Global Strength.
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CFSI

Agenda

A working session with your AOR team

1 Brief Introductions

2 Exercises 1-3

3 Data & Governance

4 Q&A

Exercise 1:

B2C Core Deposits

Build $200M new-to-bank revenue through CBNA core deposits.

- Traditional and guerrilla approaches to drive LTV and low CPA
- Measurement & Attribution
- Optimization & Reporting
- Managing third-party conversion environments

CFSI

Plan

60-day roadmap to refine the strategy

What we know

- No active CRM
- Limited tracking on MeridianLink & Finastra
- Average deposit balance
  $13k consumer
  $81k business
- De novo markets have established competitors

How we identify the right opportunities

- Research runs alongside paid media
  Optimize with first-60-day learnings
- Understand who is likely to bring new deposits
  Validate audience profiles through research & CBNA data
- Interview recent bank switchers
  Why they moved, how they chose, and any challenges
- Analyze key competitors
  Identify opportunities and threats within priority markets
- Identify what groups become most valuable
  Define common behaviors among these cohorts and find more like them

Sources: 2026 & 2024 CFSI Investor decks; earned media research; Cornerstone Advisors, Digital Banking Performance Metrics annual benchmarking studies, commissioned by Alkami.

Plan

Life events drive growth more than demographics

Older audiences often have more to deposit. Younger audiences are more willing to switch. A life-stage strategy reaches both when intent is highest.

3.8% Changed banks in the last 12 months in CBNA priority markets

Life stages across switchers

18–34 32% of switchers $57k HHI / $83k NW	35–54 23% of switchers $89k HHI / $182k NW	55+ 42% of switchers $64k HHI / $433k NW
Get engaged	Rollover retirement	→
Change jobs	→	Become a grandparent
Buy first house	Child goes to college	Retire
Start / buy a new business	→	Empty nester
Start / return to school	→	Hire a financial advisor

What switchers consider very important

#1 Customer service
(72% self-report)

#2 Financial stability
(61% self-report)

What becomes more important at the moment of switching

+30% More likely to value mobile app / online banking (61% self-report)

+40% More likely to value interest rates (56.7% self-report)

+41% More likely to value reputation (44.8% self-report)

Plan
Life events create intent. Visibility determines who gets considered.

CBNA holds

<3%

deposit market share in 4 of 5 priority growth markets.

What we know

Lower awareness in priority markets.

Product parity is high.

Switching decisions happen quickly.

Different market opportunities require different growth strategies

Build trust and visibility to be in switchers' consideration sets.

Buffalo
Low CBNA share with dominant incumbent (M&T).

Albany
Low CBNA share and established hometown competitors (Trustco, Pioneer).

Lehigh Valley / Allentown
Lowest CBNA share. Embassy ads positioning as the homegrown brand.

Add brand differentiators and competitor comparisons to grow visibility.

Rochester
Higher share. Build preference against several local competitors (ESL, CNB, FSB).

Maintain and increase area dominance.

Syracuse
Strongest existing position and home-market foundation for deeper growth.

SOURCE: FDIC.gov, deposit market share reporting period ending 06/30/2025. Selected counties: Albany, Erie, Genesee, Livingston, Monroe, Niagara, Onondaga, Ontario, Orleans, Wayne, NY; Lehigh, Northampton, PA. 2024 and 2026 CBNA Investor Reports.

Activation

Earn consideration before the switching moment.

Build it with what Community Bank already owns.

The window to influence a bank switch is limited.

Making CBNA's strengths more visible, credible, and relevant before customers are ready to act improves the chances of being in consumers' consideration sets.

01

Increase Market Visibility

Make Community Bank more recognizable in the priority markets where established competitors currently hold the advantage.

02

Grow Trust & Credibility

Turn service, stability, community commitment, and third-party proof into reasons to choose CBNA.

