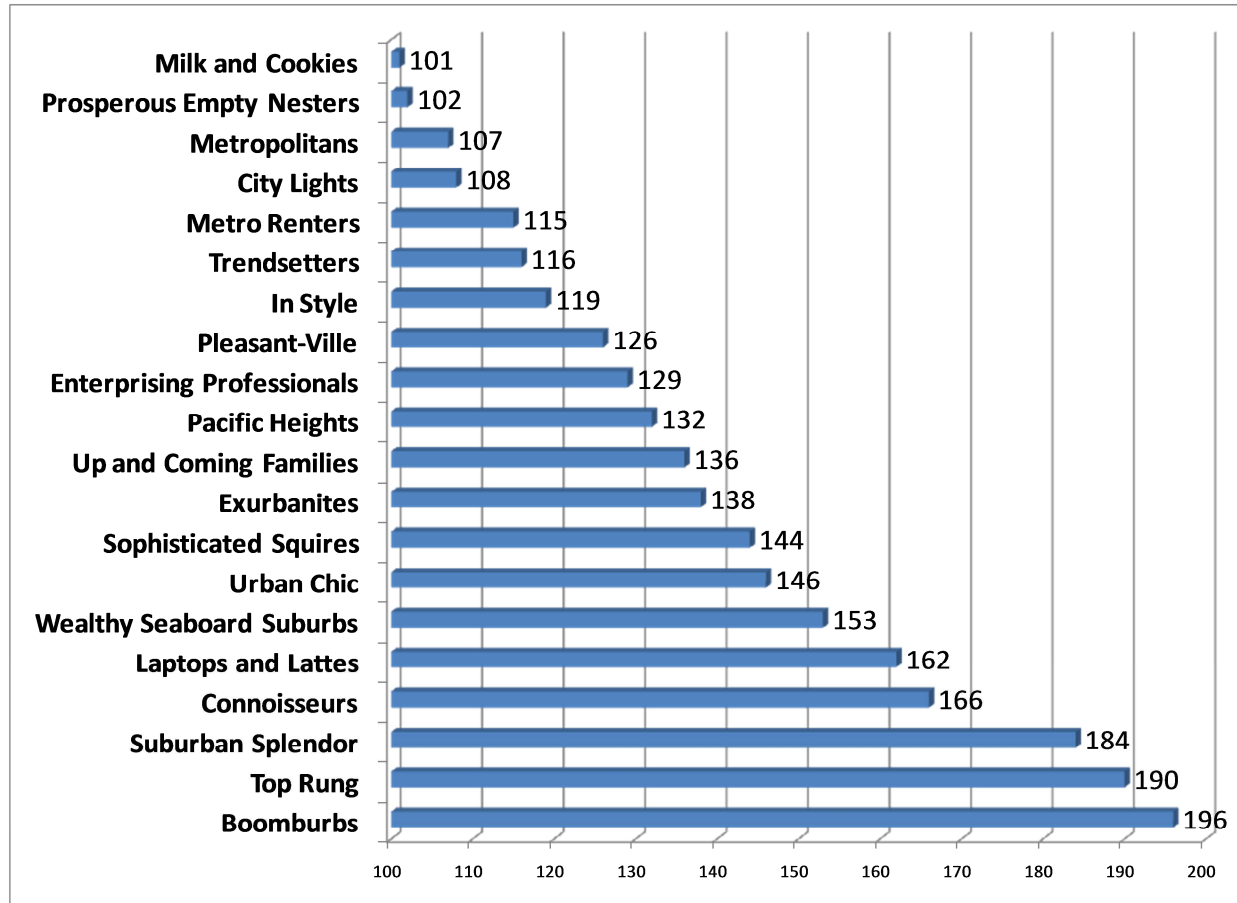
Best Balance Potential – CD*

Category	Value
Sophisticated Squires	111
Pleasant-Ville	113
Pacific Heights	115
Laptops and Lattes	117
Prosperous Empty Nesters	118
The Elders	122
Exurbanites	122
Boomburbs	122
Urban Chic	123
Silver and Gold	129
Wealthy Seaboard Suburbs	131
Suburban Splendor	136
Connoisseurs	143
Top Rung	150

100 105 110 115 120 125 130 135 140 145 150
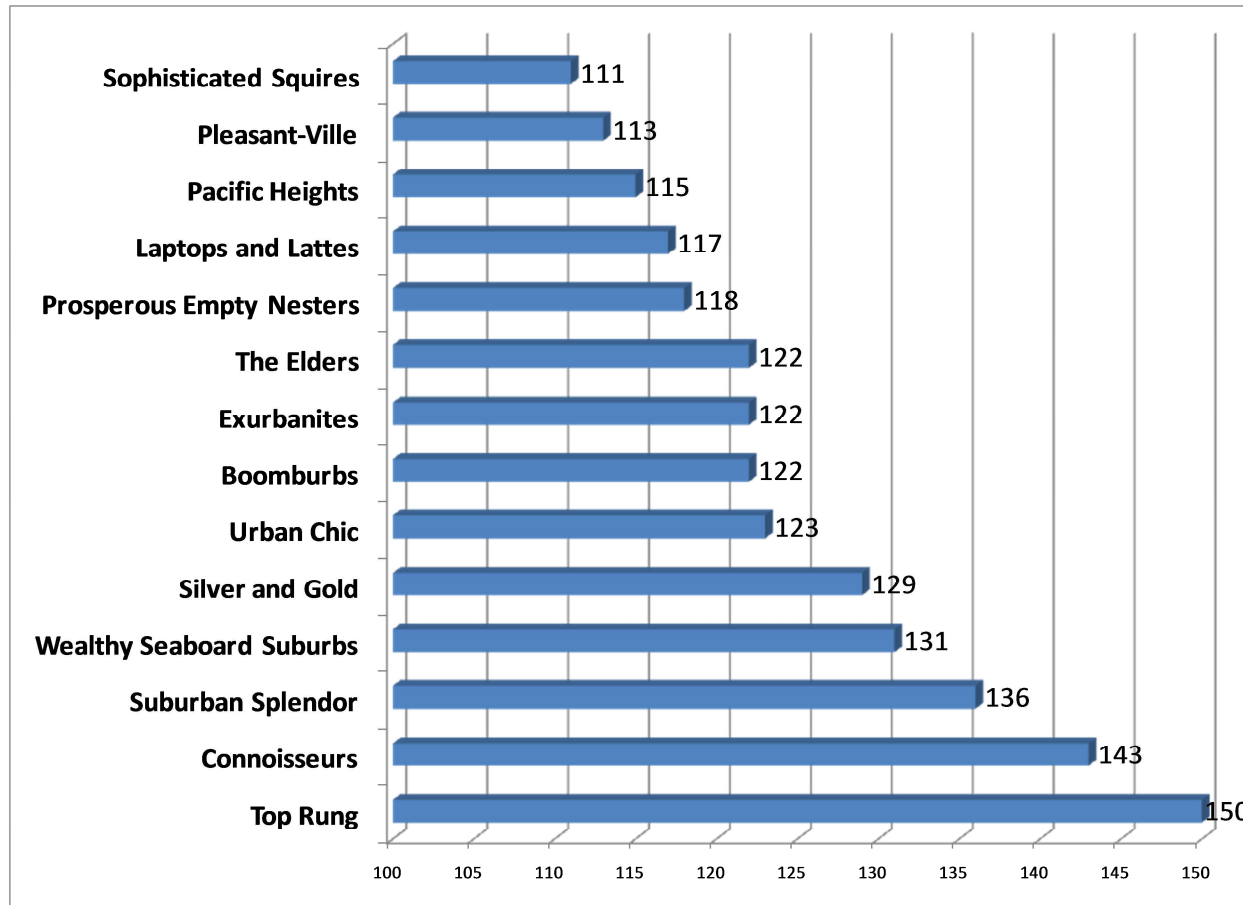
*   At least 10% above U.S. Average

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Best Balance Potential – Retirement Savings*
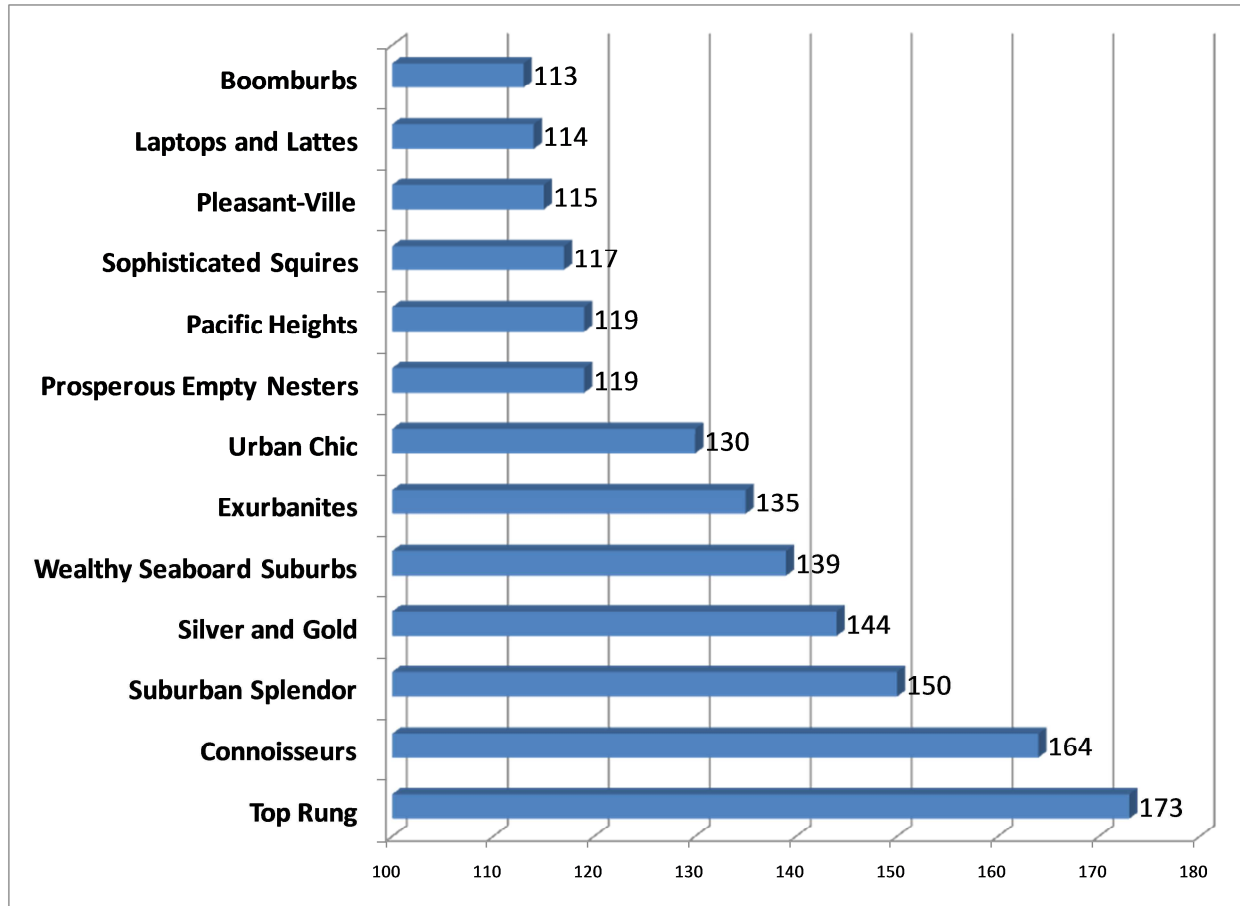
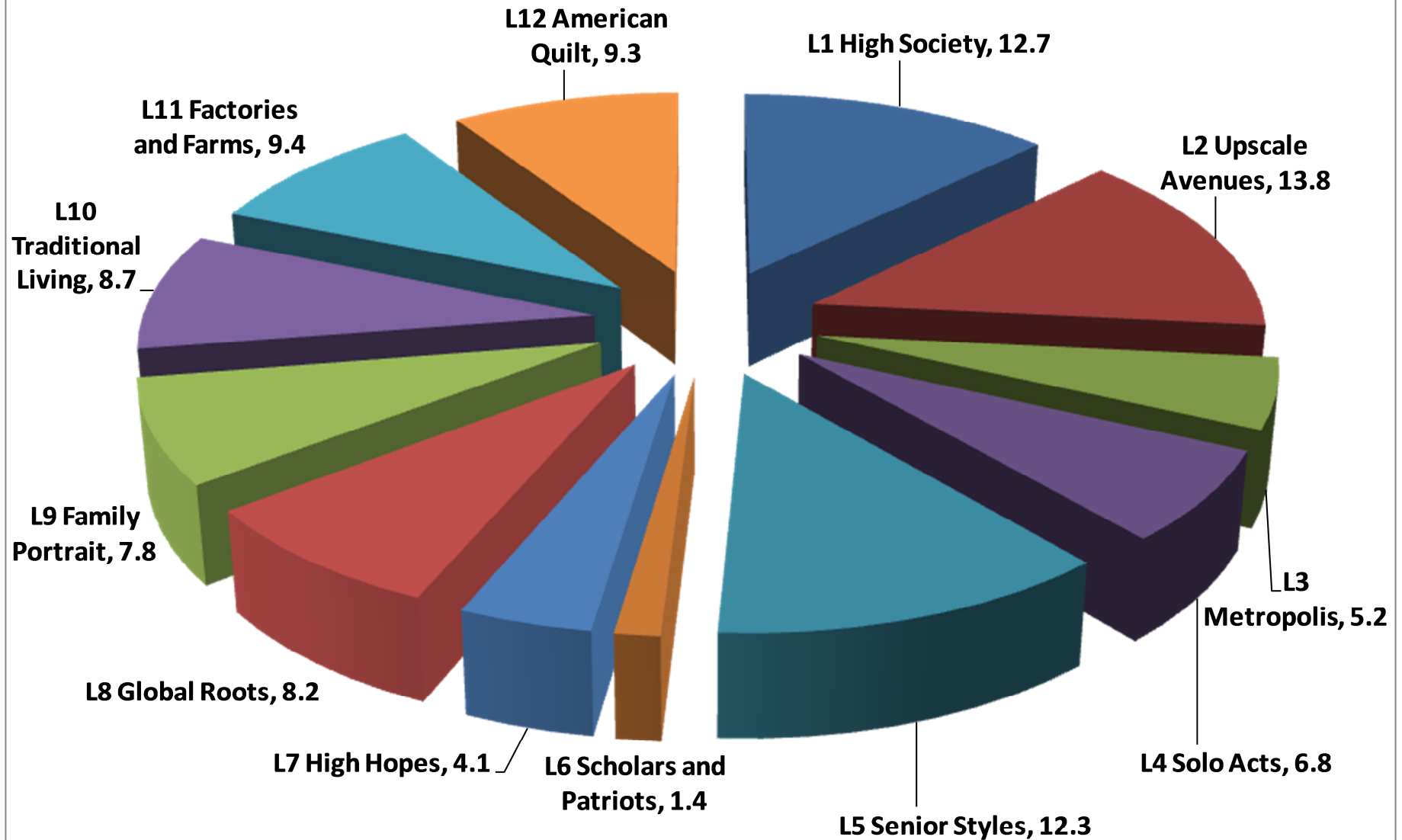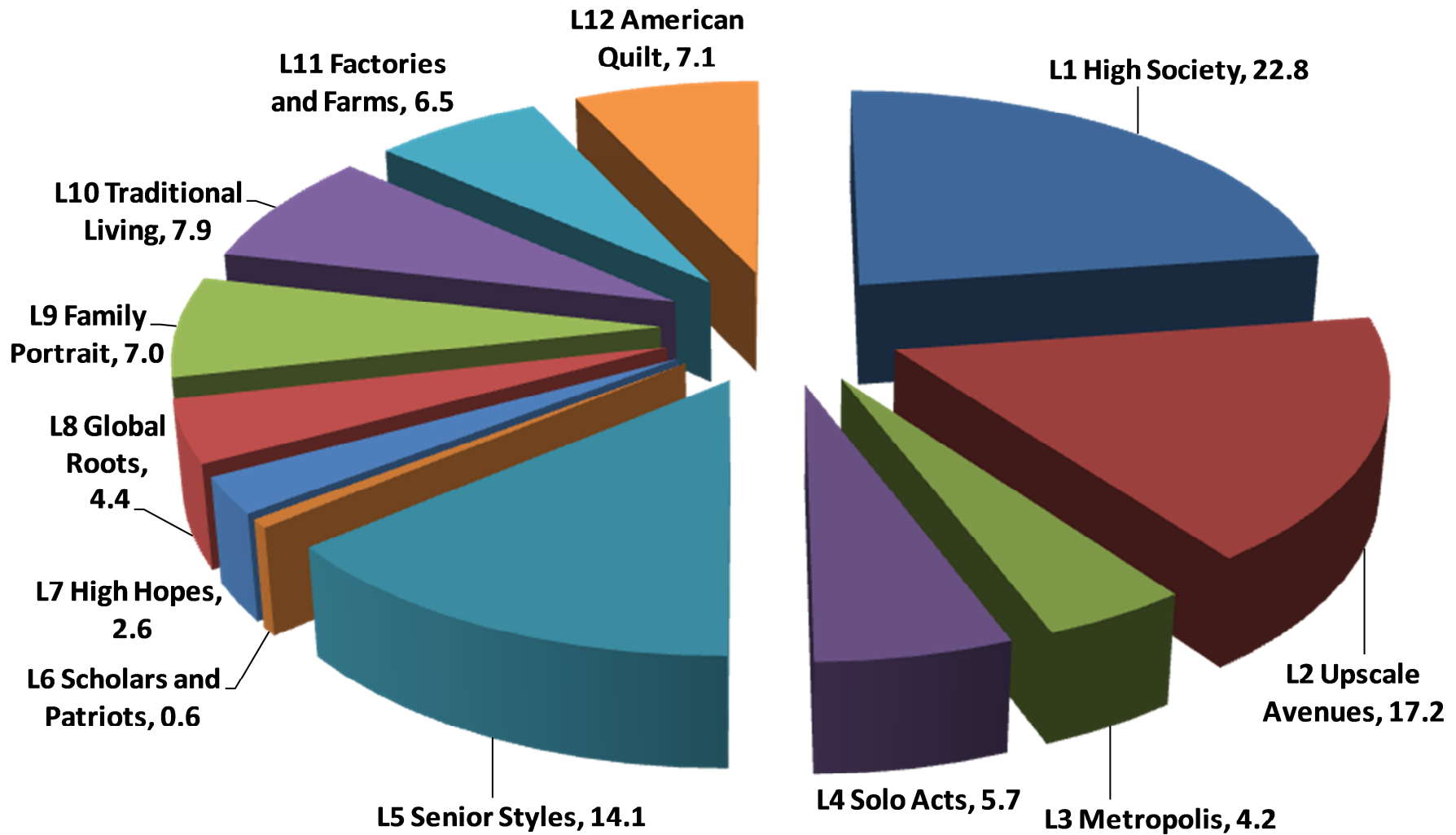| Community	Value
Boomburbs	113
Laptops and Lattes	114
Pleasant-Ville	115
Sophisticated Squires	117
Pacific Heights	119
Prosperous Empty Nesters	119
Urban Chic	130
Exurbanites	135
Wealthy Seaboard Suburbs	139
Silver and Gold	144
Suburban Splendor	150
Connoisseurs	164
Top Rung	173

