03.27.26

Community Financial System, Inc.

Data & Technology-First Strategic Partner

Agency of Record Response

martin. × iCrossing

March, 27, 2026

Dear Dara and Julie:

At a time when the financial sector has seen consolidation—driven by scale, technology, and regulatory pressures—while growth markets are attracting increased competition and expansion, Community Financial System, Inc. (CFSI) has clearly defined its priorities to measurably increase its business: accelerating deposit growth in key markets, unlocking cross-sell opportunities across its portfolio, and delivering more personalized, data-driven customer experiences—all with clear attribution to revenue outcomes.

Achieving this requires more than campaigns; it necessitates a connected marketing system that turns data into insight and insight into impact. Upstate New York-based The Martin Group, in partnership with global power iCrossing, is built to help you succeed in navigating this shift.

We partner directly with leadership teams to shape enterprise marketing strategy—ensuring that every marketing investment is aligned to clear business priorities and driving growth year over year within and across subsidiaries. Our approach is grounded in the belief that marketing should not be viewed as a cost center, but as a managed investment portfolio—one that is continuously optimized, measured, and scaled.

To enable this, we design and activate the data infrastructure and marketing technology ecosystems required to support modern, performance-driven marketing. From segmentation and personalization to attribution and optimization, we ensure that insights translate into action—and action into measurable outcomes.

Equally important, we understand how to operate within the realities of financial institutions. Our experience serving complex, multi-line organizations in highly regulated environments including financial, healthcare, education, and government allows us to build marketing programs that are not only effective, but executable—balancing speed, compliance, and operational rigor.

Across every engagement, our model is consistent: connect insight, strategy, messaging, creative, execution, and measurement, ensuring that every element of the marketing system is aligned and accountable to results.

This approach directly reflects the priorities outlined in your RFP—proven AOR leadership, deep financial services expertise, strong data and analytics capabilities, and a demonstrated ability to drive business growth, not just outputs. With teams embedded across your footprint, we don’t just understand your markets—we operate in them, bringing real perspective into the communities, competitors, and customers that drive growth.

Just as importantly, we recognize that success in this partnership depends not only on capabilities, but on how we work together. We share your commitment to integrity, excellence, teamwork, and humility, and believe that transparency, collaboration, and mutual accountability are essential to building a long-term, high-performing relationship.

We are excited about the opportunity to partner with CFSI and help build a more connected, data-driven, and growth-focused marketing organization.

Sincerely,

Tod Martin
CEO and Chairman
The Martin Group

Dmitry Klebanov
Global President
iCrossing

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a. executive summary

a transformative moment in financial services

Financial institutions require long-term vision and partners who help leverage data and connect customer analytics across all marketing and communications.

The gap between insight and execution is where growth is being lost, and where CFSI needs partners who can **apply enterprise-grade technology and expertise to your local markets**.

Success demands integrating earned, owned, and paid media analytics into one system that aligns strategy, creative, and performance marketing into **one continuous optimization engine**.

Across CFSI’s target markets, growth is being driven by **shifting population patterns, increased digital adoption, and strong regional competition, requiring more precise, data-driven targeting and regional insight to win high-value customers locally**.

data- & technology-first AOR model

Financial institutions are at a crossroads. **Growth is no longer limited by budget or channels; it is limited by the ability to connect data, customer insight, and execution into one system.**

At CFSI, that challenge is more complex. Multiple business lines, audiences, and regulatory environments create fragmentation, slowing decision-making and limiting performance.

CFSI does not need a single customer data layer. It needs to **standardize how marketing operates, through shared planning, measurement, and governance, while enabling each business to execute against its own customers and objectives.**

Executive Summary

designed for CFSI growth

Our Approach

We build a data and technology-enabled marketing system that:

- Connects customer data, analytics, and MarTech into a unified decisioning framework
- Integrates strategy, creative, media, public relations, and analytics into a continuous optimization engine
- Aligns earned, owned, and paid media through shared measurement and performance management
- Enables enterprise visibility and control, while preserving flexibility across business lines

The Value for CFSI

- Clear visibility into marketing's impact on business performance
- More efficient allocation of investment across channels and business lines
- Faster optimization driven by consistent measurement and data
- Scalable growth across Community Bank, OneGroup, BPAS, CFSI, and Nottingham Financial Group

Executive Summary

a tailored model to support CFSI

Your business structure is inherently complex. CFSI, Community Bank, OneGroup, BPAS, and Nottingham Financial Group each serve different audiences, operate under different regulatory considerations, and rely on different systems and data environments.

Understanding this, fully unifying customer data layers across businesses introduces significant complexity, without improving marketing performance or decision-making.

In our point of view, the opportunity here is to **create consistency in how marketing operates across the enterprise, while allowing execution to reflect the realities of each business.**

What should be shared across all businesses:

- Planning discipline and prioritization frameworks
- Measurement logic (ROI, CPA, LTV, incrementality)
- Governance, compliance, and decision-making processes
- Core data and reporting infrastructure

What should remain distinct between each business:

- Audience segmentation and customer journeys
- Product positioning, messaging, and creative
- Channel strategies and activation
- Internal and external communications

a tailored model to support CFSI

To operationalize this approach, we recommend implementing a **federated marketing operating model**.

This model creates enterprise alignment where it drives efficiency and insight, while preserving flexibility where it drives performance, and directly supports your need to unify strategy, execution, measurement, and optimization, without over-centralizing the business.