03

Prove Digital Relevance

Show that customers can gain a local banking relationship without sacrificing the convenience and capabilities they expect.

Activation: Increase Market Visibility

Customers cannot choose a bank they do not notice.

Create sustained, market-specific visibility before a life event triggers a banking decision.

01

Establish Reach

Broad, high-visibility paid media makes CBNA difficult to miss.

- Outdoor and transit
- TV and local news
- Newspaper and local publications
- Digital displays
- Branch-proximity media
- Retail and in-store placements

The goal: Plant your flag and be where your consumers are in non-skippable formats

02

Make Visibility Feel Local

CBNA shows up within the institutions, events, and routines people already associate with their community.

- College and athletics sponsorships
- Minor league and youth sports
- Cultural and family events
- Community institutions

Local examples: Sponsor a new mural through the Albany Parking Authority, giveaway RFI card holders at events, and host a corn maze design series in Rochester

03

Make it Memorable

Participatory and unexpected activations turn exposure into attention and conversation.

- Pop-ups and workshops
- Market-specific installations
- Festival and event activations
- Community giveaways
- Guerrilla experiences

In Practice: Give "dividend payout" goodies to disc golf tournament participants in Syracuse and a branded guitar pick at Musikfest in Lehigh Valley

Activation: Grow Trust & Credibility

Visibility earns attention. Proof earns confidence.

Turn CBNA's community involvement, customer experience, and institutional strength into externally validated reasons to choose the bank.

01

Demonstrate Commitment

CBNA invests time, people, and resources—not only media dollars.

- Employee volunteer days
- Community grants
- Fundraising matches
- Nonprofit partnerships
- Financial literacy programs
- Neighborhood-focused support

Local examples: "The Tools of Good Finance" at The Tool Library in Buffalo

02

Translate Action Into Stories

Community involvement becomes relevant earned and owned storytelling.

- Regional media pitches
- Executive commentary
- Op-eds
- Business journal stories
- Community impact stories
- Local press releases

Earned amplification: "Why Local Strategies Win Over National Models: A Case Study of CBNA Growth"

03

Add Independent Proof

External validation reduces uncertainty and reinforces CBNA's claims.

- Customer testimonials
- Service awards
- Rankings
- Reviews
- Financial-stability proof points
- Third-party recognition

Recent Rankings: Newsweek Most Trustworthy Bank recognition · America's Best Customer Service recognition · Buffalo Business First Company of the Year in Banking

Activation: Prove Digital Relevance

Trust gets CBNA considered. The experience closes the gap.

Give prospective switchers confidence that choosing a local bank does not mean compromising on convenience, capability, or ease.

01

Make the Experience Visible

Show CBNA's digital capabilities rather than assuming prospective customers already know about them.

- App demonstrations
- Online banking content
- Digital capability messaging
- Product and feature comparisons
- Search, social, and video content

In action: De novo branch in-window messaging that feels localized and highlights digital convenience.

02

Make Switching Feel Manageable

Address switching friction before it becomes a reason to stay with an incumbent bank.

- Switch checklists
- Direct-deposit tools
- "Switch in minutes" demonstrations
- Guided onboarding
- Branch locator and Maps SEO sweep
- Financial FAQs and education

In market: A dog watering station with "Switch in 10" info at The Crossings of Colonie.

03

Make the Path to Action Frictionless

Ensure the experience behind the message supports conversion.

- Persistent calls to action
- Simplified application flows with Email & SMS nudge sequence post-deposit
- Mobile-first landing pages optimized to life-events
- Assisted handoff to a banker
- Retargeting abandoned journeys

Localized conversion paths: Dedicated landing pages with nearby branches, relevant products, local customer proof, and direct access to a banker.

Measure & Optimize

Three activation layers across the funnel.

Each layer works to move prospects through the funnel. Messaging and targeting shift across tactics and phases.

