

Monthly New Product Bulletin

December 2009 Issue (Analysis of November 2009 Activity)

New Products / New Campaigns - Top 50 Banks by Asset Size

Our research team has scoured the top 50 banks to bring you information on any new and innovative products that have been released throughout the month of November 2009. We have also provided information on new campaigns that are currently being promoted throughout the country. Included in this report is related information on fees, features, current APYs, and peer group information on newly released products. At the end of the report, there is a section that touches upon the more important press releases for the month.

Trend of the Month

How do we get new customers into the branch and entice them to open a new checking account? This is the question that has been on the mind of sales representatives at financial institutions and this question has become even more critical since the economic downturn and the failure of 130 financial institutions so far this year.

With financial institutions being shaky, closing their doors, or being taken over by other institutions, many individuals are tempted to switch their accounts over to another financial institution that appears more secure to avoid the process of having their old bank convert to another bank.

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Don't Miss These Highlights:

- ✓ *Capital One released an innovative online savings account with a competitive interest rate and a unique bonus feature*
- ✓ *Banco Popular replaced its Preferred Money Market account with a new retail money market account option*

For many financial institutions it is paramount to target these individuals and to get them into one of their branches to open a new checking account, which serves as a platform to cross-sell more banking products and to eventually have these new customers consolidate all of their accounts with their new bank.

Financial institutions have always been creative at luring customers into the branch to open a new checking account. From cash bonuses to refer-a-friend promotions to receiving an iPod or other gifts, financial institutions have had a wide variety of promotions to appeal to potential new clients.

Informa analysts have noticed an evolution in the types of promotions being offered. Financial institutions have typically offered a small cash bonus or gift for just opening an account and then ran the risk that these new customers would just open the account to receive the reward and then let the checking account sit without ever using it.

In recent months rewards offers have emerged that give customers higher amounts of cash. However, most of these offers require that customers do more than just open the account – several require customers to perform banking transactions or enroll in additional banking services in order to receive the reward.

For example, in the last few months Chase has heavily marketed its free checking account with \$100 offers for opening the account and setting up direct deposit or making five debit card transactions.

Bank of the West is currently offering \$100 to customers who open a personal checking account with new money and set up direct deposit with at least \$250 or pay ten bills online. MidFirst Bank is currently giving away \$50.00 Visa gift cards to customers who open a new checking account with direct deposit.

KeyBank recently ran a promotion that offered customers up to \$225 for opening a personal checking account by November 20, 2009, enrolling in KeyBank Rewards, and making one debit card transaction and a combination of two direct deposits and/or automated payments each of at least \$100 or more before January 22, 2010.

This emerging trend has also reached the business banking side – Sovereign Bank is currently offering business customers a bonus of \$150 when they open a business checking account, add

More than 75 million people in U.S. are on social networking sites. Are you where your customers are?

2009
Virtual Banking & Social Networking Report

Coming Soon!

This detailed research project captures the online banking information and practices of the Top 100 institutions.

Pre-Order Now and Save!

a Business Money Market Savings account with a deposit of \$100, request a business debit card and make two purchases in 60 days, and enroll in free online banking with bill pay.

It is clear that customers have to commit to more banking services and be more active clients in order to receive their reward; however, overall the rewards have increased from the typical \$25.00 or \$50.00 cash bonus. These days financial institutions cannot afford to have customers open an account to get the reward and then leave the account unused - it is crucial to have active customers that help bring in revenue and who stay loyal to the bank through the enrollment in numerous sticky banking services.

Retail Products

Banco Popular's Premium Yield Money Market

Overview: The Premium Yield Money Market account is the latest introduction in a long row of frequent money market account releases.

Account In-Depth: The Premium Yield Money Market account can be opened with a minimum deposit of \$100. It has a \$15.00 monthly fee that can be waived with a minimum balance of \$5,000.

Customers can make up to six preauthorized transactions per month, six of which may be by check. If customers exceed these limits, they will incur a Regulation D fee of \$15.00.

The Premium Yield Money Market account does not have a minimum balance requirement to earn interest. The account is currently earning 0.50% APY on balances below \$10,000. All balances above \$10,000 currently earn 1.00% APY. Customers who maintain a balance of at least \$1,000 in a personal checking account receive an interest rate bonus of 50 basis points on top of the regular interest rate for balances above \$10,000.