How the model works:

Enterprise Layer (Consistency & Scale)

- Unified KPI framework tied to business outcomes
- Centralized measurement, attribution, and reporting
- Shared MarTech strategy (CRM, CDP, Snowflake, Dynamics)
- Governance aligned to regulatory and compliance requirements
- Integrated planning cadence across brands and business units

Business Unit Layer (Flexibility & Relevance)

- Audience-first segmentation and targeting
- Lifecycle and journey design specific to each business
- Tailored product marketing and messaging strategies
- Customized PR strategies and executions
- Channel mix and budget allocation based on performance
- Test-and-learn programs optimized by line of business

What this enables:

- Enterprise visibility into performance and ROI
- More efficient use of data and technology investments
- Faster optimization through consistent measurement
- Marketing and communications strategies grounded in each business's reality and customized to complement internal team competencies

designed for what CFSI needs

Delivering and executing against this model requires the ability to design the system, integrate it across functions, and operate it in a way that aligns with your structure, stakeholders, and regulatory environment. This is where our model is differentiated.

We build the measurement, data, and MarTech foundation that enables consistent decision-making across the enterprise without forcing unnecessary centralization.

Integrated Execution Across Strategy, Creative, Media & Measurement

- We **operate as a connected system, ensuring insight informs execution and performance** continuously improves through closed-loop optimization.

Experience in Regulated, Multi-Brand Organizations

- We understand how to **balance governance, compliance, and data constraints with the need for growth** across multiple brands and audiences.

A Partnership Model Aligned to CFSI

- We function as an **extension of your team**, with senior leadership, clear governance, and direct integration with marketing, data, and technology stakeholders.

One Unified Team Aligned to Shared Outcomes

- **iCrossing** provides data, analytics, MarTech, and performance media expertise
- **Martin** provides brand, creative, content, public relations, local activation, and regional knowhow

Executive Summary

structured for integrated solutions

TRANSFORMATION STRATEGY

CUSTOMER STRATEGY

GROWTH / INNOVATION STRATEGY

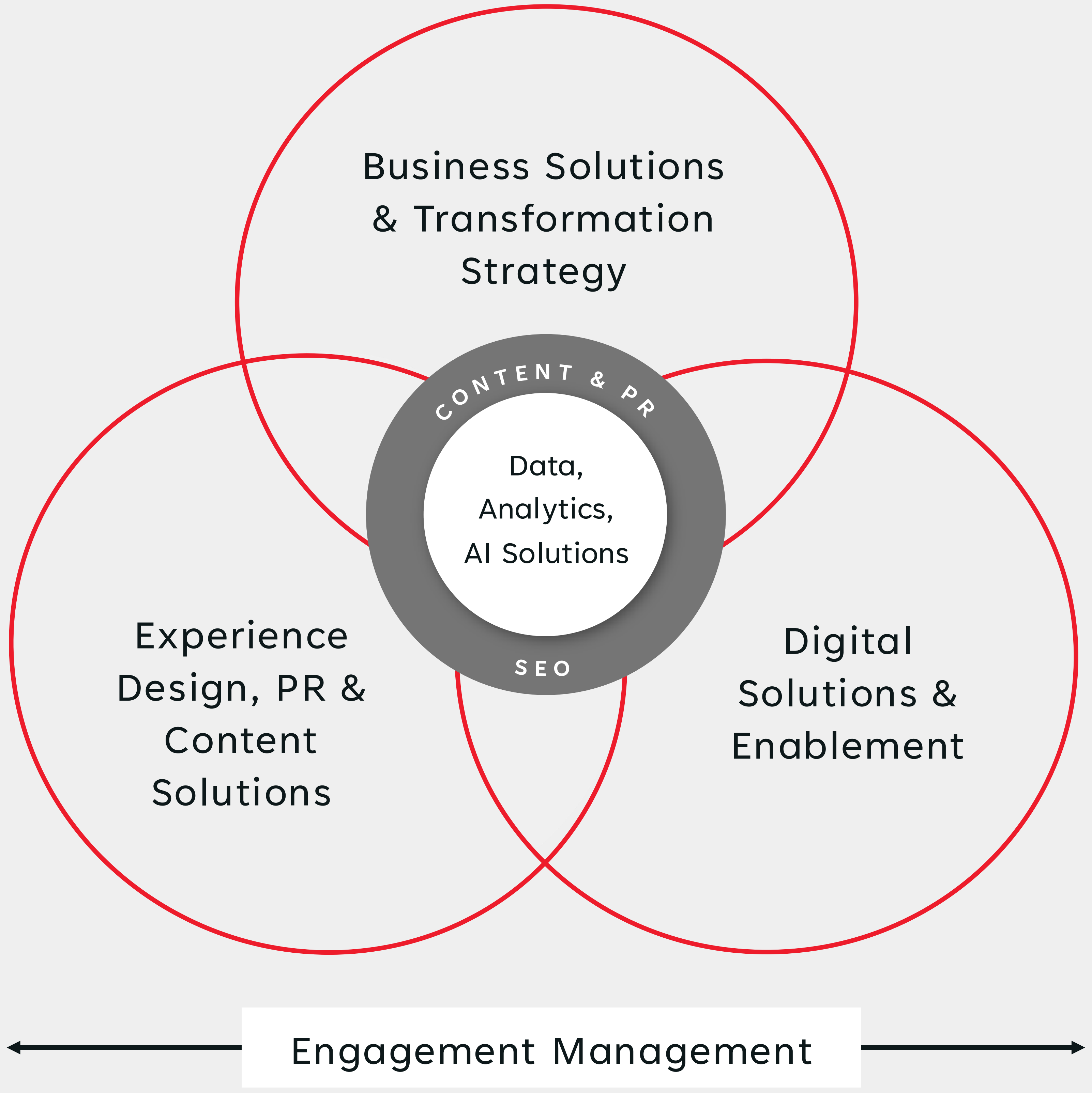
OPERATIONAL STRATEGY

EXPERIENCE WEBSITE DESIGN

INTEGRATED CAMPAIGNS / CONTENT

DESIGN SYSTEMS / ABM PROGRAMS

PUBLIC RELATIONS



SEO

CONTENT OPTIMIZATION

DIGITAL / MARTECH ARCHITECTURE

TECHNOLOGY / ENGINEERING

CRO + MARKETING AUTOMATION

COMMERCE

MEDIA

why partner with us

We don’t just execute marketing. **We build systems that connect insight to execution and drive measurable growth** for CFSI.