Activation layers Illustrative media mix	**Channels**	**Awareness** Goal: Become visible Outcome: Reach Switcher	**Consideration** Goal: Earn preference Outcome: CBNA.com visit	**Conversion** Goal: Make action easy Outcome: Application start, remove friction	**Funding** Goal: Convert intent to deposits Outcome: Onboarding, first-deposit nudge	**Retention & LTV** Goal: Grow relationship value Outcome: Retained balance and cross-sell
Build local proof ~15-25%	Video					
	Outdoor & TV					
	Public relations					
	Guerrilla					
	Sponsorship & community activation					
	Branch as media					
	Branch locator					
Reach switchers at the right moment ~30-40%	Programmatic					
	Social					
	Retargeting					
	CTV & streaming					
	Online financial tools					
	Switcher education and comparison content					
Convert active demand ~40-50%	Paid search					
	SEO & maps optimization					
Retain	Owned communications					

Measure & Optimize

One growth funnel. Clear measures at each stage.

Track the signals that show whether prospects are progressing toward funded, retained relationships.

KPIs by Funnel Stage
Illustrative targets, to be validated during discovery.

Stage	What We Measure	Direction of Travel
Awareness	Aided awareness in 5 priority markets · branded search index · share-of-search	+8-12 points in 12 months
Consideration	Site sessions from priority markets · branch-locator searches · product-page CTR	+25% qualified sessions
Application	MeridianLink / Finastra application starts · start-to-complete rate · abandon by step	+15 point completion lift
Funding	Funded accounts · CAC per funded account · funded volume by market & product	$200M new-to-bank
Retention & LTV	90-day retention · cross-product attach to other CFSI businesses · 12-mo balance growth	≥ benchmark cohort

Measurement makes growth accountable.

Combine tracking, testing, and modeling to measure impact and optimize performance over time.

01

Create Demand

Brand and market signals

- Quarterly aided and unaided awareness
- Branded search by market
- Direct traffic
- Share of search

What it tells us:

Whether marketing is increasing awareness, consideration, and active demand.

02

Track the Journey

Site and application analytics

- GA4 and server-side tagging
- Start, abandon, and completion events
- Session replay at priority abandonment points
- Device-level heat and rage-click analysis

What it tells us:

How demand moves through the experience — and where conversion friction is costing accounts.

03

Prove Business Impact

Funded-account economics

- CAC per funded account, by source
- Funding and 90-day retention by cohort
- Geo-holdout testing
- Marketing mix modeling after a clean-data baseline is established

What it tells us:

Which investments are generating incremental funded accounts, retention, and efficient growth.

No CRM does not mean no measurement.

Use existing CFSI systems, close key tracking gaps, and strengthen attribution over time.

Measure & Optimize

Measurement becomes a decision-making rhythm.

A clear cadence turns performance signals into faster, smarter optimization.

01

Report with Purpose

Weekly pulse

- Track spend, demand, site behavior, and application starts
- Flag pacing issues and conversion friction
- Optimize bids, audiences, placements, and creative

Monthly review

- Compare performance by market, channel, audience, and creative
- Review funded accounts, CPA, and early retention
- Reallocate spend and set the next test

Quarterly business review

- Assess progress toward deposit and efficiency goals
- Review cohort, incrementality, and market performance
- Reset forecasts and investment priorities

02

Bridge Conversion Gaps

- Track every accessible event across cbna.com, MeridianLink, and Finastra
- Preserve source, campaign, market, and application identifiers with persistent UTM or campaign parameters carried through the application URL
- Reconcile application activity with funded-account data
- Use cohort, geographic, and time-based analysis where matching is limited
- Validate impact through holdouts, incrementality testing, and MMM

03

Optimize for Customer Value

CPA measures efficiency.

Which sources deliver funded accounts at an acceptable cost?

LTV measures quality.

Which relationships retain balances and create greater long-term value?

Together, they guide investment.