Promotions/Press Releases: Banco Popular is not currently promoting the Premium Yield Money Market account on its website. Customers can receive information about this account through customer service or a branch.

Informa Analyst's Observations: Banco Popular has been releasing new money market accounts on a regular basis for a few years. These money market accounts replace their

The Premium Yield Money Market account is the latest introduction in a long row of frequent money market account releases.

predecessors and it is Banco Popular's attempt to stay current in a changing interest rate environment without having to re-price their entire portfolio. This time the Premium Yield Money Market account replaced the Preferred Money Market account, which was released in May 2009.

Typically the opening requirement, monthly fee, and minimum balance to waive the monthly fee remain unchanged with these money market accounts. The only thing that always changes with the account is the interest rates. Sometimes Banco Popular also changes other features, such as new money requirements or the bonus interest rate feature when customers maintain \$1,000 in a linked personal checking account.

For example, Banco Popular's money market accounts did not always have the bonus rate feature. It was introduced in December 2007, when Banco Popular released the Consumer Relationship Money Market account.

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Capital One's InterestPlus Online Savings

Overview: Capital One just added an online savings account to its product line – the new addition comes with a competitive interest rate and a quarterly extra reward on top of the high APY if customers meet certain requirements.

Account In-Depth: The InterestPlus Online Savings has a minimum opening requirement of \$2,500. The account does not have a monthly fee.

Withdrawals by online transfer are limited to six per calendar month.

The InterestPlus Online Savings has a \$2,500 minimum balance requirement to earn interest. All balances above this amount currently earn 1.60% APY.

In addition to the interest, accountholders can receive a quarterly bonus, which equals 10% of the interest earned on the account in the previous quarter. However, not everybody receives this bonus. In order to take advantage of this extra reward, accountholders are required to either maintain an average monthly balance of at least \$15,000 every month during the previous quarter, or have an active Capital One credit card with at least one transaction per calendar month.

The bonus will be paid to the account four to eight weeks after the end of each quarter.

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Promotions/Press Releases: Capital One is currently promoting the InterestPlus Online Savings account on its website. Customers can find additional information through Capital One's website or a branch.

Informa Analyst's Observations: The InterestPlus Online Savings account is the latest savings vehicle that Capital One added to its product line.

The InterestPlus Online Savings account is similar to many online savings accounts as it does not carry a monthly fee. However, a main difference between this account and many other online savings accounts is the fact that the InterestPlus Online Savings account has a high opening requirement of \$2,500 and it also requires a \$2,500 minimum balance to earn interest. Typically, online savings accounts can be opened with very little money and the interest rate applies to all balances.

For example, HSBC and Citibank are veterans when it comes to online savings accounts. HSBC's Online Savings account has been around several years and Citibank introduced its Ultimate Savings Account in February 2007 and the Ultimate Money Account was released in May 2007. All three online savings accounts offered by HSBC and Citibank do not have a monthly fee and the APY applies to all balances. The accounts can also be opened with very low balances – HSBC customers need to deposit only \$1.00 upon account opening and Citibank customers need to make a minimum deposit of \$100.

However, Capital One's InterestPlus Online Savings account rewards customers for depositing and maintaining the higher balance of \$2,500 with a competitive interest rate. The account currently earns 1.60% APY, which is higher than the 1.01% APY that Citibank's online savings accounts currently earn and it is also higher than the 1.35% APY of HSBC's Online Savings account.

In addition, the quarterly bonus of the InterestPlus Online Savings is a unique feature. Customers will feel rewarded for maintaining higher balances or using other banking services with Capital One and in return, the feature has the potential to help Capital One increase its deposit balances and cross-sell credit cards to customers who are interested in opening the InterestPlus Online Savings account.

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Business Products

No new business products were released in November 2009.