*   At least 10% above U.S. Average

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Best Balance Potential – Auto Loan*
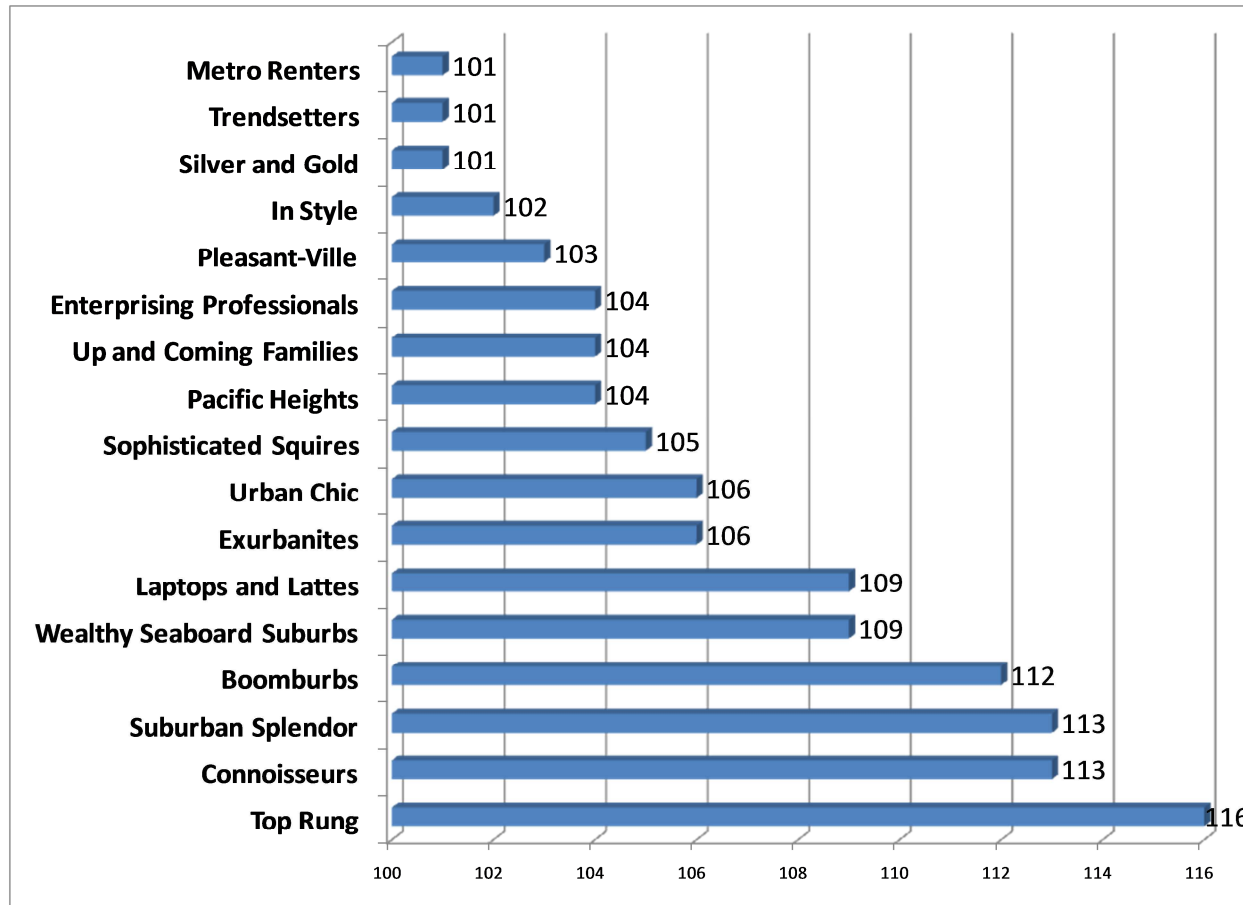
Tapestry Segment	Value
Metro Renters	101
Trendsetters	101
Silver and Gold	101
In Style	102
Pleasant-Ville	103
Enterprising Professionals	104
Up and Coming Families	104
Pacific Heights	104
Sophisticated Squires	105
Urban Chic	106
Exurbanites	106
Laptops and Lattes	109
Wealthy Seaboard Suburbs	109
Boomburbs	112
Suburban Splendor	113
Connoisseurs	113
Top Rung	116

*   Above U.S. Average

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Best Balance Potential – Credit Card*
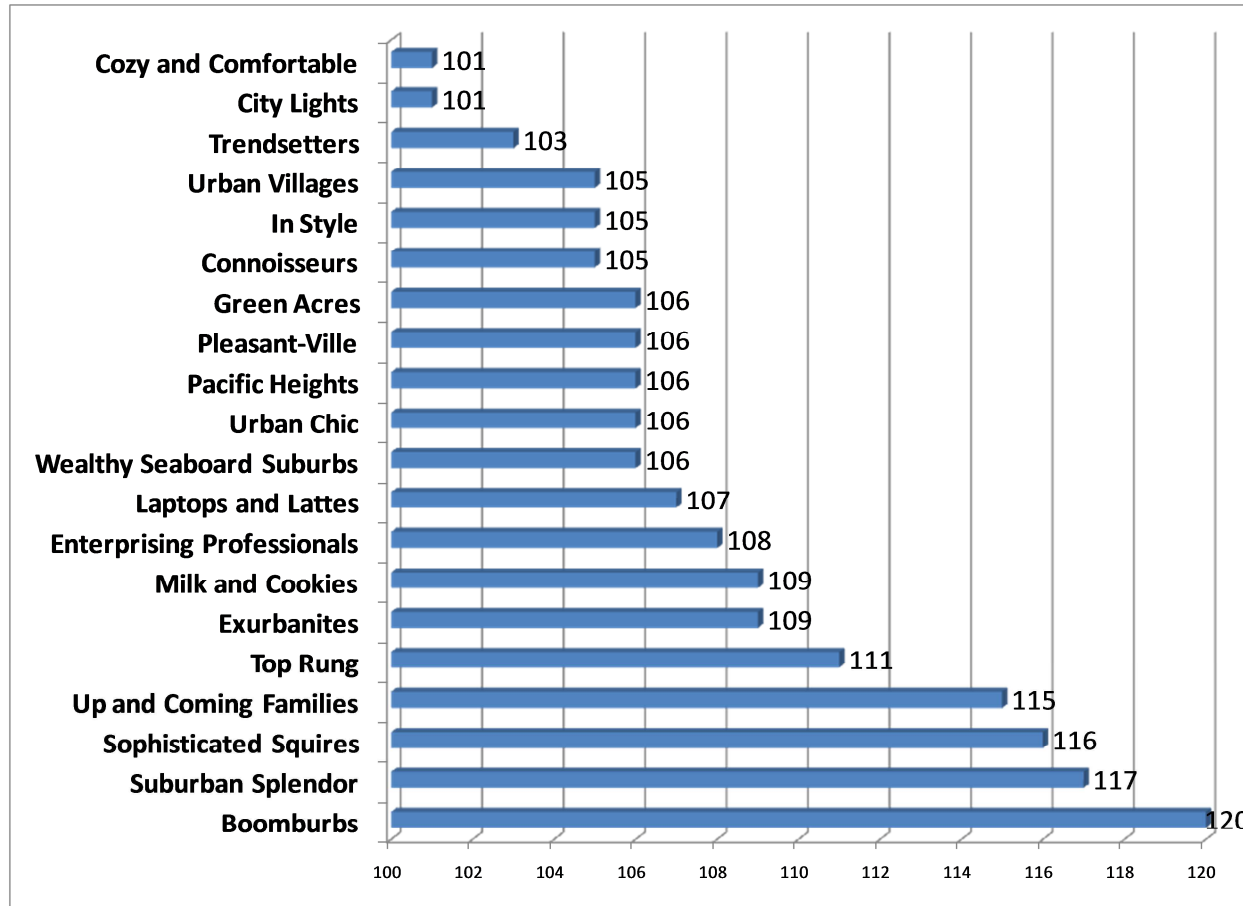
Category	Value
Cozy and Comfortable	101
City Lights	101
Trendsetters	103
Urban Villages	105
In Style	105
Connoisseurs	105
Green Acres	106
Pleasant-Ville	106
Pacific Heights	106
Urban Chic	106
Wealthy Seaboard Suburbs	106
Laptops and Lattes	107
Enterprising Professionals	108
Milk and Cookies	109
Exurbanites	109
Top Rung	111
Up and Coming Families	115
Sophisticated Squires	116
Suburban Splendor	117
Boomburbs	120

*   Above U.S. Average

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Best Balance Potential – Personal Line of Credit*

Profile	Value
City Lights	101
Up and Coming Families	102
In Style	107
Prosperous Empty Nesters	112
Pleasant-Ville	115
Sophisticated Squires	116
Pacific Heights	118
Exurbanites	125
Urban Chic	127
Laptops and Lattes	127
Boomburbs	128
Silver and Gold	129
Wealthy Seaboard Suburbs	135
Suburban Splendor	139
Connoisseurs	153
Top Rung	162

*   Above U.S. Average

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Best Balance Potential – Mortgage*

Category	Value
Retirement Communities	103
Rural Resort Dwellers	105
Metropolitans	106
Las Casas	111
Sophisticated Squires	111
In Style	113
Exurbanites	122
Urban Villages	125
City Strivers	128
Enterprising Professionals	129
Pleasant-Ville	132
Silver and Gold	141
International Marketplace	142
Boomburbs	142
High Rise Renters	147
City Lights	165
Metro Renters	173
Suburban Splendor	174
Wealthy Seaboard Suburbs	180
Urban Melting Pot	202
Pacific Heights	215
Trendsetters	222
Connoisseurs	241
Urban Chic	243
Laptops and Lattes	305
Top Rung	322

*   **Above U.S. Average**

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Best Balance Potential – Home Equity Line/Loan*

Tapestry Segment	Value
Metropolitans	102
City Lights	102
Prosperous Empty Nesters	105
Silver and Gold	105
Trendsetters	106
In Style	107
The Elders	108
Metro Renters	109
Pleasant-Ville	110
Enterprising Professionals	112
Pacific Heights	112
Exurbanites	113
Up and Coming Families	114
Sophisticated Squires	114
Urban Chic	118
Wealthy Seaboard Suburbs	122
Connoisseurs	126
Suburban Splendor	128
Laptops and Lattes	128
Top Rung	132
Boomburbs	137

*   **Above U.S. Average**

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Best Balance Potential – Stocks*

Horizontal bar chart showing "Best Balance Potential – Stocks" values by community:

Community	Value
Retirement Communities	107
In Style	107
Boomburbs	110
Sophisticated Squires	113
The Elders	119
Pleasant-Ville	119
Laptops and Lattes	122
Pacific Heights	124
Prosperous Empty Nesters	126
Exurbanites	138
Urban Chic	138
Wealthy Seaboard Suburbs	151
Suburban Splendor	151
Silver and Gold	163
Connoisseurs	185
Top Rung	199

*   Above U.S. Average

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Best Balance Potential – Bonds*

Bar chart values:

Category	Value
Prosperous Empty Nesters	101
Sophisticated Squires	104
Pleasant-Ville	105
Pacific Heights	109
Exurbanites	109
Silver and Gold	114
Urban Chic	116
Boomburbs	118
Laptops and Lattes	118
Suburban Splendor	118
Wealthy Seaboard Suburbs	119
Connoisseurs	130
Top Rung	136

*   Above U.S. Average

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Best Balance Potential – Mutual Funds*

Category	Value
In Style	109
Prosperous Empty Nesters	113
Pleasant-Ville	116
Sophisticated Squires	120
Pacific Heights	120
Laptops and Lattes	120
Boomburbs	121
Silver and Gold	133
Urban Chic	133
Exurbanites	135
Wealthy Seaboard Suburbs	141
Suburban Splendor	155
Connoisseurs	166
Top Rung	180

*   At least 10% above U.S. Average

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Best Balance Potential – Annuities*

Category	Value
In Style	108
Prosperous Empty Nesters	109
Pleasant-Ville	111
Sophisticated Squires	115
Boomburbs	115
Pacific Heights	116
Laptops and Lattes	122
Silver and Gold	122
Exurbanites	124
Urban Chic	125
Wealthy Seaboard Suburbs	128
Suburban Splendor	141
Connoisseurs	146
Top Rung	157

*   Above U.S. Average

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Best Balance Potential – Life Insurance*

Category	Value
Milk and Cookies	101
Prosperous Empty Nesters	102
Metropolitans	107
City Lights	108
Metro Renters	115
Trendsetters	116
In Style	119
Pleasant-Ville	126
Enterprising Professionals	129
Pacific Heights	132
Up and Coming Families	136
Exurbanites	138
Sophisticated Squires	144
Urban Chic	146
Wealthy Seaboard Suburbs	153
Laptops and Lattes	162
Connoisseurs	166
Suburban Splendor	184
Top Rung	190
Boomburbs	196

*   Above U.S. Average

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Lack Checking Accounts

Segment Number	Segment Name	Have Checking
63	Dorms to Diplomas	84
64	City Commons	85
61	High Rise Renters	90
58	NeWest Residents	91
62	Modest Income Homes	91
65	Social Security Set	91
55	College Towns	92
60	City Dimensions	92
59	Southwestern Families	93
52	Inner City Tenants	94
51	Metro City Edge	94
56	Rural Bypasses	95
47	Las Casas	96
54	Urban Rows	96
53	Home Town	96
57	Simple Living	96
45	City Strivers	97
44	Urban Melting Pot	98
48	Great Expectations	98

LifeMode Percent Share of Households

- L1 High Society, 12.7
- L2 Upscale Avenues, 13.8
- L3 Metropolis, 5.2
- L4 Solo Acts, 6.8
- L5 Senior Styles, 12.3
- L6 Scholars and Patriots, 1.4
- L7 High Hopes, 4.1
- L8 Global Roots, 8.2
- L9 Family Portrait, 7.8
- L10 Traditional Living, 8.7
- L11 Factories and Farms, 9.4
- L12 American Quilt, 9.3

LifeMode Percent Share of Deposits

- L1 High Society, 22.8
- L2 Upscale Avenues, 17.2
- L3 Metropolis, 4.2
- L4 Solo Acts, 5.7
- L5 Senior Styles, 14.1
- L6 Scholars and Patriots, 0.6
- L7 High Hopes, 2.6
- L8 Global Roots, 4.4
- L9 Family Portrait, 7.0
- L10 Traditional Living, 7.9
- L11 Factories and Farms, 6.5
- L12 American Quilt, 7.1

LifeMode Percent Share of Loans

- L1 High Society, 27.0
- L2 Upscale Avenues, 18.8
- L3 Metropolis, 4.0
- L4 Solo Acts, 5.9
- L5 Senior Styles, 8.4
- L6 Scholars and Patriots, 0.6
- L7 High Hopes, 2.6
- L8 Global Roots, 4.4
- L9 Family Portrait, 8.3
- L10 Traditional Living, 6.5
- L11 Factories and Farms, 6.0
- L12 American Quilt, 7.5

LifeMode Percent Share of Investments

- L1 High Society, 26.8
- L2 Upscale Avenues, 18.0
- L3 Metropolis, 3.9
- L4 Solo Acts, 6.4
- L5 Senior Styles, 10.7
- L6 Scholars and Patriots, 0.6
- L7 High Hopes, 2.6
- L8 Global Roots, 4.2
- L9 Family Portrait, 7.9
- L10 Traditional Living, 7.0
- L11 Factories and Farms, 5.4
- L12 American Quilt, 6.3
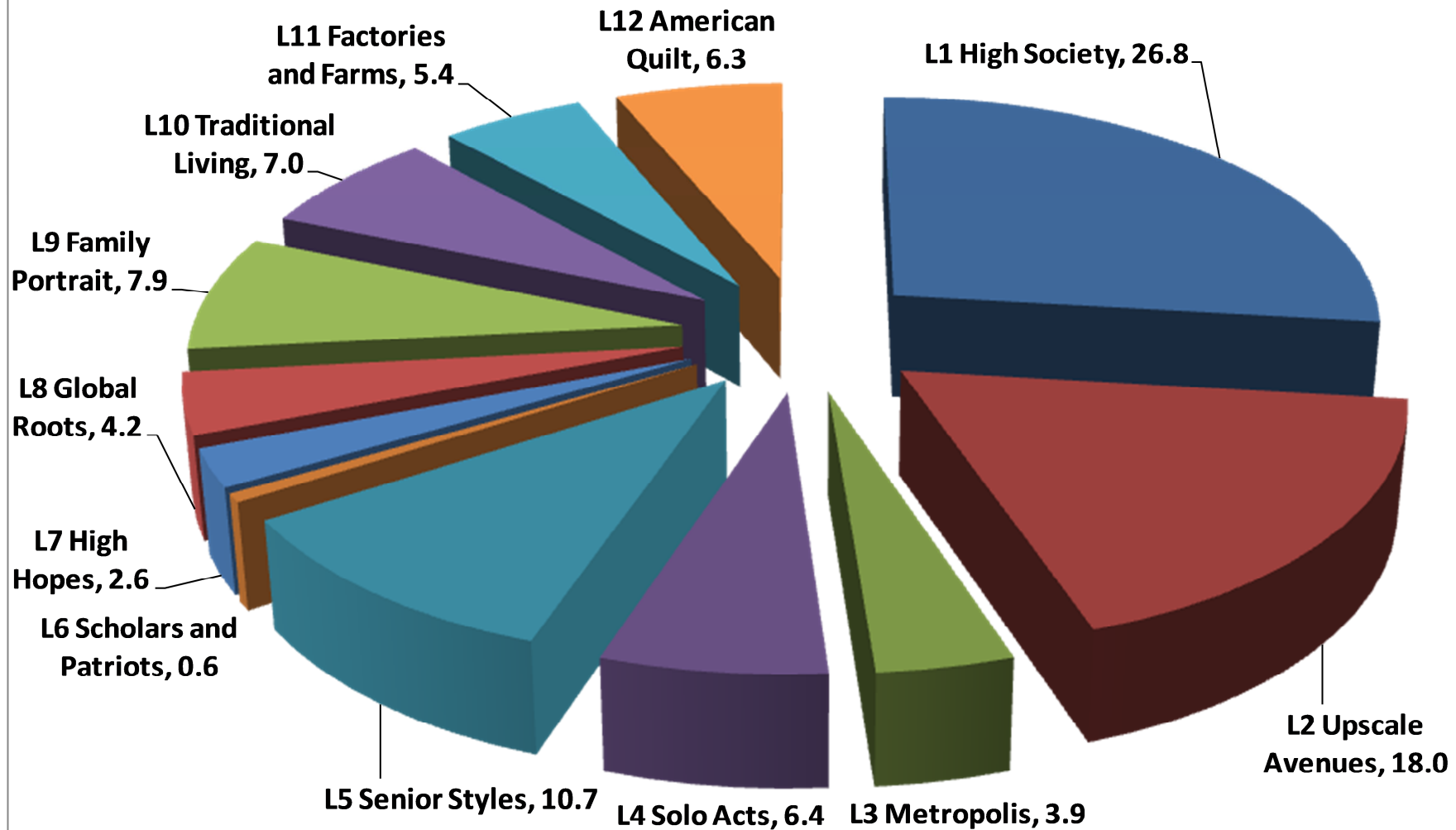
LifeMode Relative Share of Segment Households
Responsible for Deposits, Loans & Investments