- Enterprise-grade data, analytics, and technology expertise
- Fully integrated strategy, creative, PR, paid media, and execution through one single, accountable partnership
- Alignment of culture and values
- An understanding of the challenges and needs of highly-regulated industries
- Deep regional know-how and experience in all CFSI markets

rooted in your markets. built for what's next.

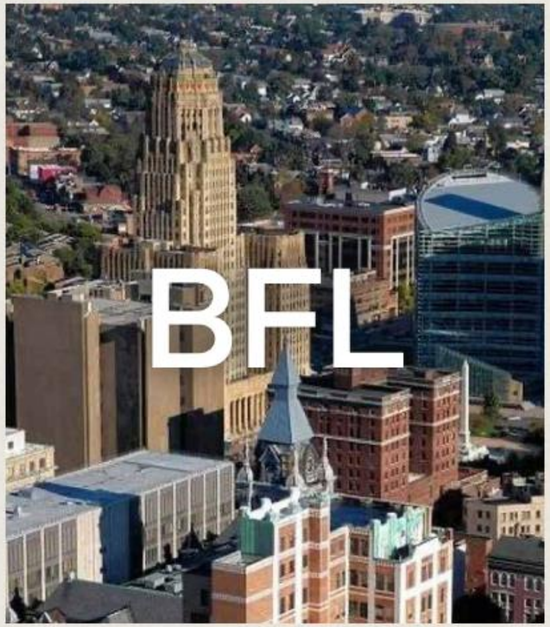
martin.

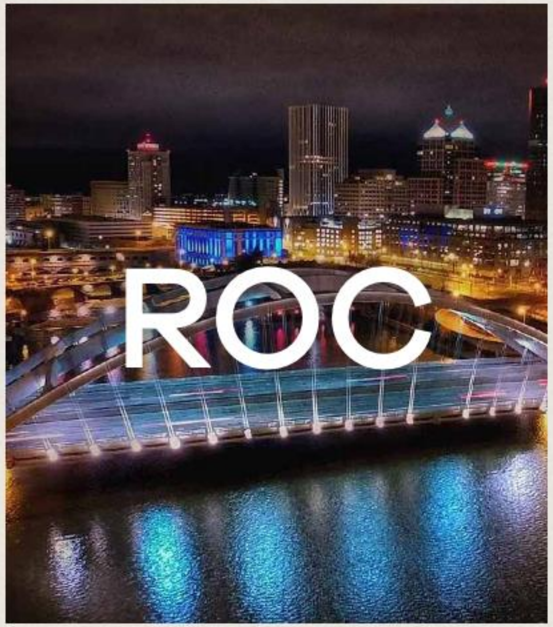
- Independent firm & part of Hearst
- 100+ associates based across New York State & in the U.S.
- Custom, full-service solutions grounded in strategy and data
- Trusted partners that deliver results for your most challenging needs
- World-class creative capabilities with deep financial services experience
- Upstate New York's largest public relations team

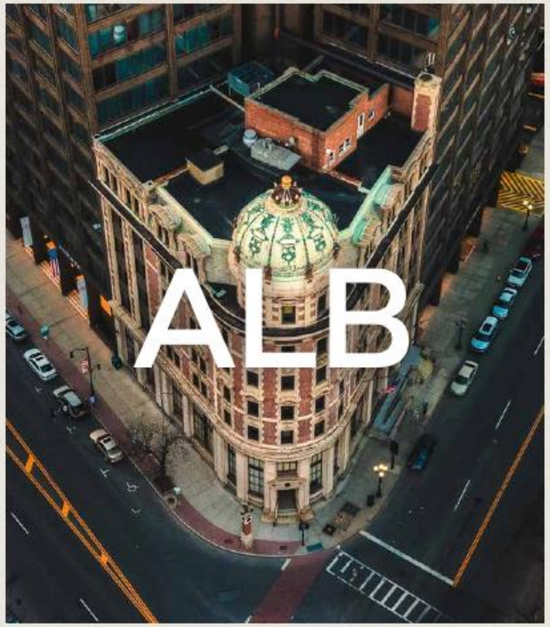
iCrossing

- Global marketing & experience agency within Hearst
- Full-service capabilities across strategy, media, creative, & technology
- Applying data, technology, & AI to create smarter, more adaptive marketing
- Seamlessly connecting media, content, & customer experience
- Deep expertise in performance marketing & full-funnel growth
- Integrated teams delivering measurable business outcomes

With brick-and-mortar offices across New York State and 19 locations worldwide, The Martin Group and iCrossing provide premier marketing, data, and technology solutions to regional, national, and global brands.







Executive Summary

team

Bayley Ward
Account Supervisor | GM, Rochester

A Rochester native, Bayley drives growth for the regional office and brings a laser focus to building relationships and solving problems. She delivers success for national and statewide brands, including multi-state paid media, creative, and PR strategies for PaintCare, and branding and integrated campaigns for Five Star Bank and Fenimore Asset Management.