In the News

American Banker

Next-Gen Branches Start Taking Shape (and Size)

- by Marian Raab

When customers visit bank branches in the next decade, they will likely do so to handle complex and personal financial transactions and will find the branches are smaller, use more self-service technology, have fewer teller lines, and provide more private meeting areas. Industry observers predict that as fewer customers conduct traditional bank transactions in branches in the next five to ten years, mortgages, investment advice, small business banking and the like will become the most common reasons consumers go there. That means many branch employees will have to be retrained to focus primarily on service and sales, working face to face with customers in flexible private spaces, such as offices and conference rooms.

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Crisis Outreach: Small Bank Taps into YouTube

- by Katherine Kane

Stephen Fleming took the helm of a Sacramento community bank in September 2008 — a crucial juncture for public faith in the financial industry. As Fleming put it: "The entire financial system is built around trust, and trust of the public is being challenged to a certain extent" by the events of the last year. So how to speak directly to the issues that were looming large in the media and on the minds of the bank's customers? In May River City Bank, a 30-year-old institution with \$860 million of assets, introduced a YouTube video series, "From Wall Street to Your Street." The six clips show Fleming, in his office, weighing in on various issues and questions — often ones posed by customers to his employees, such as, "in this economy, how should I manage my finances?" and "nationalizing banks ... what does that mean for the country and for me?"

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Can You See Your Balance Now? With Mobile, You Can

- by Steve Bills

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Mobile banking services, a novelty just a year ago, are suddenly taking off. At least five partnerships were recently announced aimed at making mobile banking more widely available and more useful, and though payments executives say usage is not widespread now, they expect adoption to soar in the next year. Giving people immediate access to real-time account details, they say, is letting banks deliver a variety of new services, including fraud-fighting alerts and location-based marketing, and could even help banks justify charging fees when people overdraw their accounts.

Web Banking Takes a Page from Retail

- by Daniel Wolfe

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Online Resources Corp. has revamped its online banking software by emulating Internet retailers, the companies that arguably have put the most effort into figuring out how consumers think. The Chantilly, Virginia, company said its new approach makes banks' Web sites more engaging and might encourage customers to use online services that charge fees. This comes at a time when financial companies are looking for ways to collect fees that do not run afoul of regulation.

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Human Interaction at the Branch, Now on a Screen

- by Steve Bills

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Customers may soon be talking to a screen at the branch — instead of a person. Though video technology has been available for several years, banks have been wary about using the two-way communication systems to interact with customers, focusing on training, meetings, and other internal applications. But improved technology and growing interest in cost cutting have prompted some financial companies to install videoconferencing systems to serve people in the branch, replacing tellers in some cases or providing immediate access to specialists who might be working at another location.

Press Release Excerpts for November 2009:

Charitable Giving/Community Involvement

Bank of America

CLICK HERE

Bank of America Merrill Lynch announced several enhancements to the Bank of America Charitable Gift Fund, one of the nation's leading donor-advised funds. These enhancements include the ability for donors to create a customized donor-advised fund that aligns to their personal giving strategies through an innovative online portal.

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Bank of America announced a new program with Chicago's After School Matters to showcase the creative spirit of Chicago's young artists on the iconic mural space adjacent to the Kennedy Expressway. The wall, which will showcase teens' art in early 2010, currently displays a placeholder to give the public a "teaser" about what is to come when the final wall is unveiled.

Capital One

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In today's challenging economic environment when there are so many people in need, no charitable donation is too small to make a difference. In fact, individual donations are what sustain daily operations, cover crucial supplies and allow non-profits to continue their work. According to Giving USA 2009, individual donations account for 75% of overall giving. For those looking to give meaningful gifts this holiday season, making a charitable donation in the name of a loved one is a great gift option and one that will truly make a difference. Capital One makes holiday gift-giving easy with its No Hassle Giving Site which allows cardholders to research, select, and donate to a range of causes, from the environment to local soup kitchens to cancer research.

Chase

CLICK HERE

For the first time ever, Facebook users will be able to choose from more than 500,000 small and local charities to decide which community organizations they want to receive donations totaling millions of dollars from a corporate philanthropy fund. Chase and Facebook announced the launch of Chase Community Giving: You Decide What Matters, a grassroots campaign to inspire a new way of corporate philanthropy.