Share Of:

Investments

Loans

Deposits

Households

Segment	HH Share	Deposit Share	Loan Share	Investment Share
High Society	12.7	22.8	27.0	26.8
Upscale Avenues	13.8	17.2	18.8	18.0
Metropolis	5.2	4.2	4.0	3.9
Solo Acts	6.8	5.7	5.9	6.4
Senior Styles	12.3	14.1	8.4	10.7
Scholars and Patriots				
High Hopes	4.1	2.6	2.6	2.6
Global Roots	8.2	4.4	4.4	4.2
Family Portrait	7.8	7.0	8.3	7.9
Traditional Living	8.7	7.9	6.5	7.0
Factories and Farms	9.4	6.5	6.0	5.4
American Quilt	9.3	7.1	7.5	6.3

■ HH Share   ■ Deposit Share   ■ Loan Share   ■ Investment Share

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

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

L1 High Society Lifemode Profile

MarketBank™ High Society Proportion of Total U.S.

Households	Loans	Deposits	Investments
12.7	27.0	22.8	26.8

1 Top Rung
2 Suburban Splendor
3 Connoisseurs
4 Boomburbs
5 Wealthy Seaboard Suburbs
6 Sophisticated Squires
7 Exurbanites

Product	Penetration	Potential	
	100 = U.S Average		
Checking	106	153	Transaction
Savings	116	158	
Money Market	149	139	Saving
CD	130	126	
Retirement	152	135	
Credit Card	121	113	
Auto	114	110	
Home Equity	119	123	Borrowing
Mortgage	150	161	
Line of Credit/Overdraft	145	132	
Stocks	160	139	
Bonds	209	116	
Mutual Funds	168	139	Investing
Annuities	147	127	
Life Insurance	121	164	

High Society households are "old money", highly affluent and well educated. Although they represent slightly more than twelve percent of all U.S. households, they generate nearly one quarter of the total U.S. income. Strong usage of savings and investment products and home-oriented lending characterize the segment

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

L2 Upscale Avenues Lifemode Profile

MarketBank™ Upscale Avenues Proportion of Total U.S.

Households	Loans	Deposits	Investments
13.8	18.8	17.2	18.0

Product	Penetration	Potential	
		100 = U.S Average	
Checking	105	115	Transaction
Savings	111	113	
Money Market	120	106	Saving
CD	115	104	
Retirement	123	104	
Credit Card	112	105	
Auto	113	101	
Home Equity	115	105	Borrowing
Mortgage	121	122	
Line of Credit/Overdraft	120	104	
Stocks	125	102	
Bonds	131	96	
Mutual Funds	127	103	Investing
Annuities	119	103	
Life Insurance	112	115	

Upscale Avenues households success has been earned from years of hard work. These are well educated people with above average earnings and upscale lifestyles. They offer above average potential for all financial products, and are strongly involved in investment and investment savings products.

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

L3 Metropolis Lifemode Profile

MarketBank™ Metropolis Proportion of Total U.S.

Households	Loans	Deposits	Investments
5.2	4.0	4.2	3.9

20 City Lights
22 Metropolitans
45 City Strivers
51 Metro City Edge
54 Urban Rows
62 Modest Income Homes

Product	Penetration	Potential	
	100 = U.S Average		
Checking	98	86	**Transaction**
Savings	95	80	
Money Market	88	80	**Saving**
CD	89	88	
Retirement	88	82	
Credit Card	93	91	
Auto	96	90	
Home Equity	93	88	**Borrowing**
Mortgage	80	89	
Line of Credit/Overdraft	92	85	
Stocks	87	77	
Bonds	79	76	
Mutual Funds	86	76	**Investing**
Annuities	85	86	
Life Insurance	94	78	

Metropolis households are urban. They live and work in America's cities, in older, single family homes or row houses, and tend to own fewer vehicles and rely more on public transportation where possible. This is a more diverse group in terms of housing, age, and income, more consumer lending driven, a bit more oriented towards traditional savings products, and has generally average financial services needs and potential.

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

L4 Solo Acts Lifemode Profile

MarketBank™ Solo Acts Proportion of Total U.S.

Households	Loans	Deposits	Investments
6.8	5.9	5.7	6.4

8	Laptops and Lattes
23	Trendsetters
27	Metro Renters
36	Old and Newcomers
39	Young and Restless

Product	Penetration	Potential	
	100 = U.S Average		
Checking	101	96	Transaction
Savings	108	80	
Money Market	97	81	Saving
CD	85	89	
Retirement	96	79	
Credit Card	100	97	
Auto	115	99	
Home Equity	96	102	Borrowing
Mortgage	49	156	
Line of Credit/Overdraft	98	90	
Stocks	99	77	
Bonds	86	89	
Mutual Funds	96	79	Investing
Annuities	78	91	
Life Insurance	99	103	

Another predominantly urban group, Solo Acts features single households that prefer The City Life. Many are young, start-up households located in America's more densely populated neighborhoods; some are well-established singles that have eschewed home ownership and child-rearing responsibilities. This group tends to be well educated, working professionals whose use and dependence upon home banking and cards makes them among the least expensive to serve. Those who do live in more suburban areas have good auto loan potential, and most households are more likely to have money market and securities than CDs.

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

L5 Senior Styles Lifemode Profile

MarketBank™ Senior Styles Proportion of Total U.S.

Households	Loans	Deposits	Investments
12.3	8.4	14.1	10.7

14	Prosperous Empty Nesters
15	Silver and Gold
29	Rustbelt Retirees
30	Retirement Communities
43	The Elders
49	Senior Sun Seekers
50	Heartland Communities
57	Simple Living
65	Social Security Set

Product	Penetration	Potential	
	100 = U.S Average		
Checking	101	103	Transaction
Savings	93	109	
Money Market	109	88	Saving
CD	124	100	
Retirement	101	91	
Credit Card	101	81	
Auto	82	91	
Home Equity	90	91	Borrowing
Mortgage	87	72	
Line of Credit/Overdraft	92	89	
Stocks	107	94	
Bonds	121	78	
Mutual Funds	106	81	Investing
Annuities	130	91	
Life Insurance	99	69	

Almost 15 million households in the nine Senior Styles segments comprise Tapestry's largest summary group, and as more and more Baby Boomers retire over the next decade, this segment will grow in size and influence. This large group illustrates the diversity within today's "senior" markets. Younger, affluent seniors, freed of their child-rearing responsibilities, are traveling and relocating to warmer climates; while less affluent, settled seniors are looking forward to retirement and remaining in their homes. Each represents a unique set of financial needs, based on health and activity. Capital preservation is the key concern, and CDs, Bonds and Annuities take precedence.

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

L6 Scholars & Patriots Lifemode Profile

MarketBank™ Scholars & Patriots Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.4	0.6	0.6	0.6

| 40 Military Proximity |
| 55 College Towns |
| 63 Dorms to Diplomas |

Product	Penetration	Potential	
	100 = U.S Average		
Checking	91	58	**Transaction**
Savings	94	43	
Money Market	66	49	**Saving**
CD	53	66	
Retirement	56	55	
Credit Card	79	77	
Auto	97	88	
Home Equity	57	88	**Borrowing**
Mortgage	37	91	
Line of Credit/Overdraft	57	68	
Stocks	65	46	
Bonds	36	72	
Mutual Funds	52	53	**Investing**
Annuities	40	77	
Life Insurance	73	64	

College life or military service characterizes this summary group, one with few financial resources, experience or knowledge. Helping these households establish their financial lives as they start out is most prudent, establishing basic checking and small savings accounts, attracting them with first-auto and first-credit card lending; and making it easy for them to get money from home into their accounts.

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

L7 High Hopes Lifemode Profile

MarketBank™ High Hopes Proportion of Total U.S.

Households	Loans	Deposits	Investments
4.1	2.6	2.6	2.6

28 Aspiring Young Families
48 Great Expectations

Product	Penetration	Potential	
	100 = U.S Average		
Checking	100	75	Transaction
Savings	103	64	
Money Market	84	68	Saving
CD	79	79	
Retirement	85	69	
Credit Card	96	95	
Auto	111	93	
Home Equity	100	88	Borrowing
Mortgage	81	67	
Line of Credit/Overdraft	90	76	
Stocks	82	60	
Bonds	58	72	
Mutual Funds	78	64	Investing
Annuities	71	79	
Life Insurance	95	77	

High Hopes households seek the "American Dream"- home ownership and a rewarding job. Households in this group include a mix of married couples, single parent families, or single persons. Many are willing to move to a new location to seek better opportunities. Most live in single family houses or multi-unit buildings; just under half own their homes, and there is some need for home equity lines. They are definitely lending oriented, especially auto, but their preference for low cost savings accounts makes them an attractive source of low cost funds.

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

L8 Global Roots Lifemode Profile

MarketBank™ Global Roots Proportion of Total U.S.

Households	Loans	Deposits	Investments
8.2	4.4	4.4	4.2

	35 International Marketplace
	38 Industrious Urban Fringe
	44 Urban Melting Pot
	47 Las Casas
	52 Inner City Tenants
	58 NeWest Residents
	60 City Dimensions
	61 High Rise Renters

Product	Penetration	Potential	
	100 = U.S Average		
Checking	95	66	Transaction
Savings	94	57	
Money Market	72	62	Saving
CD	70	75	
Retirement	73	65	
Credit Card	87	91	
Auto	100	89	
Home Equity	90	82	Borrowing
Mortgage	53	99	
Line of Credit/Overdraft	81	74	
Stocks	69	57	
Bonds	48	67	
Mutual Funds	66	58	Investing
Annuities	60	75	
Life Insurance	88	67	

Global Roots households are characterized by ethnic diversity, with a strong Latino influence. In general, these households are young, with modest incomes, and tend to rent in multi-unit dwellings. The youth of this group reflects recent immigration trends; half of all households have immigrated to the U.S. within the past ten years. They tend to be consumer-lending driven, with basic banking needs for checking and savings. Multilingual staff and systems are a must.

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

L9 Family Portrait Lifemode Profile

MarketBank™ Family Portrait Proportion of Total U.S.

Households	Loans	Deposits	Investments
7.8	8.3	7.0	7.9

12 Up and Coming Families
19 Milk and Cookies
21 Urban Villages
59 Southwestern Families
64 City Commons

Product	Penetration	Potential	
		100 = U.S Average	
Checking	102	92	Transaction
Savings	109	85	
Money Market	101	87	Saving
CD	91	88	
Retirement	106	83	
Credit Card	104	105	
Auto	117	97	
Home Equity	112	99	Borrowing
Mortgage	129	77	
Line of Credit/Overdraft	109	92	
Stocks	103	75	
Bonds	87	83	
Mutual Funds	103	81	Investing
Annuities	84	89	
Life Insurance	105	105	

The Family Portrait group is Tapestry's fastest growing, ethnically diverse population. Youth, family life, and the presence of children are the common characteristics and this tends to be a lending-driven group, both consumer and home. They need life insurance. Many own single family homes throughout these neighborhoods and home-oriented lending opportunities abound. This young group has their lives ahead of them, and they're more oriented towards investment products and money market than CDs and bonds.

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

L10 Traditional Living Lifemode Profile

MarketBank™ Traditional Living Proportion of Total U.S.

Households	Loans	Deposits	Investments
8.7	6.5	7.9	7.0

24	Main Street, USA
32	Rustbelt Traditions
33	Midlife Junction
34	Family Foundations

Product	Penetration	Potential	
	100 = U.S Average		
Checking	102	92	Transaction
Savings	103	86	
Money Market	99	82	Saving
CD	103	91	
Retirement	99	83	
Credit Card	102	94	
Auto	103	94	
Home Equity	105	90	Borrowing
Mortgage	103	66	
Line of Credit/Overdraft	98	84	
Stocks	98	79	
Bonds	87	79	
Mutual Funds	96	76	Investing
Annuities	100	87	
Life Insurance	102	79	

Traditional Living is "middle America" -- hard-working, settled families, and a bread and butter segment for many community banks. They have average needs for most financial services, but are somewhat lending-driven, using auto, card and equity lines, and tend to keep their balances in CDs and regular savings. They work hard to earn a modest living and typically own single family homes in more established communities. Populations in these neighborhoods are experiencing decline, as the younger generations leave in search of better employment opportunities and a better life.

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

L11 Factories & Farms Lifemode Profile

MarketBank™ Factories & Farms Proportion of Total U.S.

Households	Loans	Deposits	Investments
9.4	6.0	6.5	5.4

25	Salt of the Earth
37	Prairie Living
42	Southern Satellites
53	Home Town
56	Rural Bypasses

Product	Penetration	Potential	
	100 = U.S Average		
Checking	99	71	Transaction
Savings	94	71	
Money Market	84	69	Saving
CD	91	81	
Retirement	85	72	
Credit Card	94	89	
Auto	95	88	
Home Equity	99	80	Borrowing
Mortgage	112	51	
Line of Credit/Overdraft	89	73	
Stocks	79	62	
Bonds	62	63	
Mutual Funds	79	62	Investing
Annuities	87	77	
Life Insurance	95	62	

These households in the rural South and Rustbelt areas are based upon an old economy of manufacturing and agricultural industries, and the former is dwindling. These are small, settled communities across America's breadbasket, with relatively few employment opportunities. They are another strong segment for community banks, people whose "stock" is in their homes who clearly prefer traditional products to investments and use consumer credit.

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

L12 Traditional Living Lifemode Profile

MarketBank™ Traditional Living Proportion of Total U.S.

Households	Loans	Deposits	Investments
9.3	7.5	7.1	6.3

26	Midland Crowd
31	Rural Resort Dwellers
41	Crossroads
46	Rooted Rural

Product	Penetration	Potential	
	100 = U.S Average		
Checking	101	78	Transaction
Savings	99	78	
Money Market	90	75	Saving
CD	95	84	
Retirement	93	79	
Credit Card	98	94	
Auto	100	90	
Home Equity	104	84	Borrowing
Mortgage	120	66	
Line of Credit/Overdraft	96	78	
Stocks	86	68	
Bonds	72	70	
Mutual Funds	87	70	Investing
Annuities	93	82	
Life Insurance	99	71	

American Quilt households are predominantly rural, typically found in America's small towns and rural areas, especially in the South and West. They typically own modest, single-family houses or mobile homes, and also have much of their financial life tied up in their homes.. They are a bit more involved with investments than factories and Farms, but not as much as Traditional Living.

Segments by LifeMode Group

L1   *High Society* 01, 02, 03, 04, 05, 06, 07

L2   *Upscale Avenues* 09, 10, 11, 13, 16, 17, 18

L3   *Metropolis* 20, 22, 45, 51, 54, 62

L4   *Solo Acts* 08, 23, 27, 36, 39

L5   *Senior Styles* 14, 15, 29, 30, 43, 49, 50, 57, 65

L6   *Scholars and Patriots* 40, 55, 63

L7   *High Hopes* 28, 48

L8   *Global Roots* 35, 38, 44, 47, 52, 58, 60, 61

L9   *Family Portrait* 12, 19, 21, 59, 64

L10 *Traditional Living* 24, 32, 33, 34

L11 *Factories and Farms* 25, 37, 42, 53, 56

L12 *American Quilt* 26, 31, 41, 46

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities
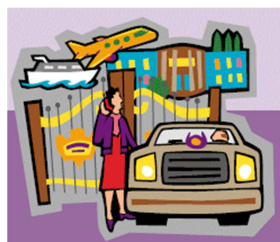
Top Rung Segment Profile

MarketBank™ Top Rung Proportion of Total U.S.

