

## ABC Technology Company

### Financial Services Insights - November 20xx

**Financial Services Insights**, a monthly email newsletter brought to you by **ABC Technology Company**, featuring strategies and insights on market conditions and trends to....

#### Online Banking

##### **What Will the Future Hold?**

By 2012 online banking transactions will account for xx% of all bank transactions in the U.S. Poised to become the primary customer/member touch point, online banking should be strategically positioned as the single point of origin for all consumer financial needs. Considered an 'unattended' channel, online banking strategy must include business intelligence optimization in order to personalize online offerings. To provide the most consistent, cohesive and user-friendly banking experience, your online banking strategy needs to include input from all channels – branch, contact center, ATM and mobile.<sup>1</sup>

**Strategic Considerations:** *What is your online banking channel strategy? Do you include feedback from all channels to ensure the optimum customer/member experience....*

#### Banking & Finance

##### **Changing Fee Structures on the Horizon?**

Impending regulatory changes may spell the end for many free services offered by financial institutions. Proposed regulatory review of pricing structures may eliminate long-time offerings such as free checking as fee structures move away from punitive pricing to more service based ones. Monthly checking account and debit card access fees may be inevitable as financial institutions seek to off-set once lucrative punitive fee income.<sup>2</sup>

**Strategic Planning Considerations:** *How will your financial institution react to further regulation affecting non-interest income? Does your strategy include alternatives to punitive fee income tied to free checking and....*

#### Business

##### **Learning from the Recession**

As the economy slowly recovers, businesses have learned from the challenges of the past two years. The largest changes companies will make - borrowing less and saving more. Diversification will also be key, as well as flexibility in working with customers. Cost vigilance will continue, as will compensation flexibility. Many companies will capitalize on the opportunity to hire more productive staff to backfill positions lost to the recession. Marketing spend will also remain important, as those who continued to advertise during the downturn have increased their market share. As the economy recovers, it will be important for companies to remain vigilant and learn from the past.<sup>3</sup>

**Strategic Planning Considerations:** *What lessons has your financial institution learned during this recession? How will you ensure that....*

#### At A Glance

- Personal Income: increased \$30.1 billion, or 0.2% in October (*Bureau of Economic Analysis*)
- Disposable Personal Income: increased \$45.7 billion, or 0.4% in October (*Bureau of Economic Analysis*)
- Personal Consumption Expenditures: increased \$68.3 billion, or 0.7% in October (*Bureau of Economic Analysis*)
- Unemployment: 10.2% in October (*Bureau of Labor Statistics*)

#### Upcoming Events

- November 200x – Event ABC, Atlanta, GA
- November x, 200x – Campaign XYZ Begins
- November x, 200x – ABC Webcast

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Visit us online at [www.ABCtechnology.com](http://www.ABCtechnology.com).

<sup>1</sup> ABC Research Company, July 2009

<sup>2</sup> XYZ Research, November 2009

<sup>3</sup> LMN Findings, October 2009