Sarah Warner
Senior Account Manager

Sarah is a Buffalo native whose easy-going nature and strategic instincts make her a trusted partner for clients like Lincoln Savings Bank, Great Lakes Water Authority, Patrick E. Lee Foundation, and Galbani. A marketing generalist in the best sense, she moves fluidly across brand initiatives, campaigns, web redesigns, and events, bringing both creative range and steady relationship-building to every engagement.

Aaron Harris
Senior Director, Client Engagements

Aaron brings extensive experience leading client engagements that connect marketing strategy to real business outcomes. Known for building strong partnerships and guiding cross-functional teams, he keeps work focused, actionable, and tied to measurable results.

Jenny LePore
Director of Public Relations | B2B Lead

A Cornell-educated agency veteran, Jenny leads the firm's B2B Communications practice with clients that include national brands like PAYCHEX, Student Transportation of America and PaintCare, as well as regional entities like Greenlight Networks, and ADNET Technologies. From product launches to corporate crises, she brings the strategic depth and expertise clients rely on.

Julia Telford
Public Relations Manager

Julia has a genuine passion for media relations and storytelling, with experience spanning healthcare, technology, food and beverage, and nonprofits. Her resourcefulness drives results for clients like Independent Health and Phyllips Lytle. Her work has earned national recognition, including a PRNews 2023 Top Women Award for her strategic communications leadership.

Rachel Surdi
Senior Digital Marketing Manager

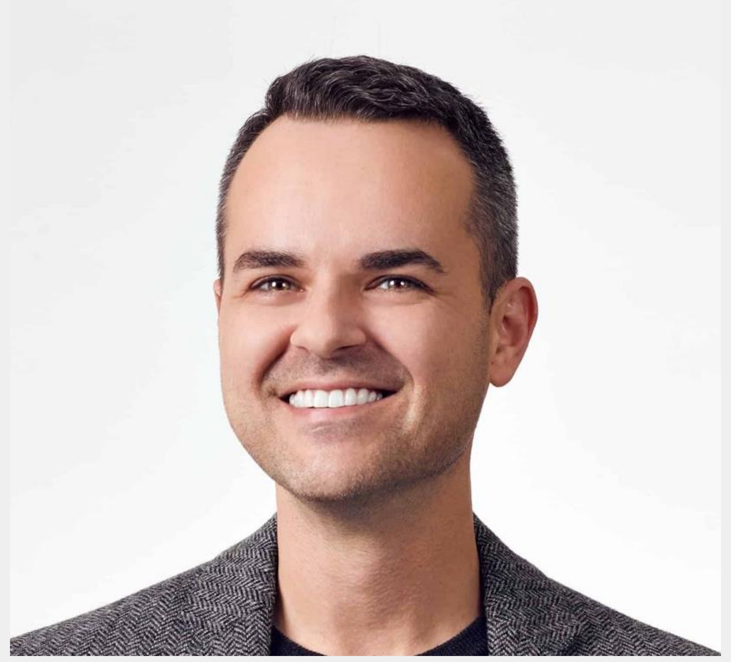
Rachel brings a rare combination of creative instinct and technical fluency — from graphic design roots to managing software development teams and scaling a boutique social media agency. She built her own digital toolkit from the ground up and brings that self-starter energy to clients like First Merchants Bank, NYS Bar Association, and Double H Ranch.

Executive Summary

team

Dan Giacomini
VP Strategy

Dan heads up Brand Strategy, bringing specific expertise in branding and positioning, issue advocacy, and integrated campaign planning. His client experience spans global brands like MassMutual and UFL, leading nonprofits like the Regional Food Bank, and local names like National Fuel, Park Strategies, ADNET Technologies, and First Merchants Bank.



Michael Tsanis
SVP Creative

Michael oversees the conceptual and visual output of the creative team, bringing nearly two decades of award-winning work for brands including Five Star Bank, Galisano Children's Hospital, Rich Products, ASICS, New Era Cap, Under Armour, Double H Ranch, and the Ralph C. Wilson, Jr. Foundation.

Susan Zeigler
Media Director

Susan brings deep media expertise across financial, healthcare, education, travel and tourism, and restaurant industries, with experience managing buys across 50+ markets. Her analytical approach and passion for the craft have made her a go-to partner for clients who need rigorous, results-driven media strategy such as Five Star Bank, National Fuel, and First Merchants Bank.

Kearney Erhard
Associate Creative Director

A Syracuse University graduate who cut his teeth at FCB Health and Hill Holliday in New York before returning to Buffalo, Kearney has earned local and national recognition for work spanning healthcare, automotive, financial, and building and construction. He brings a sharp eye to his work to clients like Samaritan Hospital and Albany Law School.

Brittney Sikora
Creative Supervisor

Buffalo born and raised, Brittney approaches design with an artful, purposeful sensibility that has earned recognition in PRINT Magazine, from the American Alliance of Museums, and across regional and national ADDY awards. She has brought elevated solutions to Lincoln Savings Bank, Samaritan Health, and Caring Gene.

Dre LoPiccolo
Motion Designer

Dre brings a command of graphic design, animation, and video production that spans the full creative and post-production process. A board member of AAF Buffalo, Dre has delivered motion design solutions for clients including Rich Products, Upstate Farms, and Freed Maxick.

Executive Summary

team

Richard Gatewood
VP, Digital Solutions

Richard is a digital transformation leader with extensive experience guiding enterprise organizations through complex technology initiatives. He specializes in bridging business and technical teams to deliver integrated, cloud-enabled solutions, and is known for building high-performing teams that deliver results for global brands.