Households	Loans	Deposits	Investments
0.7%	**2.6%**	**1.7%**	**2.0%**

Top Rung Product Mix

Deposits, 27.0%
Investments, 31.7%
Loans, 41.3%
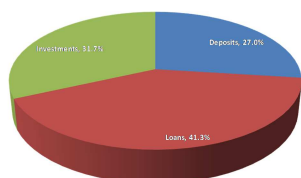
Product	Penetration	Potential	
	100 = U.S Average		
Checking	105	**202**	Transaction
Savings	113	**206**	
Money Market	171	168	Saving
CD	147	150	
Retirement	169	173	
Credit Card	125	111	
Auto	101	116	
Home Equity	107	132	Borrowing
Mortgage	141	322	
Line of Credit/Overdraft	157	162	
Stocks	186	199	
Bonds	**330**	136	
Mutual Funds	201	180	Investing
Annuities	185	157	
Life Insurance	122	190	

- Wealthiest consumer market
- Highly creditworthy borrowers, especially mortgages
- High balance checking accounts, also regular savings – low COF
- Investment-oriented, especially bonds
- Active in the community, politics
- Highest net worth, highest income, homeowners
- Highly educated
- Many are self employed
- Travel, frequently for work
- Digital lifestyle – laptops and smart phones
- Likes classical music and jazz, talk radio
- Health conscious

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Suburban Splendor Segment Profile

MarketBank™ Suburban Splendor Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.7%	**4.2%**	**3.5%**	**4.2%**

Suburban Splendor Product Mix

Investments, 35.3%
Deposits, 29.4%
Loans, 35.3%
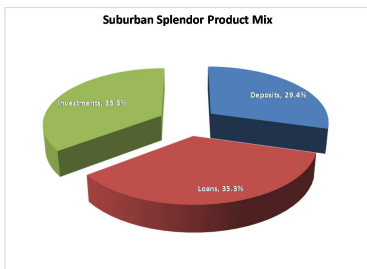
Product	Penetration	Potential	
	100 = U.S Average		
Checking	106	166	Transaction
Savings	118	174	
Money Market	160	152	Saving
CD	131	136	
Retirement	163	150	
Credit Card	124	117	
Auto	114	113	
Home Equity	121	128	Borrowing
Mortgage	156	174	
Line of Credit/Overdraft	156	139	
Stocks	170	151	
Bonds	**233**	118	
Mutual Funds	182	155	Investing
Annuities	154	141	
Life Insurance	124	184	

- Reside in high growth, newer suburban neighborhoods
- Strong net worth, strong income, nearly all are homeowners
- Investment oriented, especially bonds
- Strong home equity line market
- Married, many with kids, many two-income households
- Many are two or more vehicle households, SUVs, luxury cars
- Upscale shoppers, strong interest in interior home design
- Frequent flyers, for business and leisure
- Fitness oriented
- Likes classical music and talk radio

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Connoisseurs Segment Profile

MarketBank™ Connoisseurs Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.4%	**3.7%**	**3.1%**	**3.5%**

Connoisseurs Product Mix
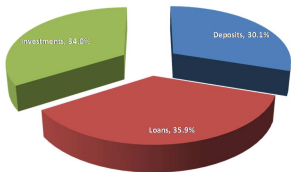
Product	Penetration	Potential	
	100 = U.S Average		
Checking	105	189	**Transaction**
Savings	110	198	
Money Market	164	157	**Saving**
CD	152	143	
Retirement	160	164	
Credit Card	123	105	
Auto	96	113	
Home Equity	105	126	**Borrowing**
Mortgage	130	241	
Line of Credit/Overdraft	146	153	
Stocks	181	185	
Bonds	303	130	
Mutual Funds	190	166	**Investing**
Annuities	186	146	
Life Insurance	119	166	

- Older and Full Nest households in established neighborhoods
- Strong income, very strong net worth, 2nd below Top Rung
- Investment-oriented, especially bonds
- Active in community, politics
- Read a lot, books, magazines
- Drive luxury cars, but only average as auto loan market
- Strong interest in interior home design, but contract out
- Frequent flyers, domestic and international
- Play upscale sports and dress the part
- Likes classical music and talk radio

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Boomburbs Segment Profile

MarketBank™ Boomburbs Proportion of Total U.S.

Households	Loans	Deposits	Investments
2.3%	**5.1%**	**3.6%**	**4.9%**

Boomburbs Product Mix
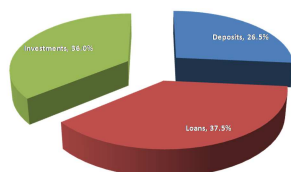
Product	Penetration	Potential	
	Penetration	**Potential**	
	100 = U.S Average		
Checking	106	142	Transaction
Savings	125	146	
Money Market	147	134	Saving
CD	109	122	
Retirement	156	113	
Credit Card	122	120	
Auto	132	112	
Home Equity	128	137	Borrowing
Mortgage	173	142	
Line of Credit/Overdraft	155	128	
Stocks	160	110	
Bonds	158	118	
Mutual Funds	170	121	Investing
Annuities	114	115	
Life Insurance	125	196	

- Responsible for largest proportion of both lending and investment dollars of any segment
- Also borrow, and a very good life insurance segment
- Like banking over the Internet
- Fastest growing segment in the U.S., typically in South, West and Midwest, especially California and Texas
- Homeowner families with kids residing in newer, upscale suburbs
- Many two income households, with longer commutes
- Highly educated, high income
- Drive SUVs
- Strong consumer expenditures, especially electronics, home entertainment
- Take family vacations
- Likes contemporary music and talk radio

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Wealthy Seaboard Suburbs Segment Profile

MarketBank™ Wealthy Seaboard Suburbs Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.4%	**3.0%**	**2.7%**	**2.9%**

Wealthy Seaboard Suburbs Product Mix
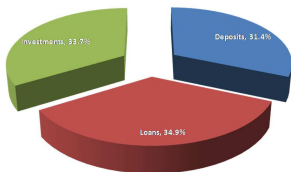
Product	Penetration	Potential	
	100 = U.S Average		
Checking	105	162	Transaction
Savings	112	168	
Money Market	152	140	Saving
CD	142	131	
Retirement	151	139	
Credit Card	121	106	
Auto	104	109	
Home Equity	112	122	Borrowing
Mortgage	135	180	
Line of Credit/Overdraft	139	135	
Stocks	166	151	
Bonds	**232**	119	
Mutual Funds	172	141	Investing
Annuities	164	128	
Life Insurance	119	153	

- Investment-oriented, especially bonds
- Older, established suburbs in California, New York, New Jersey, New England
- Long lengths of residence and excellent home equity potential
- Many Empty Nests
- Have investment and/or retirement savings income
- Good life insurance segment
- Shops upscale retail and also buys from catalogs/Internet
- Prefers Dunkin Donuts to Starbucks
- Travels to Europe
- Reads newspapers
- Listens to classical music, jazz, talk radio
- Mature and slow to change

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Sophisticated Squires Segment Profile

MarketBank™ Wealthy Seaboard Suburbs Proportion of Total U.S.

Households	Loans	Deposits	Investments
2.7%	4.5%	4.0%	4.6%

Sophisticated Squires Product Mix

Investments, 35.1%
Deposits, 30.5%
Loans, 34.4%
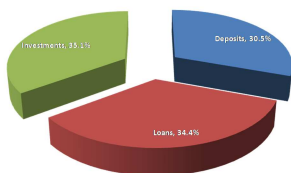
Product	Penetration	Potential	
	100 = U.S Average		
Checking	106	128	Transaction
Savings	118	129	
Money Market	134	123	Saving
CD	118	111	
Retirement	141	117	
Credit Card	119	116	
Auto	122	105	
Home Equity	126	114	Borrowing
Mortgage	156	111	
Line of Credit/Overdraft	138	116	
Stocks	140	113	
Bonds	155	104	
Mutual Funds	147	120	Investing
Annuities	124	115	
Life Insurance	120	144	

- Another segment displaying all types of financial needs
- Especially investments and investment savings, also life insurance
- Homes on bigger lots on urban edge around Atlantic Coast and Great Lakes
- Many families with kinds, in all life stages
- Many Baby Boomers
- Solid income, mainly from wages and salaries
- Two or more vehicle households, minivans, SUVs
- Do their own home improvements
- Kids with GBAs and video game consoles
- Listens to pop and classic rock
- Have many TVs, yet don't watch them much – busy family lifestyles

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Exurbanites Segment Profile

MarketBank™ Exurbanites Proportion of Total U.S.

Households	Loans	Deposits	Investments
2.5%	**4.0%**	**4.3%**	**4.6%**

Exurbanites Product Mix

Investments, 35.7%
Deposits, 33.3%
Loans, 31.0%
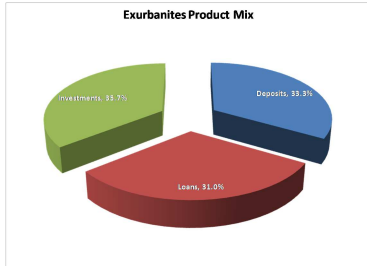
Product	Penetration	Potential	
	100 = U.S Average		
Checking	106	145	**Transaction**
Savings	112	151	
Money Market	143	133	**Saving**
CD	135	122	
Retirement	145	135	
Credit Card	119	109	
Auto	107	106	
Home Equity	117	113	**Borrowing**
Mortgage	139	122	
Line of Credit/Overdraft	136	125	
Stocks	152	138	
Bonds	200	109	
Mutual Funds	158	135	**Investing**
Annuities	153	124	
Life Insurance	118	138	

- Responsible for largest proportion of deposits of any segment
- Investment-oriented, concerned with financial security and planning
- Strong low-cost regular savings balances
- Only about average for consumer lending
- Helping kids with college, caring for elderly parents
- Reside beyond urban fringes in "wide open spaces"
- Older, Empty Nest and Pre-Retired households age 45-64
- Two vehicle households and vehicle-dependent
- Strong home improvement market, indoor, outdoor
- Travel to national parks and other U.S. destinations
- Civic and charity minded

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Laptops & Lattes Segment Profile

MarketBank™ Laptops & Lattes Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.5%	**1.0%**	**1.9%**	**1.4%**

Laptops and Lattes Product Mix

- Investments, 3 4.6%
- Deposits, 28.8%
- Loans, 36.5%
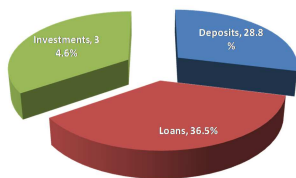
Product	Penetration	Potential	
	100 = U.S Average		
Checking	104	150	
Savings	117	131	
Money Market	132	120	**Saving**
CD	110	117	
Retirement	134	114	
Credit Card	115	107	
Auto	120	109	
Home Equity	103	128	**Borrowing**
Mortgage	70	305	
Line of Credit/Overdraft	130	127	
Stocks	146	122	
Bonds	170	118	
Mutual Funds	149	120	**Investing**
Annuities	114	122	
Life Insurance	113	162	

- Investment and investment savings oriented
- Maintains higher Checking balances
- Affluent, single renters in major metro areas, many have roommates
- Those who do own homes have very high home value, use Home Equity lines
- Internet-centric
- Travel internationally
- Highly educated, 1/3 have post-Grad degrees
- Professionals and managers
- Enjoys nightlife – movies, concerts, shows, clubs, museums
- Health conscious, exercise, active lifestyle
- Environmentally concerned
- Many don't drive

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Urban Chic Segment Profile

MarketBank™ Urban Chic Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.3%	**3.0%**	**2.2%**	**2.4%**

Urban Chic Product Mix
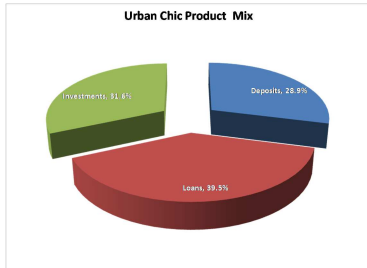
Product	Penetration	Potential	
	100 = U.S Average		
Checking	104	146	Transaction
Savings	111	147	
Money Market	138	131	Saving
CD	126	123	
Retirement	139	130	
Credit Card	116	106	
Auto	108	106	
Home Equity	110	118	Borrowing
Mortgage	107	**243**	
Line of Credit/Overdraft	132	127	
Stocks	148	138	
Bonds	193	116	
Mutual Funds	154	133	Investing
Annuities	140	125	
Life Insurance	115	146	

- Large mortgage balances, average for consumer lending
- Most have investment income, use bonds but have better stock and fund balances
- Married, but relatively few kids
- Live on East Coast, California coast
- Health oriented, buys organic food
- Drinks domestic wine
- Visits museums and enjoys dance
- Shops upscale for dress clothes
- Strong Internet orientation
- Listens to classical music and public and talk radio
- Avid readers, don't watch much TV
- Drive imports

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Pleasant-Ville Segment Profile

MarketBank™ Pleasant-Ville Proportion of Total U.S.

Households	**Loans**	**Deposits**	**Investments**
1.7%	**2.7%**	**2.5%**	**2.6%**

Pleasant-Ville Product Mix
Investments, 33.3% / Deposits, 32.1% / Loans, 34.6%
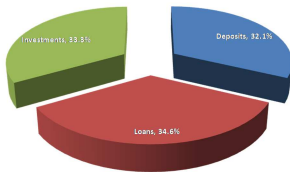
Product	Penetration	Potential	
		100 = U.S Average	
Checking	105	131	Transaction
Savings	111	131	
Money Market	131	119	Saving
CD	126	113	
Retirement	133	115	
Credit Card	116	106	
Auto	109	103	
Home Equity	116	110	Borrowing
Mortgage	130	132	
Line of Credit/Overdraft	127	115	
Stocks	138	119	
Bonds	162	105	
Mutual Funds	142	116	Investing
Annuities	135	111	
Life Insurance	115	126	

- Diverse financial needs, tend towards low-cost savings
- Homeowner families and middle aged married couples in the Northeast and California
- Longer length of residency
- Older single family homes requiring professional care
- Prosperous domesticity
- Diverse occupations
- Have two or more vehicles
- Like coupons and discounts when shopping
- Enjoy family entertainment
- Sports fans – attend baseball, ice hockey, watch TV sports
- Keep up on current affairs - read newspapers, listen to news radio

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Pacific Heights Segment Profile

MarketBank™ Pacific Heights Proportion of Total U.S.

Households	Loans	Deposits	Investments
0.6%	**1.3%**	**1%**	**1%**

Pacific Heights Product Mix
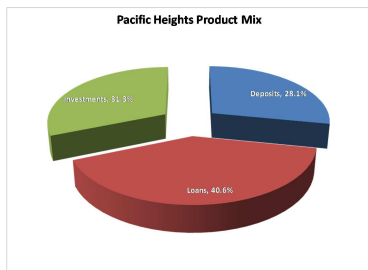
Product	Penetration	Potential	
	100 = U.S Average		
Checking	105	135	
Savings	111	134	
Money Market	131	121	**Saving**
CD	123	115	
Retirement	133	119	
Credit Card	115	106	
Auto	109	104	
Home Equity	113	112	**Borrowing**
Mortgage	110	**215**	
Line of Credit/Overdraft	127	118	
Stocks	**140**	124	
Bonds	**169**	109	
Mutual Funds	**144**	120	**Investing**
Annuities	132	116	
Life Insurance	114	132	

- Upscale households generally residing in California and Hawaii
- Have ties overseas, visit, call – especially Asian
- Great financial services customers – all indices positive
- Particularly strong for mortgages, also investing
- Married, most with families
- High median home values, solid income
- Watches movies at home on big screen TV
- Environmentally concerned
- Visits Las Vegas
- Drives Nissan, Honda

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Up and Coming Families Segment Profile

MarketBank™ Up and Coming Families Proportion of Total U.S.

Households	Loans	Deposits	Investments
3.4%	**4.9%**	**3.7%**	**4.6%**

Up and Coming Families Product Mix
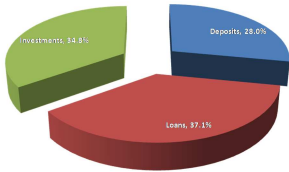
Product	Penetration	Potential	
	100 = U.S Average		
Checking	106	107	Transaction
Savings	121	99	
Money Market	117	99	Saving
CD	97	94	
Retirement	124	89	
Credit Card	114	115	
Auto	133	104	
Home Equity	124	114	Borrowing
Mortgage	158	92	
Line of Credit/Overdraft	126	102	
Stocks	123	83	
Bonds	104	97	
Mutual Funds	124	93	Investing
Annuities	90	97	
Life Insurance	115	136	

- Home and family are paramount
- Average financial consumers, balances
- Good credit card segment, also life insurance
- More households than any other segment, and fast growing
- Reside in the South, or in the West/Midwest
- Newer housing in suburban outskirts, average home value
- Families with younger children, Full Nest 1 and 2
- Oriented to lending, and beginning to invest for retirement
- Above average income, average net worth, wage dependent
- Drive minivans and SUVs
- Eat at casual restaurants
- Visits family attractions and theme parks

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

In Style Segment Profile

MarketBank™ In Style Proportion of Total U.S.