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Citibank

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Citi recently hosted its annual Non-profit Day Training, providing capacity building training to 30 Southern California non-profit organizations. Citi held the two-day event at its Southern California headquarters in collaboration with member trainers of Non-Profit Management Alliance.

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Citizens Bank

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Paula MacKay, vice president and branch manager at the Citizens Bank branch in Lincoln, New Hampshire, has been awarded a Citizens Bank Community Service Sabbatical. MacKay has taken a three-month, paid leave of absence to perform volunteer work at The Whole Village Family Resource Center in Plymouth.

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The Citizens Bank Foundation announced it is providing a \$100,000 contribution to the NH Coalition to End Homelessness to help homeless shelters across the state provide assistance to the increased number of individuals and families who are in need of heat, housing, food, and social services. The NH Coalition to End Homelessness will distribute the funds to 38 area homeless shelter in grants ranging from \$2,250-\$7,000.

TD Bank

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The TD Charitable Foundation announced the 56 winners of its annual Housing for Everyone grant competition. Award winners will receive a total of \$2 million in grants to support affordable housing initiatives from Maine to Florida, a \$500,000 increase in program awards from 2008.

Wells Fargo

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Wells Fargo announced that its team members pledged a record \$41.9 million to more than 25,000 non-profits and schools through its annual Community Support and United Way Campaign. This was a 21% increase over the combined Wells Fargo and Wachovia campaigns in 2008. It was also the company's most "green" campaign to date with nearly 100% of all pledges made online and the elimination of nearly all print marketing materials. Over 160,000 team members participated in the campaign in some way.

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Acquisitions and Mergers

Chase

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Chase announced it has successfully upgraded products and technology in four states to link in the final 822 former Washington Mutual branches to the Chase computer system. Now, all Chase bank accounts across the country are on one computer system. As a result, more than 25 million customers can access their accounts at any of the more than 5,100 Chase branches and more than 15,000 ATMs - just 13 months after Chase purchased WaMu's banking operations.

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PNC

[CLICK HERE](#)

The PNC Financial Services Group announced it has successfully completed the conversion of 1.8 million customers and 240 branches from National City Bank to PNC Bank, with three additional conversion phases scheduled in early 2010.

Sponsorships

Capital One

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The top eight vote-getters in this year's Capital One National Mascot of the Year contest have advanced to the playoffs. More than three million votes were cast to decide the final eight contenders, consisting of TCU's Superfrog, Navy's Bill the Goat, Maryland's Testudo, Cincinnati's Bearcat, Miami's Sebastian, Western Kentucky's Big Red, South Dakota State's Jack Rabbit, and Wisconsin's Bucky Badger.

In Recognition

Northern Trust

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Northern Trust was named Best Private Bank in North America by *Professional Wealth Management* and *The Banker* magazines, both published by the Financial Times Group.

[CLICK HERE](#)

Northern Trust announced that it is the first private entity in Lee County, Florida, to be awarded the Leadership in Energy and Environmental Design (LEED) Gold designation by the U.S. Green Building Council for its new office building in Fort Myers.

Union Bank

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Union Bank was honored by the Association of Fundraising Professionals (AFP) Los Angeles Chapter as Outstanding Corporation or Corporate Foundation at its 24th Annual National Philanthropy Day Awards luncheon that was held at The Beverly Hilton Hotel in Los Angeles on November 9, 2009.

Wells Fargo

[CLICK HERE](#)

Wells Fargo was named Best Consumer Internet Bank in North America by *Global Finance* magazine at the annual awards ceremony in New York.

Wells Fargo was named Best Consumer Internet Bank in North America by Global Finance magazine at the annual awards ceremony in New York.

New Branch/Office Openings

City National

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City National Bank opened its fifth full-service regional center in Northern California, the San Jose Regional Center located in San Jose. The 7,245-square-foot regional center includes the San Jose branch that City National recently acquired from Westamerica Bank. It is City National's ninth branch in Northern California and its 55th in the state.

HSBC

[CLICK HERE](#)

HSBC has officially opened the doors to its latest branch in the heart of Daly City, San Mateo County, California.

[CLICK HERE](#)

HSBC has officially opened the doors to its latest branch in Mercer Island in the Greater Seattle area. Seattle is already the site of a thriving downtown retail facility and commercial office, which first opened for business in the mid-1970s.