- Scale efficient, funded, retained relationships
- Improve or reduce low-quality sources
- Accept a higher CPA when stronger value justifies it
- Optimize for value per marketing dollar

Measure what matters. Scale what works. Stop what does not.

Q&A

Assumptions to validate.

The questions we would answer together on day one.

Assumptions	
A1	The $200M deposit goal will require roughly 15,000–20,000 funded accounts, depending on product mix and average balance.
A2	Application abandonment and limited tracking in MeridianLink and Finastra are the biggest near-term conversion and attribution gaps.
A3	The strongest growth opportunity is concentrated in Buffalo, Rochester, Syracuse, Albany, and the Lehigh Valley.
A4	Likely switchers will skew younger and more diverse than CBNA's current customer base, extending the brand without changing it.

Questions			
Q1	How will you define success, and over what time horizon?	Q5	How much appetite is there for bold, unconventional approaches?
Q2	Where do you expect the greatest growth to come from?	Q6	What will it take to earn consideration before customers are ready to act?
Q3	Where should we concentrate first to build momentum?	Q7	How much should we invest in the data and measurement foundation?
Q4	How should we balance building the brand with driving near-term results?	Q8	What internal factors could constrain how fast we scale?

Exercise 2:

B2B Priority Vertical

Drive $500K in revenue through Food & Agriculture Insurance.

- Optimize and scale SEO, paid search, and LinkedIn ABM
- Drive high-quality leads efficiently with a limited budget

Plan

Start with the accounts most likely to produce growth.

A focused discovery period will show us where OneGroup can create qualified demand, improve conversion, and build toward the $500K revenue goal.

What We Know

1. Paid search, SEO, and LinkedIn ABM are already active.
2. Food & Agriculture is an established OneGroup specialty.
3. The initiative must work within a limited portion of the total marketing budget.
4. Producers remain essential to moving interest into quotes, pipeline, and revenue.

How We Identify The Right Opportunities

1. **Performance audit** — Assess current search, SEO, LinkedIn, landing-page, and lead-quality performance.
2. **Account and pipeline analysis** — Identify the industries, geographies, account profiles, and opportunities producing the strongest value.
3. **Producer interviews** — Capture common risk concerns, sales objections, competitive dynamics, and renewal triggers.
4. **Search and content-gap analysis** — Determine where OneGroup is visible today, and where competitors are earning demand or authority.
5. **Measurement alignment** — Connect channel activity, account engagement, producer follow-up, quotes, and revenue into one view.

F&A businesses are protecting what they have built.

Their risks are interconnected, their decisions are consequential, and generic insurance messaging is unlikely to resonate.

The Agribusiness Decision-Maker

Established
Median age of 47.9, with 40% age 55 or older.

Financially grounded
Median household income of $110K and median net worth of $486K.

Protection-minded
70% say they are well insured for their home; 60% say the same about life insurance.

Pragmatic
Value stability, predictable pricing and providers they know and trust.

Connected across channels
77% use social media and 88% use the internet, with strong use of radio, magazines, newspapers, and television.

What This Means

Tone
Plainspoken, informed, and respectful.

Message
Practical protection for complex businesses, not abstract promises of "peace of mind."

Strategic implication
Demonstrate knowledge of the operation, the risks surrounding it, and what is required to keep it working.

The opportunity is to make OneGroup's expertise more visible and useful.

Source: Nielsen Scarborough and MRI-Simmons audience analysis.

Demand is finite. Credibility determines who gets considered.

Efficient growth comes from earning more of the right accounts, not generating large volumes of low-quality leads.

What Impacts Growth

A finite prospect universe
Identify, prioritize, and manage the most valuable opportunities at the account level.

An extended consideration window
Prospects may encounter OneGroup well before they request a quote or change providers.

A complex buying decision
Insurance may involve owners, finance leaders, operations teams, and other stakeholders with different concerns.

A necessary sales handoff
Marketing can create and identify demand, but producer follow-up turns that demand into an opportunity.