Households	Loans	Deposits	Investments
2.5%	**3.1%**	**3.1%**	**3.3%**

In Style Product Mix

Investments, 34.7%
Deposits, 32.6%
Loans, 32.6%
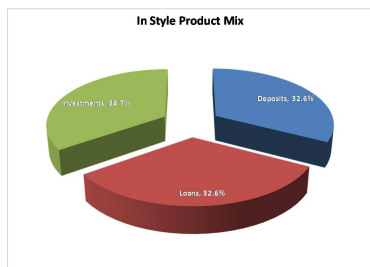
Product	Penetration	Potential	
	100 = U.S Average		
Checking	104	117	Transaction
Savings	111	115	
Money Market	122	110	Saving
CD	114	107	
Retirement	123	108	
Credit Card	112	105	
Auto	113	102	
Home Equity	113	107	Borrowing
Mortgage	113	113	
Line of Credit/Overdraft	120	107	
Stocks	126	107	
Bonds	136	99	
Mutual Funds	128	109	Investing
Annuities	119	108	
Life Insurance	111	119	

- Suburban residents with busy urban lifestyles, townhomes, condos
- Live in affluent major metro areas
- Investment and investment savings-oriented, seek financial planning
- Good insurance customers
- Heavy internet use, including banking and investing
- Hire out for home improvement
- Fitness and health oriented
- Favor domestic travel
- Read business and finance magazines
- Enjoy golf and watch Golf Channel

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Prosperous Empty Nesters Segment Profile

MarketBank™ Prosperous Empty Nesters Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.8%	**2.0%**	**2.9%**	**2.6%**

Prosperous Empty Nesters Product Mix
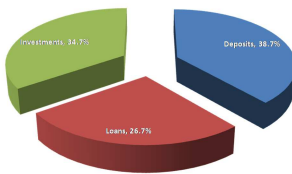
Product	Penetration	Potential	
	100 = U.S Average		
Checking	104	135	Transaction
Savings	105	143	
Money Market	134	116	Saving
CD	144	118	
Retirement	129	119	
Credit Card	114	94	
Auto	94	100	
Home Equity	106	105	Borrowing
Mortgage	116	95	
Line of Credit/Overdraft	116	112	
Stocks	142	126	
Bonds	179	101	
Mutual Funds	142	113	Investing
Annuities	159	109	
Life Insurance	111	102	

- Strong deposit orientation towards low-cost savings
- Conservative capital preservation investors
- Average or below for lending products
- Reside in older, established neighborhoods
- Pre-retired, age 55+ homeowners with long length of residency
- Health-oriented, medically concerned
- Shop from catalogs, use coupons
- Civic and community oriented
- Travel extensively, use downscale hotels
- Drive luxury cars
- Read newspapers, business magazines
- Listen to talk, news, sports radio

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Silver and Gold Segment Profile

MarketBank™ Silver and Gold Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.0%	**1.2%**	**1.8%**	**1.6%**

Silver and Gold Product Mix

Investments, 34.9%
Deposits, 39.1%
Loans, 26.1%
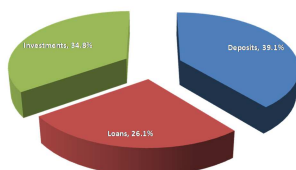
Product	Penetration	Potential	
	100 = U.S Average		
Checking	104	162	Transaction
Savings	**98**	**178**	
Money Market	**144**	**128**	Saving
CD	**163**	**129**	
Retirement	**135**	**144**	
Credit Card	116	**85**	
Auto	77	101	
Home Equity	93	105	Borrowing
Mortgage	97	141	
Line of Credit/Overdraft	117	129	
Stocks	**159**	**163**	
Bonds	**256**	**114**	
Mutual Funds	**160**	**133**	Investing
Annuities	**196**	**122**	
Life Insurance	**109**	**97**	

- Very strong deposit orientation towards low-cost savings
- Conservative capital preservation investors – bonds, bond funds
- Average or below for lending products
- Age 55+, Pre-retired and Retired Professionals
- Live in Sun Belt, especially Florida
- Many have seasonal housing – "snowbirds"
- Travel widely, take cruises
- Avid readers – books, magazines
- News oriented, read newspapers, listen to news radio, watch news/business TV
- Play and follow golf, also fishing/boating
- Civic and community minded

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Enterprising Professionals Segment Profile

MarketBank™ Enterprising Professionals Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.7%	**1.9%**	**1.6%**	**2.0%**

Enterprising Professionals Product Mix

Investments, 36.4%
Deposits, 29.1%
Loans, 34.5%
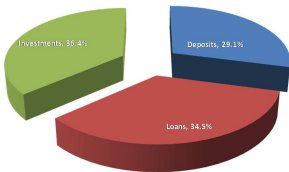
Product	Penetration	Potential	
	100 = U.S Average		
Checking	104	101	**Transaction**
Savings	118	87	
Money Market	109	92	**Saving**
CD	87	92	
Retirement	112	85	
Credit Card	108	108	
Auto	131	104	
Home Equity	111	112	**Borrowing**
Mortgage	87	129	
Line of Credit/Overdraft	115	98	
Stocks	113	78	
Bonds	91	95	
Mutual Funds	111	89	**Investing**
Annuities	79	97	
Life Insurance	108	129	

- Singles and couples, young, upwardly mobile
- Buy and bank online – low cost delivery prospects
- Good consumer lending segment
- Interested in investments at least as much as in deposits
- Reside in the South and West
- Renters and homeowners – fair mortgage penetration, good mortgage balances
- #1 Cable television segment
- Enjoy foreign and domestic travel
- Follow the NBA

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Green Acres Segment Profile

**MarketBank™** Green Acres Proportion of Total U.S.

Households	Loans	Deposits	Investments
3.2%	**3.9%**	**3.4%**	**3.4%**

Green Acres Product Mix

Investments, 31.8%
Deposits, 31.8%
Loans, 36.4%
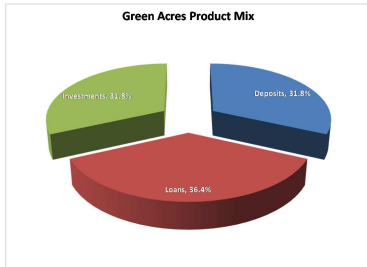
Product	Penetration	Potential	
	100 = U.S Average		
Checking	105	98	Transaction
Savings	109	100	
Money Market	112	96	Saving
CD	112	94	
Retirement	117	95	
Credit Card	111	106	
Auto	113	97	
Home Equity	119	96	Borrowing
Mortgage	138	93	
Line of Credit/Overdraft	116	93	
Stocks	112	86	
Bonds	105	83	
Mutual Funds	115	91	Investing
Annuities	112	93	
Life Insurance	111	98	

- Large, lending-oriented segment in Midwest and South
- Homeowners on suburban fringe, "a little bit country"
- Average or above average users of all financial products, average balances
- Strong do-it-yourself segment, has equity line appeal
- Solid mortgage market with average balances
- Many credit card rollover users
- Tend to have more traditional savings balances
- Married couples, many Full Nest 2 and 3
- Own multiple vehicles
- Have pets
- Enjoy outdoor and water sports
- Follow NASCAR

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Cozy and Comfortable Segment Profile

MarketBank™ Cozy and Comfortable Proportion of Total U.S.

Households	Loans	Deposits	Investments
2.8%	**2.8%**	**3.5%**	**3.2%**

Cozy and Comfortable Product Mix
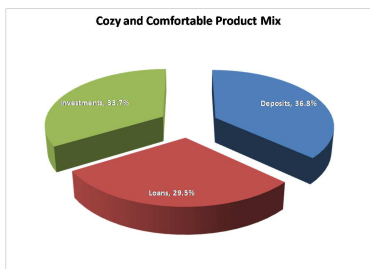
Product	Penetration	Potential	
		100 = U.S Average	
Checking	105	111	**Transaction**
Savings	109	111	
Money Market	119	100	**Saving**
CD	123	102	
Retirement	120	99	
Credit Card	112	101	
Auto	107	98	
Home Equity	115	99	**Borrowing**
Mortgage	130	74	
Line of Credit/Overdraft	115	98	
Stocks	122	97	
Bonds	126	89	
Mutual Funds	123	94	**Investing**
Annuities	127	97	
Life Insurance	111	97	

- Married folks in older suburbs, older homes, long LOR
- Also tend to have more traditional savings balances and use all products
- But involved with investments, too
- Weak mortgage balances
- Active do-it-yourselfers, better for home equity
- Visit family restaurants
- Take domestic vacations, especially to the beach
- Heavy TV owners, viewers
- Follows ice hockey
- Listens to classic rock, pop

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Milk and Cookies Segment Profile

MarketBank™ Milk and Cookies Proportion of Total U.S.

Households	Loans	Deposits	Investments
2.0%	**1.9%**	**1.8%**	**2.0%**

Milk and Cookies Product Mix
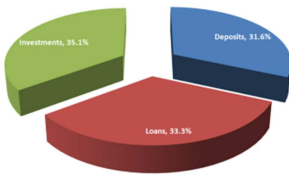
Product	Penetration	Potential	
	100 = U.S Average		
Checking	105	94	Transaction
Savings	113	86	
Money Market	104	89	Saving
CD	98	88	
Retirement	112	87	
Credit Card	109	109	
Auto	122	98	
Home Equity	121	97	Borrowing
Mortgage	137	66	
Line of Credit/Overdraft	114	91	
Stocks	106	78	
Bonds	91	84	
Mutual Funds	107	85	Investing
Annuities	93	91	
Life Insurance	110	101	

- Young couples and families in suburban neighborhoods, especially Texas
- Consumer and equity line lending oriented
- Spend on kids
- Below average savings, investment balances
- Good family life insurance products segment
- Good mortgage usage, weak mortgage balances
- Multiple wage earners, average income
- Multiple vehicle households
- Have a dog
- Convenience oriented
- Enjoy playing and watching basketball

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

City Lights Segment Profile

MarketBank™ City Lights Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.0%	**1.4%**	**1.2%**	**1.2%**

City Lights Product Mix

Investments, 31.6%
Deposits, 31.6%
Loans, 36.8%
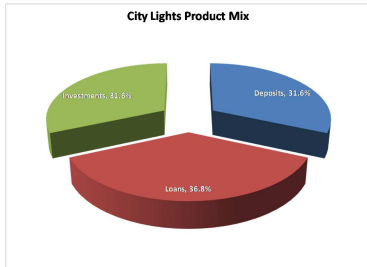
Product	Penetration	Potential	
		100 = U.S Average	
Checking	103	111	**Transaction**
Savings	107	106	
Money Market	113	101	**Saving**
CD	109	101	
Retirement	114	99	
Credit Card	107	101	
Auto	107	99	
Home Equity	108	102	**Borrowing**
Mortgage	87	165	
Line of Credit/Overdraft	111	101	
Stocks	115	99	
Bonds	117	96	
Mutual Funds	116	99	**Investing**
Annuities	109	100	
Life Insurance	107	108	

- Northeastern and urbanite
- Multi-family dwellings and apartments
- Families and singles, tend to be older, fewer kids
- Especially strong mortgage balances, but below average penetration, many renters
- Also save and invest, good Checking balances
- Average for consumer lending
- Some racial diversity
- Follow soccer
- Visit Atlantic City, buy lottery tickets

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Urban Villages Segment Profile

MarketBank™ Urban Villages Proportion of Total U.S.

Households	Loans	Deposits	Investments
0.8%	**1.0%**	**0.8%**	**0.8%**

Urban Villages Product Mix
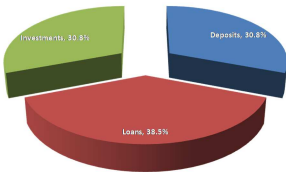
Product	Penetration	Potential	
	100 = U.S Average		
Checking	103	101	Transaction
Savings	109	94	
Money Market	105	93	Saving
CD	101	94	
Retirement	110	90	
Credit Card	107	105	
Auto	114	97	
Home Equity	116	97	Borrowing
Mortgage	115	125	
Line of Credit/Overdraft	111	94	
Stocks	108	87	
Bonds	99	90	
Mutual Funds	108	88	Investing
Annuities	98	94	
Life Insurance	108	100	

- Lending oriented, especially mortgages
- Average usage of other products, including investments
- Multicultural, largely Latino
- Resides in dense older urban areas, predominantly in California
- Lots of kids, large household sizes
- Multiple wage earners
- Multiple vehicle households
- Lack college education
- Family and home oriented
- Buy lots of groceries
- Travel to Mexico
- Follow soccer

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Metropolitans Segment Profile

MarketBank™ Metropolitans Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.2%	**1.3%**	**1.3%**	**1.3%**

Metropolitans Product Mix
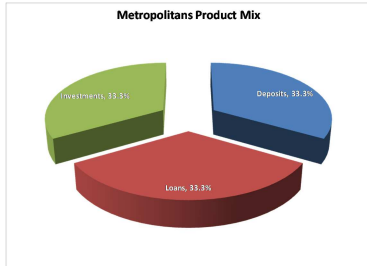
Product	Penetration	Potential	
	100 = U.S Average		
Checking	102	109	**Transaction**
Savings	109	99	
Money Market	109	98	**Saving**
CD	102	101	
Retirement	109	96	
Credit Card	106	100	
Auto	111	99	
Home Equity	105	102	**Borrowing**
Mortgage	100	106	
Line of Credit/Overdraft	108	100	
Stocks	113	96	
Bonds	112	97	
Mutual Funds	111	96	**Investing**
Annuities	102	100	
Life Insurance	105	107	

- First of the segments where proportion of households exceeds proportion of dollars across all products
- Average financial needs and profile across the board
- Use all financial products, above average use of investments
- Use Internet daily, but not generally for banking – can lower cost of delivery
- Reside in older urban neighborhoods
- Mix of singles, cohabitation, married households
- Active urban lifestyle
- Well educated
- Civic and community minded
- Environmentally concerned
- Pursues cultural activities

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Trendsetters Segment Profile

MarketBank™ Trendsetters Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.1%	1.2%	1.0%	1.2%

Trendsetters Product Mix
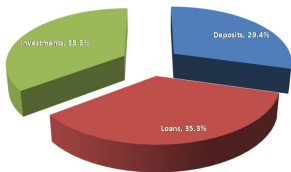
Product	Penetration	Potential	
	100 = U.S Average		
Checking	102	107	Transaction
Savings	111	90	
Money Market	104	91	Saving
CD	91	94	
Retirement	106	86	
Credit Card	105	103	
Auto	118	101	
Home Equity	106	106	Borrowing
Mortgage	54	222	
Line of Credit/Overdraft	108	99	
Stocks	109	86	
Bonds	96	98	
Mutual Funds	107	89	Investing
Annuities	85	96	
Life Insurance	104	116	

- Predominantly renters, but solid mortgage potential among homeowners
- Good auto loan market, considering 1 in 5 don't drive
- Reside primarily on West Coast, some Northeast
- Beginning to save for the future – retirement, investments, life insurance
- Singles living alone or with roommates
- Well educated
- Fashion and trend conscious spenders
- Athletics and exercise oriented
- Love electronic gadgets

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Main Street, USA Segment Profile

MarketBank™ Main Street, USA Proportion of Total U.S.

Households	Loans	Deposits	Investments
2.6%	2.4%	2.4%	2.3%

Main Street USA Product Mix
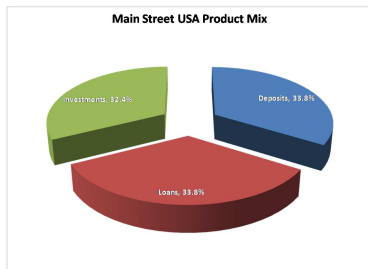
Product	Penetration	Potential	
	100 = U.S Average		
Checking	103	96	Transaction
Savings	106	87	
Money Market	102	86	Saving
CD	101	91	
Retirement	103	85	
Credit Card	104	99	
Auto	109	96	
Home Equity	108	95	Borrowing
Mortgage	101	88	
Line of Credit/Overdraft	103	88	
Stocks	102	81	
Bonds	90	84	
Mutual Funds	100	81	Investing
Annuities	97	89	
Life Insurance	104	90	

- First of the segments where proportion of households exceeds proportion of dollars across all products
- Broad use of products, but average and below average balances
- Checking and Credit Cards offer most opportunity
- Have stocks and mutual funds, but balances only fair
- Reside in suburbs of smaller metro areas in the Northeast, Midwest and West
- Largely homeowners, in older housing units
- Some do-it-yourself home projects
- Community involved
- Visit beaches, theme parks but don't vacation/travel much
- Follow ice hockey

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities
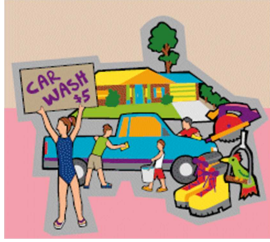
Salt of the Earth Segment Profile

MarketBank™ Salt of the Earth Proportion of Total U.S.

Households	Loans	Deposits	Investments
2.8%	**2.3%**	**2.3%**	**2.0%**

Salt of the Earth Product Mix
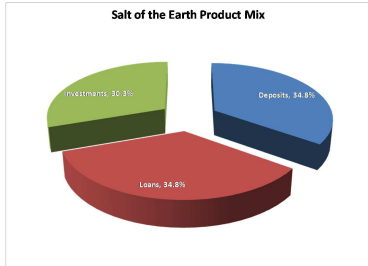
Product	Penetration	Potential	
	100 = U.S Average		
Checking	103	81	**Transaction**
Savings	102	83	
Money Market	97	78	**Saving**
CD	104	86	
Retirement	100	80	
Credit Card	103	96	
Auto	103	92	
Home Equity	111	86	**Borrowing**
Mortgage	125	65	
Line of Credit/Overdraft	100	79	
Stocks	93	69	
Bonds	78	69	
Mutual Funds	94	71	**Investing**
Annuities	103	83	
Life Insurance	104	73	

- Proportion of households clearly exceeds proportion of dollars across all products
- A predominantly rural segment, especially Midwest
- Credit Card and Auto are the key products
- Mortgage good, 86% are homeowners - but balances weak
- Married couples, below average household size
- Least diversity – 95% White
- Average income
- Have two or more pets
- Multiple vehicle households, buy domestic cars and trucks, vacation by car
- Enjoy fishing and hunting
- Listen to country music
- Follow NASCAR

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Midland Crowd Segment Profile

MarketBank™ Midland Crowd Proportion of Total U.S.

Households	Loans	Deposits	Investments
3.8%	3.3%	2.9%	2.7%

Midland Crowd Product Mix

Product	Penetration	Potential	
	100 = U.S Average		
Checking	102	78	Transaction
Savings	103	76	
Money Market	91	77	Saving
CD	93	83	
Retirement	96	78	
Credit Card	100	99	
Auto	108	92	
Home Equity	110	87	Borrowing
Mortgage	129	67	
Line of Credit/Overdraft	99	80	
Stocks	88	67	
Bonds	71	71	
Mutual Funds	89	71	Investing
Annuities	89	82	
Life Insurance	102	78	

- Largest Tapestry segment, similar financial profile to Salt of the Earth
- Proportion of households clearly exceeds proportion of dollars across all products
- Weak for deposits and investments
- Credit Card and Auto are the key products
- Rural, but more town and village than Salt of the Earth
- Married couples
- Average income, below average net worth
- Mortgage good, lots of homeowners, but balances weak
- Have pets
- Multiple vehicle households – own trucks
- Eat fast food

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Midland Crowd Segment Profile

MarketBank™ Midland Crowd Proportion of Total U.S.