M&T Bank

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M&T Bank broke ground on a 4,600-square-foot bank branch on Norland Avenue in Chambersburg, Pennsylvania, which will feature cutting-edge architecture, advanced energy-efficient environmental systems, and high-tech customer service stations. M&T Bank's Norland Avenue branch will be constructed to Leadership in Energy and Environmental Design standards (LEED) established by the U.S. Green Building Council. LEED is a rating system distinguishing high-performance buildings that have reduced environmental impact.

TD Bank

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TD Bank celebrated the opening of its newest Miami-Dade County location on Saturday, November 21, 2009.

U.S Bank

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U.S. Bank will be opening a new, full-service office in the spring of 2010 to cater to The Ohio State University students, faculty, and the community.

Miscellaneous

Associated Bank

[CLICK HERE](#)

Associated Bank has introduced a new service that will provide its business banking customers with additional protection from fraudulent attacks against live online banking sessions. OOBA, which stands for out-of-band authentication, has been touted as a better solution to combat advanced types of fraud. Associated Bank's OOBA verifies the identity of the user by calling them on their landline or mobile phone and requiring the user to enter another personal identification number into their phone.

Associated Bank has introduced a new service that will provide its business banking customers with additional protection from fraudulent attacks against live online banking sessions.

Capital One

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The holiday shopping, entertaining, and travel season is upon us, and for many couples, holiday expenses can trigger financial anxieties. According to a new survey from Capital One examining the financial habits of couples, most (55%) of those surveyed have not yet discussed a budget with their partner or spouse for holiday shopping and just over half (51%) report that they have not set aside money to spend on holiday gifts. While not discussing budgets or setting aside money for gifts could lead to squabbles, the majority (78%) of people surveyed say that they generally agree with their partner on how much to spend on holiday gifts.

Chase

[CLICK HERE](#)

Chase announced the addition of two new credit cards to the Ink portfolio of business cards that give additional purchase rewards or an interest-payment refund to customers with Chase business checking accounts.

[CLICK HERE](#)

J.P. Morgan announced its third annual holiday reading list aimed at presenting stories centered on community and giving back that will inspire individuals worldwide. With the theme The Way

Forward, this year's seven non-fiction selections feature global volunteer efforts that are transforming lives, greater awareness of environmental and healthcare issues, and examples of men and women joining forces to tackle social injustices - all proof that courage, commitment, and ingenuity are plentiful and will continue to light up our future.

Citibank

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November 6, 2009, marked the return of The Pond at Bryant Park, made possible by Citi and The Holiday Shops at Bryant Park. This is the fifth season The Pond will transform Bryant Park into New York's most bustling destination for outdoor shopping and entertainment. In addition to new retailers, free special events, and an improved Celsius Restaurant & Lounge, The Pond will introduce The Pond Citi Passport Program, in which new Citibank customers can get up to \$150.

Huntington

[CLICK HERE](#)

With the unemployment rate high and the economic recovery still not in full swing, millions of Americans are seeking ways to enjoy the holidays without finding themselves buried by a pile of bills in the New Year. That's why Huntington Bank has created a "Checkin' It Twice List" that can easily be completed now to determine what you have in savings, what you still owe, how much you have to spend, and how you can save money this holiday season.

M&T Bank

[CLICK HERE](#)

Some lucky Baltimore area residents can win \$500 gift cards to boost their holiday shopping in M&T Bank's Card Sweepstakes. M&T Bank cardholders will be automatically entered to win when they complete a transaction at any of the M&T Bank ATMs in the following Baltimore area malls: The Mall in Columbia, Towson Town Center, and the White Marsh Mall.

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PNC

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The recession has left a large number of America's wealthy cautious about re-investing in the stock market and skeptical about a strong economic recovery, according to a survey by PNC Wealth Management, a member of The PNC Financial Services Group, Inc. Although more than half (51%), up from just 25% a year ago, are optimistic for the prospects of the stock market over the next six months, only 6% characterize themselves as

enthusiastic about investing, while half (49%) describe themselves as either more tentative or outright reluctant to invest, according to the sixth annual Wealth and Values Investors' Outlook.