What OneGroup Can Do

Build authority before active demand
Become a useful source on risks and operating pressures to build trust and confidence.

Capture demand when it emerges
Make OneGroup more visible and relevant when prospects search for answers, coverage, or expertise.

Connect engagement to producer action
Use account signals to help producers prioritize the right outreach at the right time.

Make the existing channels work as one system.

Paid search captures demand. SEO builds authority. LinkedIn ABM develops priority accounts before and between buying moments.

01

Paid Search

Capture qualified demand

- Focus campaigns on F&A-specific risks, business types, and high-intent needs.
- Reduce broad-intent waste through tighter keywords, geography, and exclusions.
- Match ads to risk-specific landing pages.
- Use search behavior to inform SEO content and ABM priorities.
- Optimize toward qualified conversations and opportunities, not form fills alone.

02

SEO

Build authority and create conversion paths

- Build interconnected F&A topic clusters around operational risks and business needs.
- Connect articles, checklists, coverage pages, and producer guidance into useful journeys.
- Create diagnostic tools and resources that capture intent and support tailored follow-up.
- Strengthen technical, on-page, internal-linking, and local search performance.
- Use organic engagement to reveal new content needs and emerging demand.
- Use organic search performance and content engagement to help refine paid search keywords and ABM account targeting.

03

LinkedIn ABM

Develop and advance priority accounts

- Prioritize named accounts by fit, geography, potential value, and engagement.
- Reach multiple decision-makers within each account with stage-relevant content.
- Connect LinkedIn activity to site behavior, retargeting, nurture, and producer outreach.
- Define engagement thresholds that trigger timely sales follow-up.
- Use live account signals to refine targeting, content, and account tiers.

Activation

Build once. Prioritize intent. Equip producers.

A shared narrative and compounding content system make every investment work harder—from awareness through producer follow-up.

01

Build the Foundation

Create one F&A narrative to reduce duplication and strengthen every activation.

- Differentiated vertical promise
- Priority capability and proof stories
- Risk- and operations-specific language
- Consistent messaging across search, social, content, and outreach
- Producer-ready talk tracks and toolkits

02

Create & Prioritize Demand

One investment in content built around intent fuels paid, owned, earned, and producer-led activity while keeping budget focused on the best opportunities.

One risk report can become:

- Search-optimized articles and landing pages
- Checklists, FAQs, and diagnostic tools
- LinkedIn and retargeting content
- Media pitches, bylines, and speaking topics

Use engagement to:

- Identify account needs and interests
- Score fit, behavior, and potential value
- Retarget and nurture developing interest
- Escalate the strongest signals

03

Equip Producers to Convert

Turn signals into action so producers spend less time on cold leads and more time advancing meaningful opportunities.

- Priority-account briefs and engagement alerts
- Risk-specific talking points
- Outreach sequences and follow-up content
- Consultation and renewal tools
- Lead-quality and opportunity feedback

All channels work together: marketing builds and identifies demand; producers convert the strongest signals into pipeline.

Measure account progression, not just lead volume.

Connect marketing engagement to producer action, qualified pipeline, and the $500K revenue goal.

Engaged accounts

Are the right businesses showing interest?

- Engaged priority accounts
- Cost per engaged account
- High-value content and site activity
- Buying-group engagement

Producer action

Is engagement becoming a sales conversation?

- Accounts accepted for follow-up
- Producer meetings
- Quotes initiated
- Speed to follow-up

Qualified pipeline

Will opportunities likely generate meaningful value?

- Qualified opportunities
- Pipeline value
- Opportunity progression
- Quote-to-close rate

Closed revenue

Is the program contributing to the goal?

- Marketing-sourced revenue
- Marketing-influenced revenue
- New F&A revenue
- Progress toward $500K

How we connect the journey

- Campaign and account identifiers
- Website and content engagement
- Producer follow-up and quote activity
- CRM or pipeline-stage data
- Closed-revenue reconciliation

Q&A

What we would validate together.