Households	Loans	Deposits	Investments
3.8%	**3.3%**	**2.9%**	**2.7%**

Midland Crowd Product Mix

Product	Penetration	Potential	
	100 = U.S Average		
Checking	102	78	**Transaction**
Savings	103	76	
Money Market	91	77	**Saving**
CD	93	83	
Retirement	96	78	
Credit Card	100	99	
Auto	108	92	
Home Equity	110	87	**Borrowing**
Mortgage	129	67	
Line of Credit/Overdraft	99	80	
Stocks	88	67	
Bonds	71	71	
Mutual Funds	89	71	**Investing**
Annuities	89	82	
Life Insurance	102	78	

- Largest Tapestry segment, similar financial profile to Salt of the Earth
- Proportion of households clearly exceeds proportion of dollars across all products
- Credit Card and Auto are the key products
- Weak for deposits and investments
- Rural, but more town and village than Salt of the Earth
- Married couples
- Average income, below average net worth
- Mortgage good, lots of homeowners, but balances weak
- Have pets
- Multiple vehicle households – own trucks
- Eat fast food

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Metro Renters Segment Profile

MarketBank™ Metro Renters Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.3%	1.1%	1.1%	1.3%

Metro Renters Product Mix
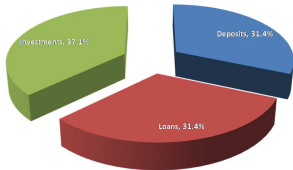
Product	Penetration	Potential	
	100 = U.S Average		
Checking	100	101	Transaction
Savings	111	78	
Money Market	97	81	Saving
CD	79	88	
Retirement	96	77	
Credit Card	100	99	
Auto	120	101	
Home Equity	94	109	Borrowing
Mortgage	39	173	
Line of Credit/Overdraft	99	95	
Stocks	102	76	
Bonds	83	96	
Mutual Funds	97	80	Investing
Annuities	70	93	
Life Insurance	99	115	

- Young, well educated singles just starting out, many under age 35
- Better for consumer lending products than deposits
- Average income with strong upside
- Becoming involved in investing for the future – attract them now
- Few homeowners here, but they're good mortgage targets
- Internet centric
- Live in major metro areas, especially NYC, Chicago, L.A.
- Many have roommates
- Active lifestyle
- Don't watch much TV

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Aspiring Young Families Segment Profile

MarketBank™ Aspiring Young Families Proportion of Total U.S.

Households	Loans	Deposits	Investments
2.4%	**1.7%**	**1.6%**	**1.7%**

Aspiring Young Families Product Mix
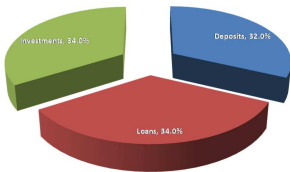
Product	Penetration	Potential	
	100 = U.S Average		
Checking	101	79	Transaction
Savings	109	66	
Money Market	89	72	Saving
CD	80	80	
Retirement	91	72	
Credit Card	99	100	
Auto	119	96	
Home Equity	105	93	Borrowing
Mortgage	85	77	
Line of Credit/Overdraft	96	80	
Stocks	87	63	
Bonds	63	77	
Mutual Funds	84	69	Investing
Annuities	71	82	
Life Insurance	99	87	

- Young families starting out, residing in large, and growing, metro areas
- Homeowners and renters
- Ethnic and racial diversity
- Many single parent households
- Weak deposit and investment balances
- But good for home equity lines and consumer lending, cards, auto
- Also a good life insurance segment
- Somewhat below average income
- Spend on kids, home
- Family vacations to theme parks
- Visits family restaurants

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Rustbelt Retirees Segment Profile

**MarketBank™** Rustbelt Retirees Proportion of Total U.S.

Households	Loans	Deposits	Investments
2.1%	**1.5%**	**2.3%**	**1.7%**

Rustbelt Retirees Product Mix
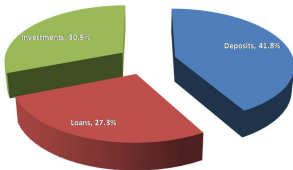
Product	Penetration	Potential	
	100 = U.S Average		
Checking	103	100	Transaction
Savings	101	101	
Money Market	110	87	Saving
CD	123	97	
Retirement	106	86	
Credit Card	106	89	
Auto	95	93	
Home Equity	104	92	Borrowing
Mortgage	111	58	
Line of Credit/Overdraft	99	86	
Stocks	108	86	
Bonds	106	78	
Mutual Funds	107	77	Investing
Annuities	125	88	
Life Insurance	105	73	

- Empty Nest and single households, relatively few kids
- Reside in older Northeastern communities, with long LOR
- Predominantly homeowners
- Involved with financial products and services, but balances average or below
- Deposit-oriented, good low cost savings segment
- Some investment activity, especially tax-exempt
- Some auto, home equity line potential
- Income below average, much not wage-related
- Patriotic and civic minded
- Discount shoppers
- Read newspapers
- Watch TV

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Retirement Communities Segment Profile

MarketBank™ Retirement Communities Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.5%	**1.0%**	**1.9%**	**1.4%**

Retirement Communities Product Mix
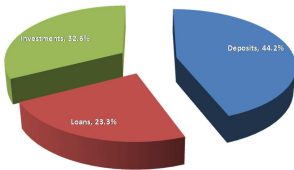
Product	Penetration	Potential	
	100 = U.S Average		
Checking	102	113	Transaction
Savings	95	122	
Money Market	119	97	Saving
CD	136	108	
Retirement	106	97	
Credit Card	103	79	
Auto	80	95	
Home Equity	88	99	Borrowing
Mortgage	65	103	
Line of Credit/Overdraft	92	98	
Stocks	117	107	
Bonds	137	89	
Mutual Funds	115	89	Investing
Annuities	140	95	
Life Insurance	101	77	

- Older singles, many age 75+
- Many renters, congregate housing
- Higher net worth, better educated than Rustbelt Retirees
- Solid deposit segment, good low cost savings balances
- Involved with stocks, other investments
- Some home equity line potential
- Tend towards convenience use of credit cards
- Leisure time oriented
- Drive domestic cars
- Watch syndicated TV
- Health and wellness oriented

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Rural Resort Dwellers Segment Profile

MarketBank™ Rural Resort Dwellers Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.6%	**1.8%**	**1.6%**	**1.3%**

Rural Resort Dwellers Product Mix

Investments, 27.7%
Deposits, 34.0%
Loans, 38.3%
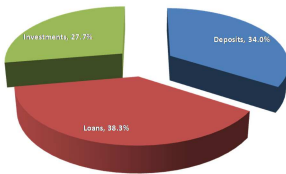
Product	Penetration	Potential	
	100 = U.S Average		
Checking	102	89	Transaction
Savings	97	96	
Money Market	101	86	Saving
CD	111	93	
Retirement	102	92	
Credit Card	102	92	
Auto	94	91	
Home Equity	104	86	Borrowing
Mortgage	112	105	
Line of Credit/Overdraft	102	84	
Stocks	98	84	
Bonds	96	76	
Mutual Funds	100	82	Investing
Annuities	118	90	
Life Insurance	102	72	

- Older Empty Nesters and Pre Retired residing in rural nonfarm areas
- Good mortgage segment, homeowners, seasonal housing
- About average for consumer lending
- More deposit-oriented, some investment involvement
- Somewhat below average income, net worth
- Home based lifestyle, gardening, baking
- Own a dog
- Enjoy water sports, fishing, outdoors
- Own multiple vehicles, including a truck

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Rustbelt Traditions Segment Profile

MarketBank™ Rustbelt Traditions Proportion of Total U.S.

Households	Loans	Deposits	Investments
2.8%	1.8%	2.3%	2.0%

Rustbelt Traditions Product Mix
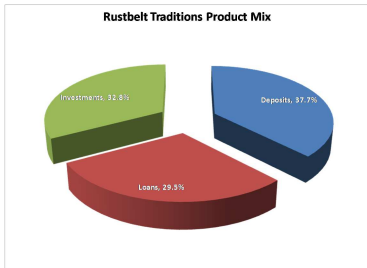
Product	Penetration	Potential	
	100 = U.S Average		
Checking	102	88	Transaction
Savings	104	78	
Money Market	95	76	Saving
CD	98	87	
Retirement	96	75	
Credit Card	102	95	
Auto	107	93	
Home Equity	107	88	Borrowing
Mortgage	114	46	
Line of Credit/Overdraft	96	80	
Stocks	93	71	
Bonds	76	75	
Mutual Funds	91	68	Investing
Annuities	93	82	
Life Insurance	102	74	

- Large, somewhat downscale segment residing in Great Lakes cities
- Involved with all financial products except bonds, but balances weak
- Best for consumer lending, home equity lines
- Older homes with weak home values and long LOR
- Traditional values and lifestyle
- Have experienced shift to a services economy from manufacturing
- Watch TV, especially sports
- Discount shoppers
- Drive domestic cars

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Midlife Junction Segment Profile

MarketBank™ Midlife Junction Proportion of Total U.S.

Households	Loans	Deposits	Investments
2.5%	**1.8%**	**2.4%**	**2.0%**

Midlife Junction Product Mix
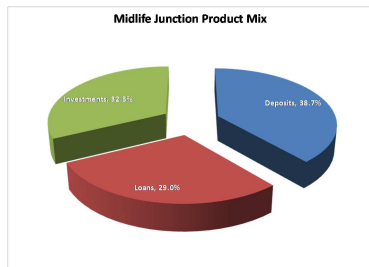
Product	Penetration	Potential	
	100 = U.S Average		
Checking	101	95	Transaction
Savings	100	92	
Money Market	102	85	Saving
CD	109	95	
Retirement	98	87	
Credit Card	101	90	
Auto	97	93	
Home Equity	99	91	Borrowing
Mortgage	95	69	
Line of Credit/Overdraft	95	86	
Stocks	99	85	
Bonds	96	81	
Mutual Funds	98	80	Investing
Annuities	109	89	
Life Insurance	100	76	

- Full and Empty Nest households and Pre Retired, especially South and Midwest
- Very average, middle America suburban households
- Involved with all financial products, but balances below to well below average
- Best for CDs, some home equity line potential, some consumer lending potential
- Weak mortgage balances
- Fair investment balances
- "Settled in" lifestyles
- Discount shoppers
- Drive domestic cars

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Family Foundations Segment Profile

MarketBank™ Family Foundations Proportion of Total U.S.

Households	Loans	Deposits	Investments
0.8%	**0.5%**	**0.8%**	**0.6%**

Family Foundations Product Mix

Investments, 31.6%
Deposits, 42.1%
Loans, 26.3%

Product	Penetration	Potential	
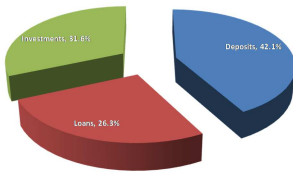
Product	Penetration	Potential	
	100 = U.S Average		
Checking	101	91	Transaction
Savings	96	93	
Money Market	97	84	Saving
CD	107	93	
Retirement	98	88	
Credit Card	100	91	
Auto	92	90	
Home Equity	101	85	Borrowing
Mortgage	102	50	
Line of Credit/Overdraft	97	83	
Stocks	96	84	
Bonds	92	76	
Mutual Funds	96	78	Investing
Annuities	109	87	
Life Insurance	100	68	

- Predominantly Black families in small urban communities in South and West
- Homeowners, with downscale home value, income, net worth
- Higher unemployment
- Many government workers
- Also involved with all financial products, but balances below to well below average
- Active in community, church
- Spend on home and family
- Style conscious
- Tend to eat meals at home
- Discount shoppers
- Watch a lot of TV, basketball games

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

International Marketplace Segment Profile

MarketBank™ International Marketplace Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.3%	**1.0%**	**0.9%**	**0.9%**

International Marketplace Product Mix
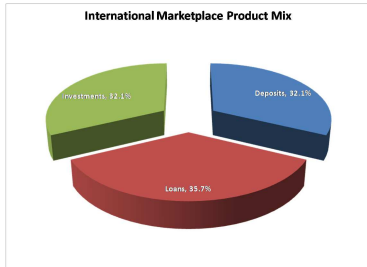
Product	Penetration	Potential	
	100 = U.S Average		
Checking	99	82	**Transaction**
Savings	103	69	
Money Market	85	74	**Saving**
CD	79	81	
Retirement	87	74	
Credit Card	96	98	
Auto	110	94	
Home Equity	102	90	**Borrowing**
Mortgage	55	142	
Line of Credit/Overdraft	94	82	
Stocks	84	68	
Bonds	64	81	
Mutual Funds	82	71	**Investing**
Annuities	71	83	
Life Insurance	96	84	

- Young families in older urban areas in gateway immigration states
- Especially NYC and L.A.
- Lending oriented segment, consumer, equity line
- Few mortgage prospects but very good balances
- Below average saving and investment activity, balances
- Predominantly renters
- Multicultural, largely Latino
- Strong family orientation
- Visit and call abroad
- Discount shoppers
- Use convenience stores
- Watch TV
- Drink beer

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Old and Newcomers Segment Profile

MarketBank™ Old and Newcomers Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.9%	**1.2%**	**1.5%**	**1.3%**

Old and Newcomers Product Mix
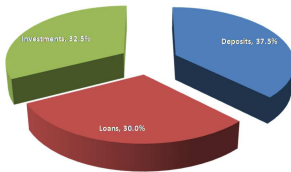
Product	Penetration	Potential	
		100 = U.S Average	
Checking	99	81	Transaction
Savings	100	73	
Money Market	90	74	Saving
CD	90	87	
Retirement	87	76	
Credit Card	96	90	
Auto	102	93	
Home Equity	94	89	Borrowing
Mortgage	58	87	
Line of Credit/Overdraft	88	79	
Stocks	87	72	
Bonds	72	77	
Mutual Funds	83	70	Investing
Annuities	84	85	
Life Insurance	95	75	

- Renters and singles in transition, non-family urban neighborhoods
- Best for auto, credit card
- Some home equity line potential
- Less involvement with retirement savings, investing
- Mobile population with short LOR
- Predominantly renters
- Somewhat below average income, net worth
- Drive small cars
- Own a cat
- Read books

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Prairie Living Segment Profile

MarketBank™ Prairie Living Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.0%	**0.7%**	**0.8%**	**0.6%**

Prairie Living Product Mix
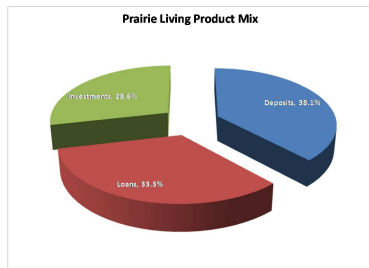
Product	Penetration	Potential	
	100 = U.S Average		
Checking	101	77	Transaction
Savings	96	80	
Money Market	92	74	Saving
CD	101	87	
Retirement	92	78	
Credit Card	98	88	
Auto	95	88	
Home Equity	103	82	Borrowing
Mortgage	111	66	
Line of Credit/Overdraft	93	75	
Stocks	87	69	
Bonds	73	67	
Mutual Funds	87	66	Investing
Annuities	101	81	
Life Insurance	99	63	

- Small family farms, especially in the Midwest
- Less involved with investments, prefer CDs
- Lending-oriented, but home-oriented lending balances particularly weak
- Downscale income, net worth, home values
- Multiple vehicle households
- Hunting and gathering – gardens, hunt, fish
- Do it yourselfers, home and vehicle
- Owns a dog
- Politically conservative
- Listen to country music
- Civic and community minded
- Shops at WalMart

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Industrious Urban Fringe Segment Profile

MarketBank™ Industrious Urban Fringe Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.5%	**1.0%**	**0.9%**	**0.9%**

Industrious Urban Fringe Product Mix

Investments, 32.1%
Deposits, 32.1%
Loans, 35.7%
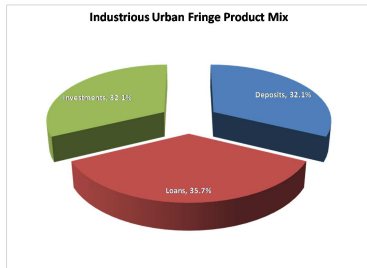
Product	Penetration	Potential	
		100 = U.S Average	
Checking	99	69	Transaction
Savings	99	63	
Money Market	80	66	Saving
CD	80	78	
Retirement	83	68	
Credit Card	94	95	
Auto	105	90	
Home Equity	103	83	Borrowing
Mortgage	104	60	
Line of Credit/Overdraft	89	74	
Stocks	77	57	
Bonds	54	65	
Mutual Funds	75	60	Investing
Annuities	73	76	
Life Insurance	95	69	

- Family and extended family households, largely Latino in the West and South
- Reside in fringe of metro areas
- Downscale income, net worth
- Best for auto loans and credit cards, some equity line potential
- Mostly homeowners, average for mortgages, but weak balances
- Little involvement with investments, or saving for retirement
- Weak checking balances
- Discount shoppers
- Eat at home
- Make long distance phone calls
- Owns a dog
- Goes to the movies

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Young and Restless Segment Profile

MarketBank™ Young and Restless Proportion of Total U.S.

Households	**Loans**	**Deposits**	**Investments**
1.4%	**0.6%**	**0.7%**	**0.8%**

Young and Restless Product Mix
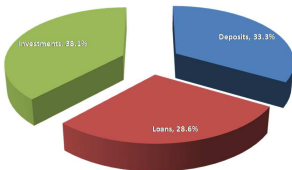
Product	Penetration	Potential	
	100 = U.S Average		
Checking	99	65	**Transaction**
Savings	109	46	
Money Market	77	53	**Saving**
CD	60	66	
Retirement	75	55	
Credit Card	93	94	
Auto	124	96	
Home Equity	91	92	**Borrowing**
Mortgage	28	81	
Line of Credit/Overdraft	82	69	
Stocks	74	45	
Bonds	41	71	
Mutual Funds	66	53	**Investing**
Annuities	46	73	
Life Insurance	90	81	

- Single renters under age 35 – a build for the future segment
- Reside in metro areas in the South, also West, Midwest
- Don't save or invest much, but know saving is important
- Best for lending – auto, card, equity line
- Mobile with short LOR, will move where the work is
- Internet centric and social networking
- Multicultural, well educated
- Some discretionary income
- Read magazines
- Listens to urban/hit radio
- Loves movies, in theater and at home
- Goes out to bars and clubs

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Military Proximity Segment Profile

MarketBank™ Military Proximity Proportion of Total U.S.