U.S. Bank

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U.S. Bank is harnessing the success of its FlexPerks Visa card rewards program and expanding FlexPerks to its broader portfolio of credit and check card products. Consumers and small businesses can now enroll in FlexPerks to earn more valuable rewards – including cash back – and combine rewards earned on their credit and check cards.

U.S. Bank is harnessing the success of its FlexPerks Visa card rewards program and expanding FlexPerks to its broader portfolio of credit and check card products

CLICK HERE

U.S. Bank, a global leader in payments, announced that Visa Mobile is now available to select U.S. Bank debit card holders. Visa Mobile is the first application to bundle alerts, offers, and a locator service. The alerts provide an added layer of security plus enable cardholders to manage their U.S. Bank Visa accounts with near-real-time updates.

Wells Fargo

CLICK HERE

When it comes to their retirement, America's 50-somethings seem to be in a state of denial. Although the recent economic downturn has forced pre-retirees ages 50 to 59 to consider working years longer than they had hoped, their current rate of savings is unlikely to fund the retirement lifestyles they expect, according to a fifth annual Retirement Fitness Survey from Wells Fargo. Only 23% of pre-retirees are saving more for retirement than they were a year ago, the survey found. Most - 57% - are saving the same amount, and 20% are now saving less. 67% say their expectations for retirement have changed in the past year, and 56% now expect to work longer by an average of three additional years.

CLICK HERE

The National Urban League announced that it has entered a three-year, multi-million dollar partnership with Wells Fargo to address challenges within the African American community, starting with a focus on sustainable housing and community stabilization.

CLICK HERE

Wells Fargo has enhanced its rewards program by adding the Earn More Mall with bonus point opportunities, the ability to purchase retail gift cards, new travel features and benefits, five times as many redemption options, and a redesigned site for easier navigation and improved search capabilities.

Major Online Promotions for November 2009

Astoria Bank

CLICK HERE

Customers who tell Astoria Bank about their simple pleasures – joyful activities that are easy to do, inexpensive, and relaxing – are entered to win a \$200 gift card to a retailer of their choice.

Chase

CLICK HERE

Chase is giving away \$5 million and asks customers and the Facebook community to pick their favorite charities through the Facebook Chase Community Giving applications.

MidFirst Bank

CLICK HERE

Customers who open a checking account with direct deposit receive a \$50.00 Visa gift card that is branded orange in support of OSU Athletics.

Peoples United Bank

CLICK HERE

A banner on Peoples United Bank's website promotes online trades that cost as little as \$9.95.

RBC Bank

CLICK HERE

Customers can currently nominate their favorite educator in RBC Bank's 7th Annual Tribute to Teachers program. All nominees receive a special discount for online purchases at Stone's Education Superstore, 70 finalists will win \$500 in cash for use in their classrooms, and four grand prize winners will receive \$2,000 for school supplies.

Susquehanna Bank

CLICK HERE

This holiday season, for every Visa gift card purchased, Susquehanna Bank will contribute 5.00% of the face value to local chapters of select charities.

TD Bank

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TD Bank wowed its customers with a million thank yous by giving away \$1 million. From November 9 through December 4, 2009, each of TD Bank's 1,000+ stores gave away \$250 every week. Customers could fill out raffle tickets in the branch or enter an online drawing. In addition to the weekly winners, TD Bank announced 13 grand prize winners – one per the bank's 13 metro markets – who won a \$2,500 vacation getaway.

Customers who tell Astoria Bank about their simple pleasures – joyful activities that are easy to do, inexpensive, and relaxing – are entered to win a \$200 gift card to a retailer of their choice.

This holiday season, for every Visa gift card purchased, Susquehanna Bank will contribute 5.00% of the face value to local chapters of select charities.

Category	Value	Change	Category	Value	Change
Multiple Funds	2,340	+ \$150 M	State	1,200	+ \$100 M
Municipal Revenue	6,180	+ Target 1	Local	1,200	+ \$100 M
Government Revenue	6,210	+ Target 1			

For any additional information on this report or any banking research needs, please contact Chad Watkins at 800-848-0218 ext. 461

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