The answers help define the opportunity, focus the strategy, and model a path to the revenue goal.

Assumptions

A1	The $500K goal is incremental to OneGroup's current F&A pipeline.
A2	Food & Agriculture is a sustained growth priority, not a short-term campaign test.
A3	Producers have the capacity and process to follow up on qualified account signals.

Questions

Q1	How do you determine the right industry to focus on?
Q2	Is the target the ambition, or a first step toward something larger?
Q3	How should we balance lead quality against volume?
Q4	What has to be true internally to turn demand into revenue?
Q5	How will we define and measure success together?

Exercise 3:

Cross-Company B2B Synergy

- A cross-company campaign selling a comprehensive solution to businesses with risk management, insurance, and commercial/business loans.
- Positioning two distinct financial products and brands as a frictionless solution to business owners.

Plan

Start by learning what is already working.

A focused discovery period to uncover what is and isn't working, and how opportunities can be more easily identified, pursued, and measured.

What We Know

01 Cross-company selling and referrals are already an active, tracked priority.

02 Community Bank and OneGroup already have complementary commercial banking, insurance, and risk-management capabilities.

03 The businesses already share regional presence in key markets, including Buffalo/Amherst and Rochester.

04 CFSI has indicated that the brands should remain distinct, not be reworked into a new unified brand.

05 The strongest opportunity likely starts with existing relationships, not cold acquisition.

How We Identify The Right Opportunities

01 **Cross-sell discovery** — Understand how the initiative has performed to date, where referrals originate, where they convert, and where they stall.

02 **Producer and RM interviews** — Learn what relationship managers and producers need to recognize opportunities, make warm introductions, and explain the combined value.

03 **Account and referral analysis** — Identify shared customers, single-product customers, prior referrals, and high-potential accounts with growth or risk signals.

04 **Messaging and enablement audit** — Review how the opportunity is currently explained internally and externally, and where clearer tools or talk tracks are needed.

05 **Measurement alignment** — Define how account signals, introductions, referrals, meetings, product adoption, and relationship value will be tracked.

The first step is not to invent a new brand or force a new internal process. It is to understand what is working today, then build a clearer strategy around the relationships, signals, and messages most likely to drive growth.

Plan

Create a solution that works inside and outside the organization.

A frictionless experience depends on two things working together: an internal model that teams believe in, and an external story that makes the combined value easy for business owners to understand.

Internal Alignment

Make the opportunity easy to recognize, explain, and act on.

- Prioritized account criteria
- Shared growth and risk signals
- Clear RM / producer roles
- Warm handoff process
- Practical sales tools

If relationship owners do not believe in the value, trust the process, or know what to do next, the campaign will not convert.

External Positioning

Make the value easy for business owners to understand.

- Lead with the business moment
- Connect capital, insurance, and risk guidance
- Preserve each brand's expertise
- Create solution-focused messaging
- Extend across owned, paid, sales, and relationship-led touchpoints

The customer should not feel like they are being cross-sold. They should feel like their existing partner understands what is changing in their business and is bringing the right expertise to the table.

Internally complex. Externally simple. One connected solution that manages growth and risk challenges.

Start with the relationship. Act on the signal.

Prioritize where relationship opportunity, business need, and delivery readiness intersect.

Initial Account Prioritization

Where signals indicate higher growth and business complexity, CFSI is in a unique position to provide a simplified solution.

High growth + lower complexity

Community Bank-led engagement

- Identify accounts missing OneGroup products and referrals that did not convert

High growth + high complexity

Immediate coordinated outreach

- Deepen relationships, increase share of wallet with dual customers
- Target net new prospects with high-value, multi-product potential

Low growth + low complexity

Nurture and monitor

Lower growth + high complexity

OneGroup-led engagement

- Identify accounts missing CBNA products and referrals that did not convert

One growth engine, activated by relationship stage.