Households	Loans	Deposits	Investments
0.2%	**0.1%**	**0.1%**	**0.1%**

Military Proximity Product Mix
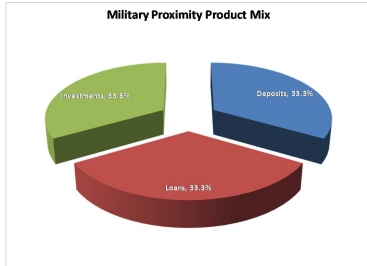
Product	Penetration	Potential	
Checking	99	57	**Transaction**
Savings	116	33	
Money Market	71	39	**Saving**
CD	46	47	
Retirement	67	36	
Credit Card	92	96	
Auto	139	98	
Home Equity	95	95	**Borrowing**
Mortgage	14	89	
Line of Credit/Overdraft	76	60	
Stocks	66	26	
Bonds	25	57	
Mutual Funds	57	34	**Investing**
Annuities	26	47	
Life Insurance	90	86	

100 = U.S Average (under Penetration/Potential header)

- Young families starting out, mostly in the South and West
- Auto Loans a key product, also Credit Cards
- Well below average investment and savings activity, balances
- Know they need to save, but have not had time to build savings
- Very few own homes, but those who do have home-oriented lending potential
- Military or civilian work on base
- "Vanilla" transaction and low cost savings segment
- Many have some college education
- Very mobile population with very low LOR
- Family oriented consumers, especially for the kids
- Own a dog
- Have multiple vehicles, one an SUV

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Crossroads Segment Profile

MarketBank™ Crossroads Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.5%	**0.9%**	**1.0%**	**0.9%**

Crossroads Product Mix
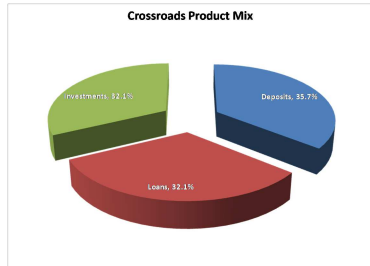
Product	Penetration	Potential	
	100 = U.S Average		
Checking	100	75	Transaction
Savings	100	66	
Money Market	83	69	Saving
CD	82	79	
Retirement	85	71	
Credit Card	95	94	
Auto	106	91	
Home Equity	101	84	Borrowing
Mortgage	119	41	
Line of Credit/Overdraft	91	76	
Stocks	80	62	
Bonds	60	72	
Mutual Funds	78	65	Investing
Annuities	76	79	
Life Insurance	96	71	

- Growing neighborhoods in small town America in South, Midwest and West
- Predominantly mobile homes, with very weak home values
- Good mortgage penetration, weak balances
- Best for auto, credit card, equity line
- More attuned to low cost savings than investments
- Married couples, with kids and without
- Lack education
- Downscale income and weak net worth
- Kids and car centric – do own car repairs, read vehicle magazines
- Watch TV
- Follow NASCAR
- Have pets

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Southern Satellites Segment Profile

MarketBank™ Southern Satellites Proportion of Total U.S.

Households	Loans	Deposits	Investments
2.7%	**1.7%**	**1.7%**	**1.5%**

Southern Satellites Product Mix
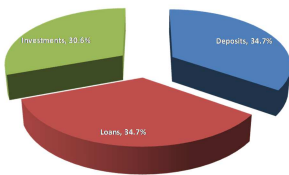
Product	Penetration	Potential	
	100 = U.S Average		
Checking	99	68	**Transaction**
Savings	94	66	
Money Market	81	65	**Saving**
CD	87	78	
Retirement	83	70	
Credit Card	93	90	
Auto	97	88	
Home Equity	100	79	**Borrowing**
Mortgage	119	48	
Line of Credit/Overdraft	88	71	
Stocks	75	57	
Bonds	57	61	
Mutual Funds	75	59	**Investing**
Annuities	81	76	
Life Insurance	95	61	

- Married couples in the rural South
- Another segment oriented mostly to auto, credit card, equity line
- Don't really save or invest – CD most common
- Good mortgage segment, newer housing, but weak balances
- Downscale income, net worth
- Work in manufacturing or service industries
- Lack education – 1/3 are not HS graduates
- Fish, hunt, garden
- Have a dog
- Multi vehicle households, have a domestic truck
- Follow NASCAR
- Don't use computers/Internet

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

The Elders Segment Profile

**MarketBank™** The Elders Proportion of Total U.S.

Households	Loans	Deposits	Investments
0.6%	0.3%	1.1%	0.6%

The Elders Product Mix

Investments, 30.0%
Deposits, 55.0%
Loans, 15.0%
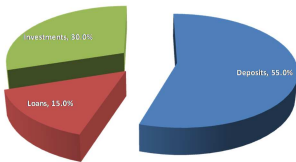
Product	Penetration	Potential	
	100 = U.S Average		
Checking	101	141	Transaction
Savings	83	179	
Money Market	147	99	Saving
CD	194	122	
Retirement	112	101	
Credit Card	107	49	
Auto	46	86	
Home Equity	68	108	Borrowing
Mortgage	58	55	
Line of Credit/Overdraft	80	96	
Stocks	149	119	
Bonds	201	83	
Mutual Funds	141	80	Investing
Annuities	222	94	
Life Insurance	99	42	

- The oldest segment (median age over 73) and one of the fastest growing
- Sunbelt residents, some seasonal, in Florida, but also Arizona, California
- Married homeowner couples and surviving spouses
- #1 deposit-driven segment, strongest low cost savings potential
- Strong for investment savings and investments
- Convenience users of credit cards
- Some equity potential but generally don't need loans
- Low income, solid net worth
- Health and wellness oriented, love golf
- Take cruises, travel
- Drive domestic car
- Shop catalogs, QVC and HSN

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Urban Melting Pot Segment Profile

MarketBank™ Urban Melting Pot Proportion of Total U.S.

Households	Loans	Deposits	Investments
0.7%	**0.5%**	**0.5%**	**0.5%**

Urban Melting Pot Product Mix
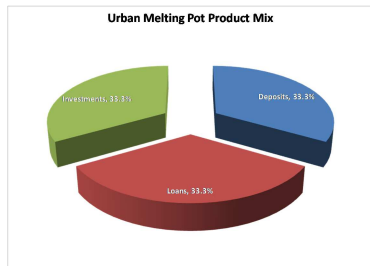
Product	Penetration	Potential	
	100 = U.S Average		
Checking	98	83	**Transaction**
Savings	95	76	
Money Market	86	77	**Saving**
CD	88	85	
Retirement	86	78	
Credit Card	93	92	
Auto	96	92	
Home Equity	95	88	**Borrowing**
Mortgage	37	202	
Line of Credit/Overdraft	90	83	
Stocks	84	74	
Bonds	72	78	
Mutual Funds	82	73	**Investing**
Annuities	80	84	
Life Insurance	95	76	

- Recent immigrant neighborhoods, especially Asian, and in NY
- Married couples and singles in rental apartments
- Work in service industries
- Few homeowners, but strong mortgage balances
- Some CD and insurance product activity
- Clearly credit-driven
- Weak income, average net worth
- About half don't own a vehicle
- Overseas calls and travel
- Shop upscale
- Like to gamble, casinos, lottery
- Don't use Internet

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

City Strivers Segment Profile

MarketBank™ City Strivers Proportion of Total U.S.

Households	Loans	Deposits	Investments
0.7%	**0.5%**	**0.5%**	**0.5%**

City Strivers Product Mix
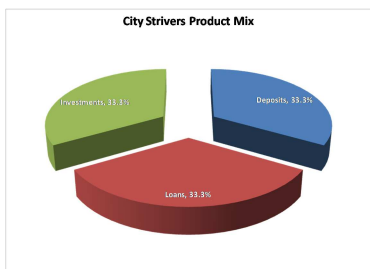
Product	Penetration	Potential	
	100 = U.S Average		
Checking	97	85	**Transaction**
Savings	94	76	
Money Market	83	79	**Saving**
CD	84	87	
Retirement	85	82	
Credit Card	92	94	
Auto	97	90	
Home Equity	94	86	**Borrowing**
Mortgage	54	128	
Line of Credit/Overdraft	91	84	
Stocks	83	78	
Bonds	73	80	
Mutual Funds	81	77	**Investing**
Annuities	79	87	
Life Insurance	93	74	

- Young Black households renting in NYC and Chicago
- Financially similar to Urban Melting Pot, but low discretionary income, net worth
- Few homeowners, but good mortgage balances
- Some CD and insurance product activity
- Clearly credit-driven, some auto potential given that many don't own a vehicle
- Higher unemployment, somewhat less educated
- Work in services, health care, government
- Spend on groceries and kids
- Eat fast food
- Watch a lot of TV
- Follow pro football and basketball

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Rooted Rural Segment Profile

MarketBank™ Rooted Rural Proportion of Total U.S.

Households	Loans	Deposits	Investments
2.4%	**1.6%**	**1.7%**	**1.4%**

Rooted Rural Product Mix
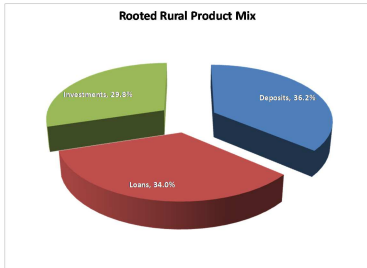
Product	Penetration	Potential	
	100 = U.S Average		
Checking	99	72	Transaction
Savings	92	75	
Money Market	86	70	Saving
CD	95	82	
Retirement	86	75	
Credit Card	94	86	
Auto	90	87	
Home Equity	97	78	Borrowing
Mortgage	111	54	
Line of Credit/Overdraft	89	73	
Stocks	78	64	
Bonds	65	63	
Mutual Funds	79	64	Investing
Annuities	94	79	
Life Insurance	95	59	

- Married Empty Nest, Pre Retired and Retired homeowner couples in the South
- Solid mortgage usage but lower balances
- Average use of deposit, credit and insurance products, but weak balances
- Don't really use investment products
- Lower income, very low net worth
- Work in services and manufacturing
- Some mobile homes, seasonal population
- Self reliant and strong do-it-yourselfers
- Buy domestic cars and own a truck
- Hunt and fish
- Follow NASCAR
- Buy from catalogs

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Las Casas Segment Profile

MarketBank™ Las Casas Proportion of Total U.S.

Households	Loans	Deposits	Investments
0.8%	**0.5%**	**0.4%**	**0.4%**

Las Casas Product Mix
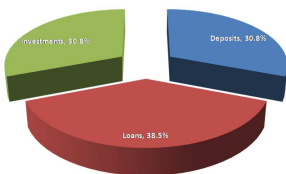
Product	Penetration	Potential	
	100 = U.S Average		
Checking	96	69	Transaction
Savings	96	58	
Money Market	72	64	Saving
CD	69	76	
Retirement	75	67	
Credit Card	88	94	
Auto	103	90	
Home Equity	96	83	Borrowing
Mortgage	65	111	
Line of Credit/Overdraft	85	75	
Stocks	71	59	
Bonds	48	72	
Mutual Funds	68	61	Investing
Annuities	60	76	
Life Insurance	90	70	

- Young Latino families residing in California
- Largest household size of any segment
- Relatively few homeowners, but solid mortgage potential
- Also best for auto lending, equity lines
- Need education about investments, how to save
- Low income, low net worth
- Poorly educated – only 38% graduated HS
- Work in service and manufacturing
- Family lifestyle – spend on kids, food at home
- Follow soccer
- Watch sports on TV
- Listen to Latino radio

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Great Expectations Segment Profile

MarketBank™ Great Expectations Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.7%	**0.9%**	**1.0%**	**0.9%**

Great Expectations Product Mix

Investments, 32.1%
Deposits, 35.7%
Loans, 32.1%

Product	Penetration	Potential	
	100 = U.S Average		
Checking	98	69	Transaction
Savings	96	60	
Money Market	78	63	Saving
CD	78	78	
Retirement	77	66	
Credit Card	90	89	
Auto	100	89	
Home Equity	93	82	Borrowing
Mortgage	77	54	
Line of Credit/Overdraft	82	71	
Stocks	73	57	
Bonds	51	65	
Mutual Funds	70	57	Investing
Annuities	70	75	
Life Insurance	91	63	

- Young downscale singles, especially in the Midwest and South
- Best for offering auto, credit card, equity lines
- Need education about investments
- Work in retail, services, manufacturing
- Young and active lifestyles – go out to dinner, bars, clubs
- Big rock music consumers
- Don't travel much
- Half are homeowners

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Senior Sun Seekers Segment Profile

MarketBank™ Senior Sun Seekers Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.2%	**0.7%**	**1.2%**	**0.8%**

Senior Sun Seekers Product Mix
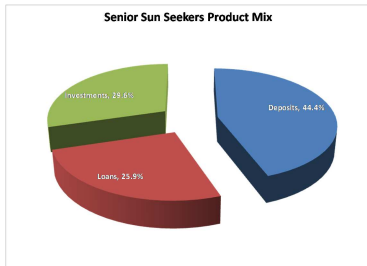
Product	Penetration	Potential	
	100 = U.S Average		
Checking	101	91	**Transaction**
Savings	90	102	
Money Market	106	80	**Saving**
CD	126	96	
Retirement	97	84	
Credit Card	99	75	
Auto	78	87	
Home Equity	89	84	**Borrowing**
Mortgage	93	54	
Line of Credit/Overdraft	89	76	
Stocks	98	81	
Bonds	100	68	
Mutual Funds	98	70	**Investing**
Annuities	135	85	
Life Insurance	98	55	

- Pre Retired and Retired homeowners in the South and West, especially Florida
- Deposit driven, good source of low cost savings
- More inclined to annuities and CDs than other investment or investment savings
- Fair equity line potential
- Have a financial planner
- Lower income, net worth
- Lack college education
- Seasonal housing, "snowbirds"
- Travel by car
- Stay at motels
- Eat out frequently
- Watch a lot of TV
- Work around the house, garden, lawn
- Like to read

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Heartland Communities Segment Profile

MarketBank™ Heartland Communities Proportion of Total U.S.

Households	Loans	Deposits	Investments
2.1%	**1.0%**	**1.6%**	**1.1%**

Heartland Communities Product Mix
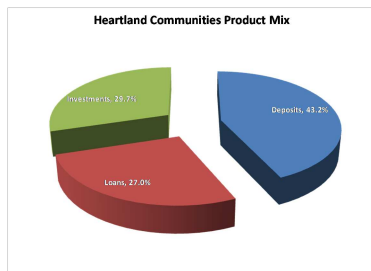
Product	Penetration	Potential	
	100 = U.S Average		
Checking	99	74	Transaction
Savings	90	75	
Money Market	87	69	Saving
CD	98	85	
Retirement	82	72	
Credit Card	92	81	
Auto	85	87	
Home Equity	89	79	Borrowing
Mortgage	93	41	
Line of Credit/Overdraft	82	72	
Stocks	78	66	
Bonds	67	63	
Mutual Funds	78	61	Investing
Annuities	95	78	
Life Insurance	93	55	

- Small town retirees and families in Midwest and South
- Deposit driven segment focuses mostly on CDs, annuities
- Best lending product is auto loans
- Low home values, income, net worth
- Lack college education
- Do-it-yourselfers
- Like gardening
- Hunt and fish
- Shop from catalog, QVC, Wal-Mart
- Don't travel by plane
- Follow NASCAR
- Community minded

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Metro City Edge Segment Profile

MarketBank™ Metro City Edge Proportion of Total U.S.

Households	Loans	Deposits	Investments
0.9%	**0.4%**	**0.5%**	**0.4%**

Metro City Edge Product Mix
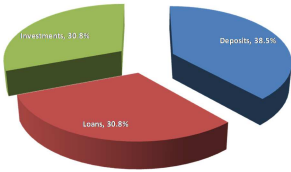
Product	Penetration	Potential	
	100 = U.S Average		
Checking	94	63	Transaction
Savings	88	59	
Money Market	69	62	Saving
CD	72	76	
Retirement	71	67	
Credit Card	84	88	
Auto	91	85	
Home Equity	88	77	Borrowing
Mortgage	81	37	
Line of Credit/Overdraft	80	71	
Stocks	66	56	
Bonds	46	60	
Mutual Funds	64	57	Investing
Annuities	65	74	
Life Insurance	86	57	

- Black families and extended families with kids in older metro suburbs
- Many are renters
- Low income, very low net worth
- Best for credit card, auto
- Need the basics and don't save or invest
- Spend on kids
- Eat fast food
- Don't use Internet
- Watch TV
- Enjoy basketball

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Inner City Tenants Segment Profile

MarketBank™ Urban Melting Pot Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.5%	**0.5%**	**0.6%**	**0.6%**

Inner City Tenants Product Mix
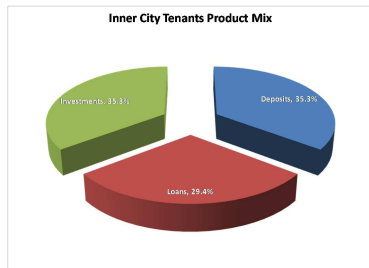
Product	Penetration	Potential	
	100 = U.S Average		
Checking	94	56	Transaction
Savings	94	45	
Money Market	65	52	Saving
CD	59	68	
Retirement	63	57	
Credit Card	83	88	
Auto	102	88	
Home Equity	82	80	Borrowing
Mortgage	33	64	
Line of Credit/Overdraft	73	67	
Stocks	61	46	
Bonds	35	63	
Mutual Funds	56	50	Investing
Annuities	48	70	
Life Insurance	83	61	

- Young and multicultural singles and single parents in the South and West
- Many recent immigrants and some household growth
- Oriented towards basic checking and savings
- Best for auto lending
- Need education about investing
- Low income, net worth
- Attend college at night
- Many work in hospitality and food service
- Eat fast and prepared foods
- Spend on very young kids
- Don't use Internet
- Singles go out to bars and clubs

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Home Town Segment Profile

MarketBank™ Home Town Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.5%	0.6%	0.8%	0.6%

Home Town Product Mix

Investments, 30.0%
Deposits, 40.0%
Loans, 30.0%
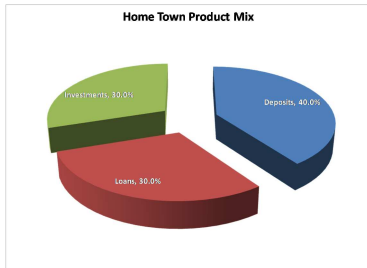
Product	Penetration	Potential	
	100 = U.S Average		
Checking	96	65	Transaction
Savings	90	59	
Money Market	74	59	Saving
CD	79	77	
Retirement	72	63	
Credit Card	87	84	
Auto	91	86	
Home Equity	88	76	Borrowing
Mortgage	85	33	
Line of Credit/Overdraft	78	68	
Stocks	68	54	
Bonds	48	57	
Mutual Funds	65	52	Investing
Annuities	71	72	
Life Insurance	88	54	

- Largely married couple and single parent families
- Reside in older, mature neighborhoods in the Midwest and South
- Also oriented towards basic checking and savings
- Best for auto lending, card, some equity line
- Don't save or invest
- Work in manufacturing, services, retail
- Low income, net worth
- Lack college education
- Enjoy outdoors activities
- Increasing use of Internet
- Follow the news, read newspapers, watch news TV
- Own pets

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Urban Rows Segment Profile

MarketBank™ Urban Rows Proportion of Total U.S.