Tim Khoo
Data & Analytics Director

Tim turns complex data into clear, actionable insights that drive business performance and strategic decisions. With over a decade of experience across analytics and data science — grounded in a strong financial background — he partners with stakeholders to deliver forecasting, planning, and optimization solutions that enable measurable growth.

Ken Kulas
Senior Digital Architect

Ken focuses on helping organizations harness technology to drive meaningful business outcomes and long-term growth. With over a decade of experience aligning cloud, AI, and enterprise platforms with strategic priorities, he leads complex initiatives with a pragmatic approach that balances future-readiness with real business impact.

Brent Birnbaum
Head of US Media

Brent develops and executes data-driven marketing strategies that drive measurable growth across channels. He brings deep experience in digital media, analytics, and performance optimization, translating insights into integrated campaigns that deliver strong, scalable results.

Lori Wilson
SVP, Executive Creative Director

Lori combines creative vision with strategic rigor to drive brand transformation across channels and touchpoints. She leads teams to turn business objectives into compelling creative that integrates storytelling, design, and customer experience — work that is built to both resonate and perform.

Amy Pecoraro
SVP Creative Ops

Amy oversees production and creative operations with a focus on efficiency, quality, and execution. Drawing from deep experience across account service and production, she brings the full-picture perspective needed to build and manage video and still productions from the ground up — consistently delivering results that are both time-saving and client-worthy.

services & partners

In-House Services

- **Strategy & Consulting**
  Brand Strategy, Communications Planning, Go-to-Market Strategy, Audience & Journey Mapping, Competitive Intelligence, AI & Innovation Strategy
- **Search & Discovery**
  SEO, AEO (Answer Engine Optimization), GEO (Generative Engine Optimization), Content Strategy for Search, Technical SEO, Local & Voice Search
- **Creative & Content**
  Creative Direction, Art Direction & Design, Copywriting & Editorial, Proofreading, Campaign Concepting, Content Development, Social Content, Community Management, Influencer Strategy, Motion & Video
- **Public Relations**
  Media & Community Relations, Issues Management & Advocacy, Internal & Crisis Communications, Executive Thought Leadership, Event Management
- **Digital Experience**
  Digital Strategy, UX/UI Design, Website & App Design, CRO, Personalization, CMS & Experience Platforms
- **Media & Growth**
  Media Planning & Buying, Paid Search & Social, Programmatic & Display, Retail Media, Influencer & Partnerships, Performance Marketing
- **Data & Analytics**
  Reporting & Analytics, Measurement & Attribution, Dashboarding, Data Strategy, Experimentation & Testing, Predictive Analytics
- **AI & Marketing Technology**
  AI-Powered Content & Creative, Marketing Automation, Conversational AI, Prompt & Workflow Design, MarTech Consulting
- **Account & Operations**
  Account Service, Project Management, Creative Operations, Production & Delivery, Agile Workflows

Vendor/Partner Services

- Audio Production
- Photography
- Selected research (large-scale surveys, 3rd party research/reports)
- Video Production, if necessary for concept

Our financial services experience

Bank of America | TD Bank | ally | ING | RBC Financial Group | AM EX

Fidelity Investments | charles SCHWAB | BARCLAYS | VOYA | CAPITAL GROUP™ | MFS

M&T Bank | Five Star Bank | First Merchants Bank | LAKE TRUST | Lincoln Savings Bank | CIBC

Orange Bank&Trust Company | Hudson Valley Bank | MassMutual | FENIMORE Asset Management | HIGHTOWER | SANDERSON Wealth Management

PIONEER | EVANS BANK | Toyota Financial Services | Lawley | BOND Benefits Consulting | Ontario Insurance Company

current financial services clients

Current Clients

- **M&T Bank** – Public relations
- **First Merchants Bank** – Paid media, digital media strategy
- **Lincoln Savings Bank** and **LSBX** – Brand strategy, creative development, public relations
- **Ally Financial** – Strategy, MarTech solutions
- **Lake Trust Credit Union** – AOR – Brand strategy, branding, creative development, digital media strategy, paid media, SEO, MarTech solutions
- **American Express** – SEO services
- **Toyota Financial Services** – User experience and creative support
- **CIBC –** SEO, user experience and creative support

Potential Conflicts

We have systems set up to firewall data and information internally where conflicts are identified. Typically, agreements allow for partnering with clients in the same category.

M&T Bank is the only potential conflict in CFSI's primary markets. For this client we would segment off a dedicated PR team and firewall all materials and communication. It should be noted that while we are only providing PR services to M&T Bank currently, our SVP of Media has nearly 20 years of experience leading the media buying for M&T across their footprint from a previous agency.

b. strategic thinking & tangible examples

AOR leadership built for CFSI

Our AOR model synthesizes technology- and data-first decision-making with a collaborative approach that builds enduring partnerships with our clients. We deploy original thinking and evolve our approach to maximize positive outcomes for CFSI's businesses, its customers, its partners, and its teams. Our federated marketing operating model is built on these tenets:

Strategic Leadership Across the Enterprise

- Act as a central partner aligning marketing to business growth priorities
- Define shared direction, priorities, and success metrics across brands
- Guide investment decisions to maximize enterprise impact

One Integrated Team, One Plan

- Unite strategy, creative, media, analytics, and PR from the outset
- Align teams around customer journeys, not internal silos
- Ensure every initiative ladders up to measurable business outcomes

Clear Governance & Ways of Working

- Establish roles, responsibilities, and decision-making frameworks
- Create consistent planning cadence and stakeholder alignment
- Operate with transparency across communications, marketing, data, and leadership teams

Accountability to Business Outcomes

- Tie all activity to growth, acquisition, and retention metrics
- Provide clear visibility into performance across brands
- Drive continuous improvement through structured review and optimization

how we operate as one system

To close the gap between insight and execution and maximize growth, we build a unique structure for you, connecting strategy, creative, media, PR, and analytics into a continuous system where performance drives decisions and improves outcomes over time.