Use relationship data and business signals to identify accounts, engage and connect around a shared plan, then expand and reprioritize quarterly.

01

Identify

- Relationship and product data
- Referral and penetration history
- Loan, treasury and deposit activity
- Insurance renewal and risk indicators
- Growth and complexity signals
- Banker and producer knowledge

02

Engage

Existing customers

RM outreach: email, direct mail, personalized digital, business reviews

Warm prospects

Trigger-based nurture and cross-sell/NBO tied to business signals

Net-new accounts

Targeted awareness: vertical content, trade partnerships, joint events, selective ABM

03

Connect

- Shared profiles and dashboards
- Trigger-based sales enablement
- Combined business-needs assessment
- Personalized cross-sell/NBO
- Thought leadership and content
- Educational presentations

04

Expand

- Engagement and user activity
- New business and risk signals
- Referral and account progression
- Product adoption and NBO action
- Relationship value, retention, LTV

Lead with bankers, producers, and owned channels. Marketing identifies the opportunity, personalizes the experience, and equips timely outreach.

Measure relationship growth—not just referral volume.

Connect account signals, marketing engagement, and relationship outcomes to show what is moving accounts forward and inform the next action.

Account Progression

Prioritize

Eligibility, business signals and relationship potential

Engage

Owned-channel activity, content response, producer outreach and qualified referrals

Grow

Cross-sell conversion, product adoption, renewal, retention and relationship value

Shared Account Growth KPIs

- Qualified internal referrals
- Account progression across stages
- Cross-sell conversion rate
- Time to next product
- Products per relationship

What Must Enable It

- Shared profiles and account visibility
- Clear consent and compliance guardrails
- Regular banker–producer account reviews
- Aligned goals and reporting
- Quarterly account reprioritization

Start with the right accounts. Solve the whole business challenge. Measure the value of the relationship.

Q&A

Assumptions to validate, and open questions.

What we believe going in, and what needs an answer before scaling coordinated outreach.

Assumptions

A1 The priority is to win and deepen commercial relationships requiring banking, insurance, and risk-management support.

A2 Existing referral activity and co-located teams provide a foundation to build upon.

A3 The combined proposition will use existing brands rather than introduce a new corporate identity.

Questions

Q1 What percentage of Community Bank and OneGroup commercial customers overlap today?

Q2 Which customer, referral, renewal, and product-holding data can currently be matched?

Q3 Which markets have the strongest banker and producer capacity to pilot coordinated account planning?

Q4 What has made existing referrals successful—and where do they currently stall?

Data, Governance, and Partnership Model

Built to perform. Designed to be safe.

Growth depends on using data responsibly, especially across regulated financial businesses.

01

Privacy by design

Use consented first-party data, modeled audiences, and approved third-party tools within clear legal and compliance guardrails.

02

Minimum-necessary data

Activate signals and segments without exposing sensitive account, policy, or customer-level details across teams.

03

Governed optimization

Bring Marketing, Data, Legal, Compliance, and agency leads into a recurring review cadence for audience use, testing, reporting, and model updates.

Use the right data, within the right guardrails, to make smarter growth decisions.

Partnership Model

The team in the room is the team on the work.

We embed senior practitioners into CFSI's operating rhythm, so strategy, execution, measurement, and governance stay connected.

Cadence	Activity	CFSI Participants
Weekly	Operating standup: creative, PR, media, performance review	Marketing leads, agency leads
Monthly	Performance review: funnel, accounts, optimization priorities	Marketing, data, producers/RMs as needed
Quarterly	Business review: KPI progress, budget reallocation, governance review	Executive sponsors, Marketing, Data, Legal/Compliance
Annually	Strategic planning: roadmap, brand health, business priorities	Executive team + core working team

One accountable team. One operating rhythm. One shared view of growth.

Thank You

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