



ALEX SHESHUNOFF MANAGEMENT SERVICES, L.P.

Rona Distenfeld
President
R.D. Creative Direct Inc.
2201 W 10th St
Austin, TX 78703-3842

Dear Ms. Distenfeld,

**Improve Your Bank's Revenue
By \$50,000 to \$200,000 a Year — or More!**

If your bank is like most community banks, your net interest margin accounts for over 80% of your operating revenue. Your success depends on how well you deploy earning assets and core deposits. The greatest opportunity to improve profits and shareholder value is already in your bank.

**Introducing *New Ways to Help You Increase Profits*
Designed Just for Community Banks**

You can increase profits by thousands every month by implementing plans proven to better manage and improve your bank's net interest margin. **Alex Sheshunoff Management Services (ASM)** works with you to tailor these plans to your bank and make the most of what you already have. You get a plan that covers all the bases so you can put it to work for measurable results now:

- Proven methodologies that identify and quantify your major opportunities.
- "Action Plans" to meet and exceed your goals.
- Easy steps to increase profits and shareholder value.
- An assessment of your bank's key components.
- Tracking tools to monitor your success.
- Support to ensure the Action Plans are working.
- Expertise endorsed by the ABA.

**Save \$7,500! Be Among the First Three Banks to Sign Up and Get
Your Net Interest Margin Assessment for Expenses Only.**

Find out how our Net Interest Margin Assessment, customized Action Plan process, and proven techniques and approach can significantly increase your bottom line. Just return the enclosed card. Do it today and you could get your Net Interest Margin Assessment free! All you'll pay is expenses. That's a \$7,500 savings on top of all the extra income you'll bring to the bottom line when you implement our Action Plans.

For even faster service, or if you have any questions, please feel free to contact us at 1-800-477-1772 ext. 555. I look forward to helping your bank make the most of your biggest source of operating revenue.

Sincerely,



Geri Forehand
Regional Manager and Senior Consultant