1. Plan

- Define growth opportunities across each business and their products, audiences, and markets
- Build segmentation and lifecycle strategies prioritized by business impact and revenue potential
- Identify corporate communications needs and opportunities to achieve each business's objectives, prepare for the unexpected, and mitigate risk

2. Activate

- Execute coordinated campaigns across paid, owned, and earned channels
- Align messaging, targeting, and creative to customer intent and lifecycle stage
- Maintain an active feedback loop between creative, content, paid media, and earned media opportunities

How We Operate as One System

3. Measure

- Track performance through unified KPI framework and real-time dashboards
- Apply attribution and incrementality testing to understand true contribution
- Coordinate closely with in-house teams on internal sentiment to track efficacy and adjustments to internal comms
- Track message pull-through, sentiment, Share of Voice, and audience reach of earned coverage to inform campaign messaging adjustments

4. Optimize

- Reallocate budget across channels, audiences, and business lines based on performance
- Refine targeting, messaging, and creative to improve outcomes
- Adjust PR strategy in real-time based on pitch success rate, relationship builds, emerging trends and issues, and evolving business priorities
- Scale successful strategies across the portfolio

This delivery structure is enabled by:

- Integrated data and MarTech ecosystem connected to execution workflows
- Shared dashboards providing real-time visibility across teams and stakeholders
- AI and automation applied to targeting, creative versioning, and reporting efficiency
- Frequent and ongoing reporting, status, and planning meetings with combined and breakout teams

standing up the model

Our transition approach is designed to quickly establish the operating model, align stakeholders, and begin optimizing marketing as a performance system, not a set of campaigns to become your **embedded strategic partner**.

0–30 Days: Understand / Immersion

- Conduct stakeholder interviews and strategy sessions across numerous business, marketing, and data teams
- Discuss current internal workflows & processes
- Audit campaigns, data flows, MarTech, and measurement frameworks
- Identify performance gaps, inefficiencies, and immediate growth opportunities
- Determine SMEs, events schedule, product roadmap, and priority announcements to guide PR activation
- Review internal and external communication support needs

30–60 Days: Align

- Define KPI framework, attribution approach, and reporting structure
- Establish governance, planning cadence, and decisioning model
- Align enterprise priorities with business-level execution plans
- Refine key messages, develop media targets based on regional and industry priorities, and outline editorial plan for earned storytelling opportunities and thought leadership
- Provide customized media trainings to prepare executive and SMEs as needed

Standing Up the Model

60–90 Days: Activate

- Launch priority campaigns tied to growth objectives
- Implement dashboards, reporting, and optimization workflows
- Begin structured test-and-learn cycles across media, creative, and targeting
- Activate media relations and thought leadership programs including ongoing media touch points, news engine activities, and content and speaking engagement support
- Monitor reputation management risks and industry trends to inform earned strategies

Ongoing: Scale & Optimize

- Expand successful strategies across business lines
- Improve data integration and automation across workflows
- Continuously refine targeting, creative, and investment strategy
- Review trackable media touchpoints, message pull-through, and audience reach to determine necessary revisions to PR approach

Standing Up the Model

What This Enables for CFSI

- Marketing investment directly tied to revenue outcomes
- Faster, data-driven decision-making across the enterprise
- More efficient allocation of budget across brands and channels
- Competitive positioning for senior leaders
- Established foundations for crisis and issues management
- Scalable growth across CFSI, Community Bank, OneGroup, BPAS, and Nottingham Financial Group

case study: AOR in action

As Lake Trust Credit Union's agency of record (AOR), our objective is to **drive measurable growth and deeper engagement** by **modernizing the brand** and deploying a **full-funnel, data-driven marketing** approach. We are leading an integrated transformation across brand, media, PR, and performance.

The work is grounded in customer and category insights, used to refine positioning, rebuild audience segmentation to improve media targeting, and activate a full-funnel media and PR strategy to drive awareness and engagement.

In parallel, we are modernizing measurement through enhanced GTM tagging and our iX Accelerator platform, while also refreshing creative to deliver a more distinctive, differentiated brand presence.

This connected approach is expected to drive immediate performance gains, with ongoing optimization fueling continued growth.