Households 0.3%	Loans 0.2%	Deposits 0.2%	Investments 0.2%

Urban Rows Product Mix

Product	Penetration	Potential	
	100 = U.S Average		
Checking	96	72	Transaction
Savings	88	67	
Money Market	76	66	Saving
CD	83	82	
Retirement	76	70	
Credit Card	87	85	
Auto	88	86	
Home Equity	88	78	Borrowing
Mortgage	85	44	
Line of Credit/Overdraft	82	72	
Stocks	72	62	
Bonds	57	60	
Mutual Funds	70	59	Investing
Annuities	78	76	
Life Insurance	89	56	

- Predominantly Black, extended families residing in Pennsylvania
- Below average to well below average usage of products beyond basic Checking
- Best potential is for lending, auto, cards, equity lines
- Some CD and Life Insurance potential
- Home values low, but some neighborhoods beginning to gentrify
- Low income, net worth
- Higher unemployment
- Use public transportation
- Lack Internet access
- Eat at home
- Enjoy basketball, going to the movies

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

College Towns Segment Profile

MarketBank™ College Towns Proportion of Total U.S.

Households	Loans	Deposits	Investments
0.8%	**0.4%**	**0.4%**	**0.4%**

College Towns Product Mix
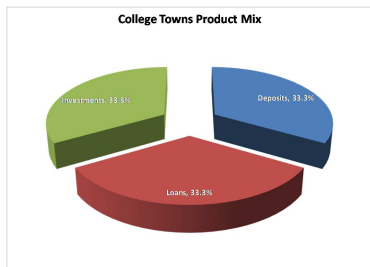
Product	Penetration	Potential	
	100 = U.S Average		
Checking	92	67	**Transaction**
Savings	93	54	
Money Market	72	60	**Saving**
CD	64	79	
Retirement	63	67	
Credit Card	82	79	
Auto	94	89	
Home Equity	63	87	**Borrowing**
Mortgage	52	88	
Line of Credit/Overdraft	64	75	
Stocks	71	59	
Bonds	48	76	
Mutual Funds	60	63	**Investing**
Annuities	54	84	
Life Insurance	78	65	

- Young, predominantly 18-34 neighborhoods, singles and roommates, "townies"
- Either attending college or working there
- Low income, very low net worth – but home values are more average
- Lending-driven, auto loans, home-oriented lending though renter dominated
- Some basic savings activity
- Many part-time workers
- Eat fast food, prepared foods
- Internet-centric
- Buy and read books
- Outdoors and athletics
- Brand-oriented - prefer Old Navy and Gap to discount shopping
- Financial institutions attract this segment now – build for future

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Rural Bypasses Segment Profile

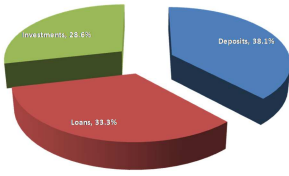**MarketBank™** Rural Bypasses Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.5%	**0.7%**	**0.8%**	**0.6%**

Rural Bypasses Product Mix

Product	Penetration	Potential	
	100 = U.S Average		
Checking	95	62	Transaction
Savings	83	62	
Money Market	71	63	Saving
CD	80	76	
Retirement	71	68	
Credit Card	84	83	
Auto	82	83	
Home Equity	84	73	Borrowing
Mortgage	103	36	
Line of Credit/Overdraft	78	70	
Stocks	64	57	
Bonds	50	56	
Mutual Funds	64	57	Investing
Annuities	73	73	
Life Insurance	87	51	

- Downscale homeowners in low population density "back country" in the South
- Usage, potential skews towards lending
- Average usage of mortgages, but very weak balances
- Best for auto loan and credit card
- Some Life Insurance, CD potential
- Many Black households
- Low income, low net worth, very low home values
- Lack higher education
- Discount and catalog shoppers
- Own a truck
- Eat at home
- Fish and hunt
- Follow NASCAR

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities
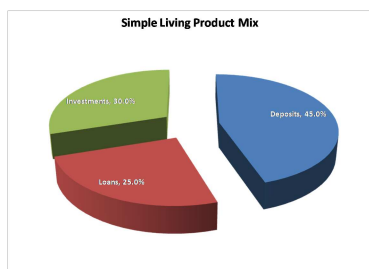
Simple Living Segment Profile

MarketBank™ Simple Living Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.4%	0.5%	0.9%	0.6%

Simple Living Product Mix

Product	Penetration	Potential	
		100 = U.S Average	
Checking	96	71	Transaction
Savings	84	68	
Money Market	80	65	Saving
CD	90	82	
Retirement	73	68	
Credit Card	86	76	
Auto	79	86	
Home Equity	78	78	Borrowing
Mortgage	56	53	
Line of Credit/Overdraft	73	71	
Stocks	70	63	
Bonds	60	59	
Mutual Funds	68	58	Investing
Annuities	81	76	
Life Insurance	87	52	

- Seniors and Empty Nest households, some younger households, throughout U.S.
- More renters than homeowners
- Very low income, low net worth and home values
- Deposit-driven segment, particularly CDs
- Some Auto Loan potential, especially since many don't drive
- Some Equity line potential, though most rent
- Some Life Insurance product potential
- Discount shoppers
- Heavy cable TV subscribers, viewers of family programming
- Don't own computers or use Internet

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities
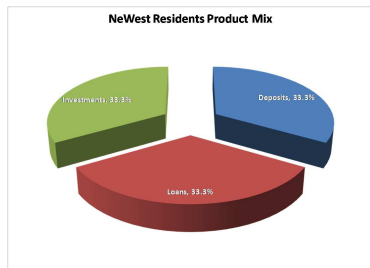

NeWest Residents Segment Profile

MarketBank™ NeWest Residents Proportion of Total U.S.

Households	Loans	Deposits	Investments
0.9%	**0.3%**	**0.3%**	**0.3%**

NeWest Residents Product Mix

Product	Penetration	Potential	
Checking	91	52	Transaction
Savings	87	41	
Money Market	58	50	Saving
CD	53	65	
Retirement	57	55	
Credit Card	77	87	
Auto	94	85	
Home Equity	77	76	Borrowing
Mortgage	29	91	
Line of Credit/Overdraft	70	69	
Stocks	54	46	
Bonds	31	59	
Mutual Funds	50	48	Investing
Annuities	41	67	
Life Insurance	78	57	

100 = U.S Average

- Young, Latino, new immigrant families in apartments in West and South
- Predominantly renters
- Many don't speak English
- Some Auto loan usage and potential
- Some Mortgage and Equity line potential, though renter-dominated
- Little savings or investment, but some Life Insurance activity
- Very low income, low net worth
- Lack formal education
- Lifestyle revolves around kids
- Eat at home and "cook from scratch"
- Watch TV, but not cable
- Don't have computers or Internet access

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities
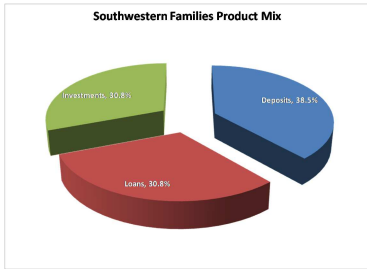
Southwestern Families Segment Profile

MarketBank™ Southwestern Families Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.0%	**0.4%**	**0.5%**	**0.4%**

Southwestern Families Product Mix

Product	Penetration	Potential	
	100 = U.S Average		
Checking	93	59	Transaction
Savings	83	56	
Money Market	66	58	Saving
CD	72	75	
Retirement	65	63	
Credit Card	81	82	
Auto	83	82	
Home Equity	83	73	Borrowing
Mortgage	90	32	
Line of Credit/Overdraft	75	68	
Stocks	60	53	
Bonds	43	53	
Mutual Funds	59	50	Investing
Annuities	65	70	
Life Insurance	83	49	

- Young Latino families in the southwest, especially Texas, more established
- Homeowners, rock bottom home values
- More savings oriented than other lower SES segments, especially CDs
- Some consumer loan activity – auto, card
- Some home-oriented lending activity
- Some Native American population
- Lack education, higher unemployment
- Work in unskilled labor, service industries
- Many don't speak English
- Low income, very low net worth
- Spend on kids
- Discount shoppers
- Buy used cars

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities
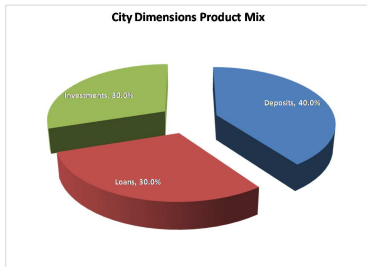

City Dimensions Segment Profile

MarketBank™ City Dimensions Proportion of Total U.S.

Households	Loans	Deposits	Investments
0.9%	**0.3%**	**0.4%**	**0.3%**

City Dimensions Product Mix

Product	Penetration	Potential	
	100 = U.S Average		
Checking	92	59	**Transaction**
Savings	86	50	
Money Market	64	55	**Saving**
CD	64	72	
Retirement	62	60	
Credit Card	80	84	
Auto	89	85	
Home Equity	78	76	**Borrowing**
Mortgage	54	45	
Line of Credit/Overdraft	72	69	
Stocks	60	50	
Bonds	38	57	
Mutual Funds	55	51	**Investing**
Annuities	54	70	
Life Insurance	81	54	

- Young multicultural residents in older renter neighborhoods in metro areas
- Also more CD-oriented than most other downscale segments
- Auto lending offers best potential, also credit card
- Some Life Insurance activity
- Don't invest
- Low income, net worth
- Higher unemployment
- Watch a lot of cable TV, especially sports
- Discount shoppers

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities
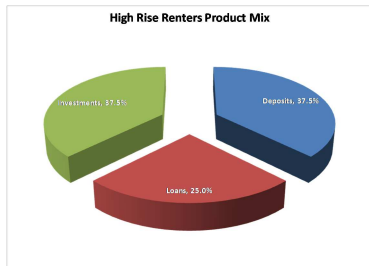

High Rise Renters Segment Profile

MarketBank™ High Rise Renters Proportion of Total U.S.

Households	Loans	Deposits	Investments
0.7%	**0.2%**	**0.3%**	**0.3%**

High Rise Renters Product Mix

Product	Penetration	Potential	
	100 = U.S Average		
Checking	90	62	**Transaction**
Savings	80	54	
Money Market	62	60	**Saving**
CD	64	73	
Retirement	63	65	
Credit Card	78	86	
Auto	83	82	
Home Equity	76	76	**Borrowing**
Mortgage	10	147	
Line of Credit/Overdraft	74	74	
Stocks	59	58	
Bonds	44	60	
Mutual Funds	57	58	**Investing**
Annuities	55	72	
Life Insurance	81	56	

- Singles and single parents with young kids in Latino and Black neighborhoods
- Especially in Northeast, NY
- 90% renters, more than any other segment, in very high density, older areas
- But solid mortgage potential among the few homeowners, some Equity lines
- Some reliance on check cashing/predatory lenders
- Some auto loan potential despite heavy reliance on public transportation
- More involvement with CDs, investments than other downscale segments
- Very low income, low net worth
- Lack education
- Watch sports on cable TV
- Don't have computers, don't use Internet
- Discount shoppers

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities
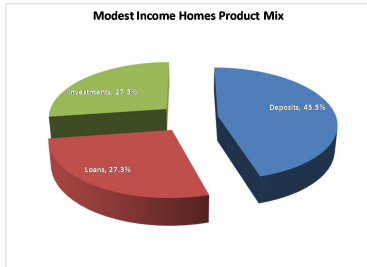

Modest Income Homes Segment Profile

MarketBank™ Modest Income Homes Proportion of Total U.S.

Households	Loans	Deposits	Investments
1.0%	**0.3%**	**0.5%**	**0.3%**

Modest Income Homes Product Mix

Product	Penetration	Potential	
	100 = U.S Average		
Checking	91	58	**Transaction**
Savings	74	58	
Money Market	65	58	**Saving**
CD	75	76	
Retirement	61	64	
Credit Card	76	74	
Auto	71	78	
Home Equity	70	69	**Borrowing**
Mortgage	63	28	
Line of Credit/Overdraft	69	67	
Stocks	57	54	
Bonds	46	46	
Mutual Funds	55	50	**Investing**
Annuities	66	71	
Life Insurance	80	41	

- Black households in older metro suburbs in the South
- Half own homes, half rent
- Below average to well below average potential across financial products
- Best for Life Insurance, CDs
- Very high unemployment
- May seniors on Social Security
- Very low income, net worth, home values
- Avid TV viewers, especially movies, sports
- Discount shoppers
- Drive used domestic cars

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities
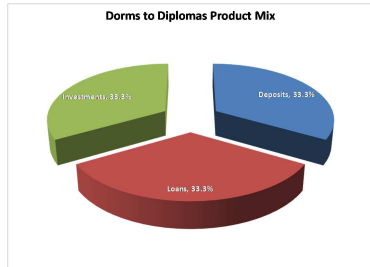
Dorms to Diplomas Segment Profile

MarketBank™ Dorms to Dipolmas Proportion of Total U.S.

Households 0.5%	Loans 0.1%	Deposits 0.1%	Investments 0.1%

Dorms to Diplomas Product Mix

Product	Penetration	Potential	
	100 = U.S Average		
Checking	84	44	Transaction
Savings	86	29	
Money Market	54	34	Saving
CD	36	53	
Retirement	38	43	
Credit Card	68	64	
Auto	85	83	
Home Equity	30	87	Borrowing
Mortgage	21	96	
Line of Credit/Overdraft	37	59	
Stocks	56	31	
Bonds	20	71	
Mutual Funds	35	43	Investing
Annuities	21	79	
Life Insurance	59	52	

- College students, 90% rent
- Solid balances but little home-oriented lending
- Lowest income, net worth
- Lack checking accounts, but cash reliant rather than check cashers
- Best for auto loan usage, potential
- Oriented towards bonds and annuities among investment potential
- Eat convenience and fast food
- Computer and Internet centric, cellphone users
- Go to the gym
- Oriented towards friends rather than family
- Brand-oriented shoppers, prefer Old Navy, Gap

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities
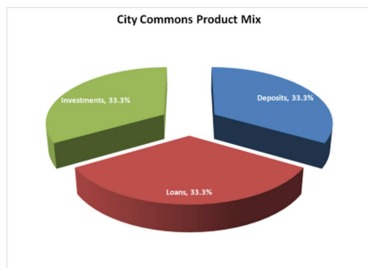
City Commons Segment Profile

MarketBank™ City Commons Proportion of Total U.S.

Households	Loans	Deposits	Investments
0.7%	**0.2%**	**0.2%**	**0.2%**

City Commons Product Mix

Product	Penetration	Potential	
	100 = U.S Average		
Checking	85	50	**Transaction**
Savings	71	43	
Money Market	51	51	**Saving**
CD	53	69	
Retirement	48	57	
Credit Card	68	78	
Auto	72	76	
Home Equity	57	71	**Borrowing**
Mortgage	32	46	
Line of Credit/Overdraft	59	71	
Stocks	49	48	
Bonds	32	48	
Mutual Funds	44	48	**Investing**
Annuities	43	67	
Life Insurance	69	44	

- Singles and single parent Black families in large South and Midwest metro areas
- Predominantly renters
- Below average to well below average users of financial services
- Rely on check cashers/predatory lenders – need Checking
- Some auto loan, credit card usage and potential
- Highest unemployment rate of any segment
- Very low income, net worth, home values
- Very low LOR – move frequently
- Many are also underemployed, work part time
- Spend on kids
- Discount shoppers
- Eat at home, some fast food
- Watch prime time TV and movies

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities

Social Security Set Segment Profile

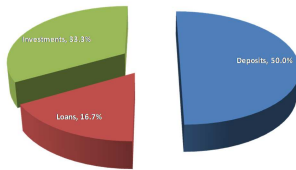**MarketBank™** Social Security Set Proportion of Total U.S.

Households	Loans	Deposits	Investments
0.6%	**0.1%**	**0.3%**	**0.2%**

Social Security Set Product Mix

Product	Penetration	Potential	
		100 = U.S Average	
Checking	91	60	Transaction
Savings	70	59	
Money Market	69	57	Saving
CD	83	75	
Retirement	58	61	
Credit Card	75	65	
Auto	61	80	
Home Equity	59	69	Borrowing
Mortgage	15	85	
Line of Credit/Overdraft	59	69	
Stocks	55	58	
Bonds	53	47	
Mutual Funds	53	51	Investing
Annuities	65	72	
Life Insurance	78	40	

- Seniors and others on fixed incomes renting in large metro areas
- Downscale, conservative seniors, many with CDs
- Don't borrow or invest
- Some solid balances in home-oriented lending, but little need for mortgages
- Very weak income, low net worth
- Work in service occupations
- Rely on public transportation
- Discount shoppers, close to home
- Bank in person
- Watch daytime, prime time TV

Financial Profiles for Tapestry™

Understanding the financial needs of America's communities
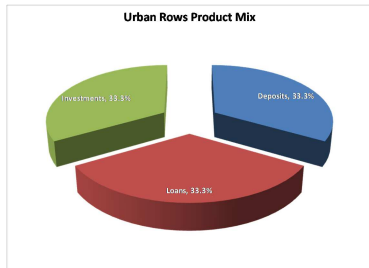
Urban Rows Segment Profile

MarketBank™ Urban Rows Proportion of Total U.S.

Households	Loans	Deposits	Investments
0.3%	**0.2%**	**0.2%**	**0.2%**

Urban Rows Product Mix

Product	Penetration	Potential	
	100 = U.S Average		
Checking	96	72	Transaction
Savings	88	67	
Money Market	76	66	Saving
CD	83	82	
Retirement	76	70	
Credit Card	87	85	
Auto	88	86	
Home Equity	88	78	Borrowing
Mortgage	85	44	
Line of Credit/Overdraft	82	72	
Stocks	72	62	
Bonds	57	60	
Mutual Funds	70	59	Investing
Annuities	78	76	
Life Insurance	89	56	

- Predominantly Black, extended families residing in Pennsylvania
- Below average to well below average usage of products beyond basic Checking
- Best potential is for lending, auto, cards, equity lines
- Some CD and Life Insurance potential
- Home values low, but some neighborhoods beginning to gentrify
- Low income, net worth
- Higher unemployment
- Use public transportation
- Lack Internet access
- Eat at home
- Enjoy basketball, going to the movies