specific, actionable ideas

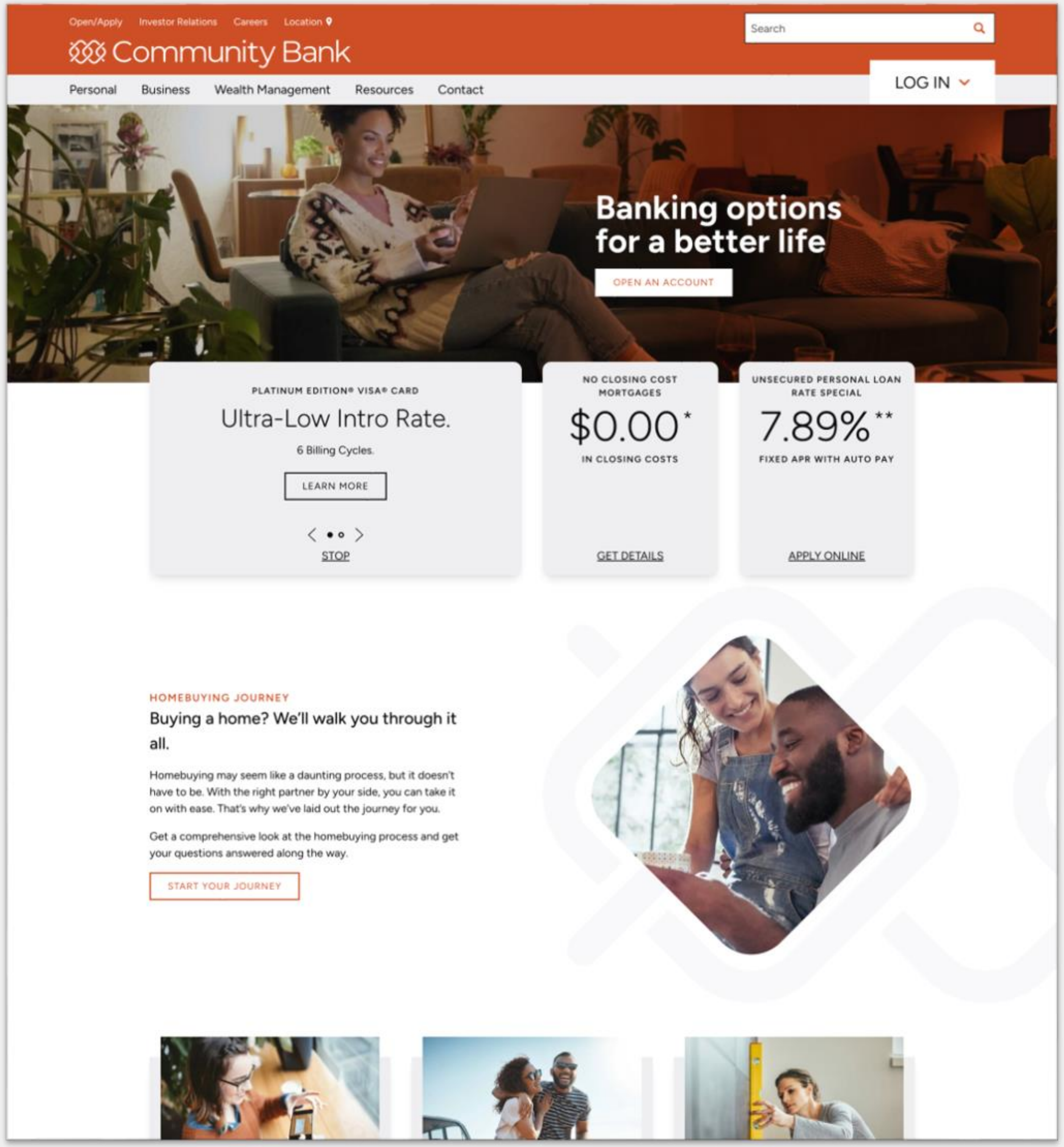
In the following pages, we have shared specific, actionable ideas for how we would approach CFSI's businesses, products, and target audiences. They include the following sections:

- Quick Wins
- Paid Media Opportunities
- Creative and Content Opportunities
- CX, Content, and Conversion Opportunities
- Scenario-based Ideation: Local Differentiation to Drive Acquisition

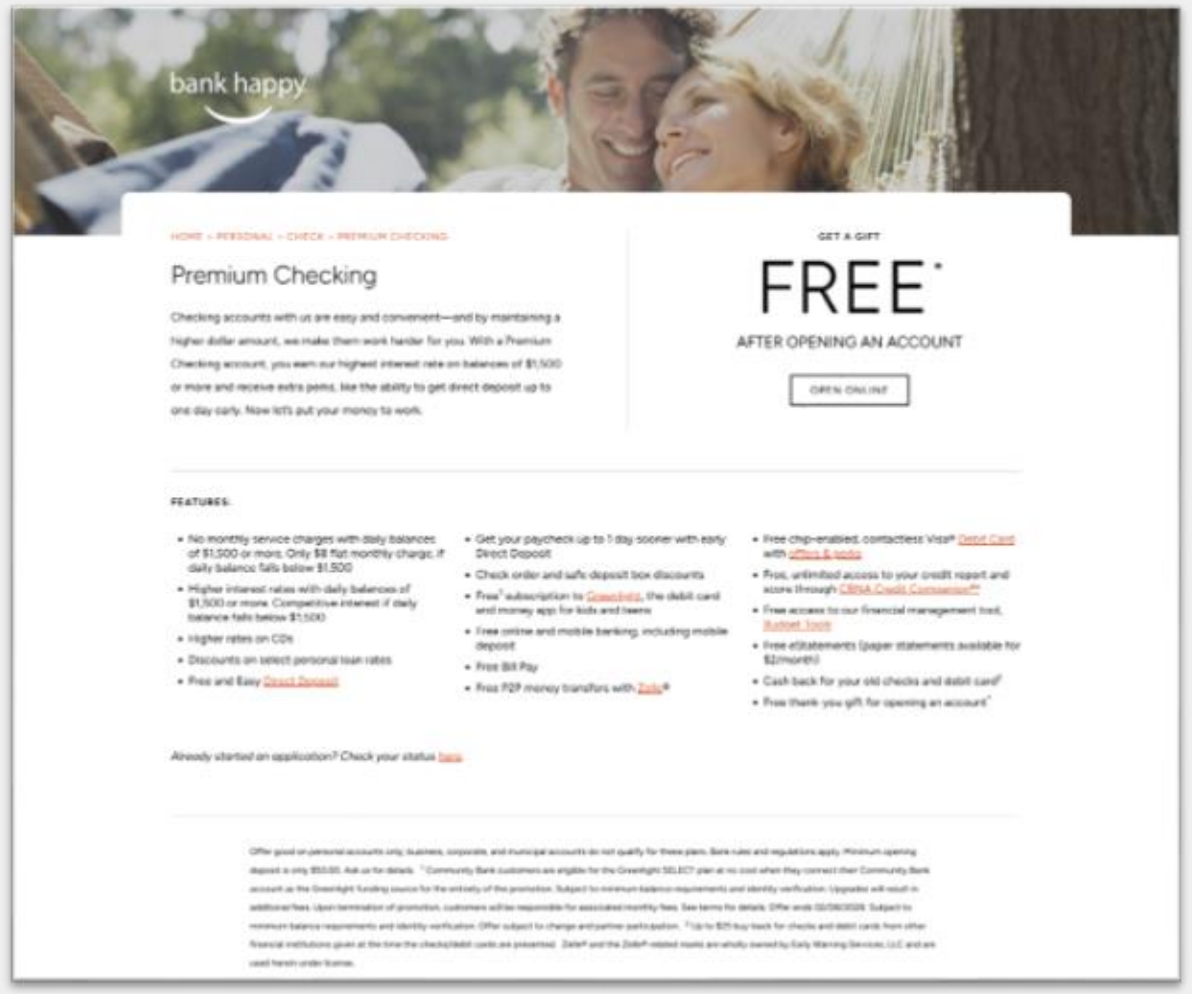
Specific, Actionable Ideas

quick wins

- Capture and convert high-intent demand across key decision moments
- Strengthen brand differentiation to compete with national and digital-first players
- Modernize digital experiences to reduce friction and increase conversion
- Activate data and personalization to deliver more relevant, intent-driven journeys

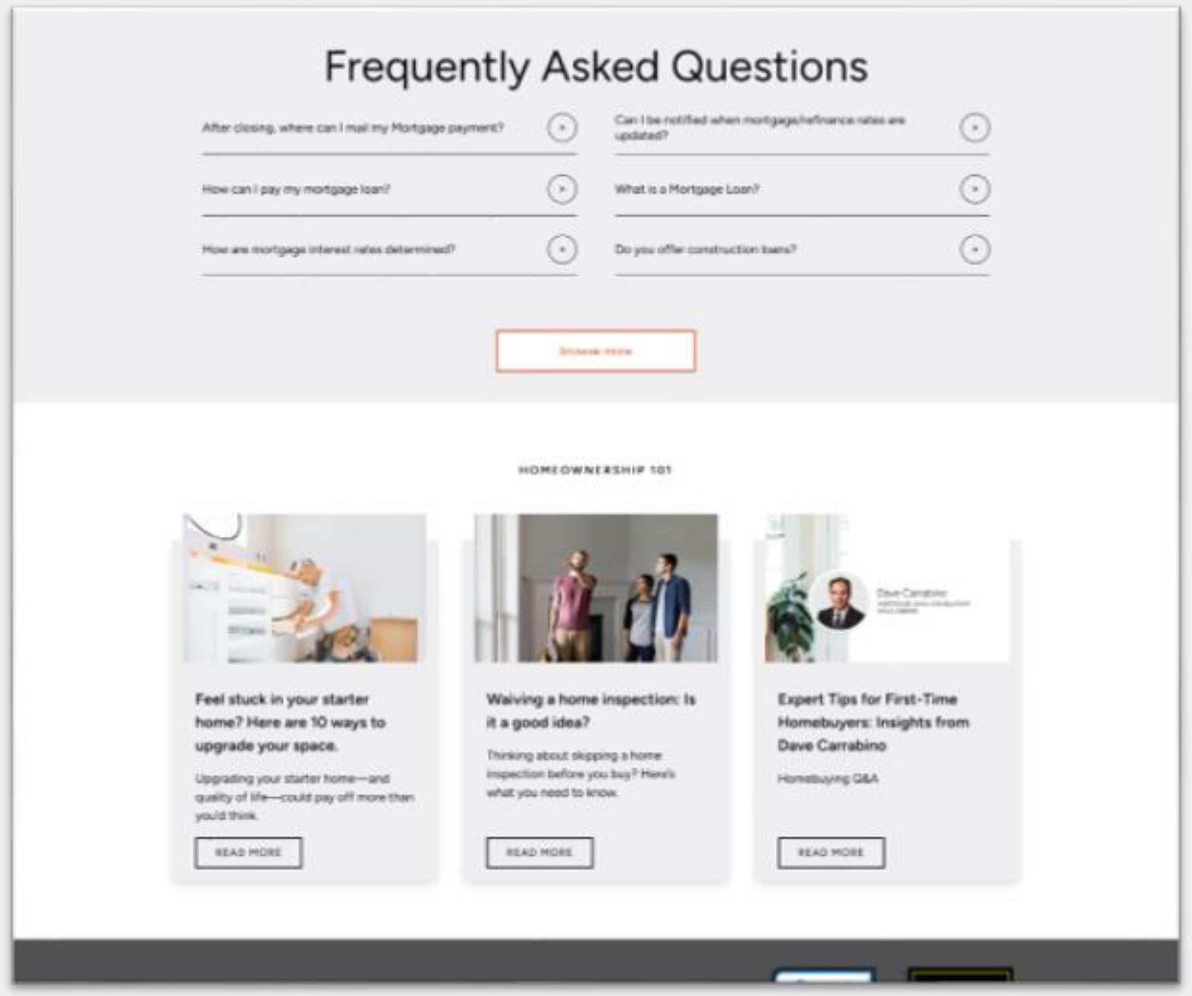


Quick Wins



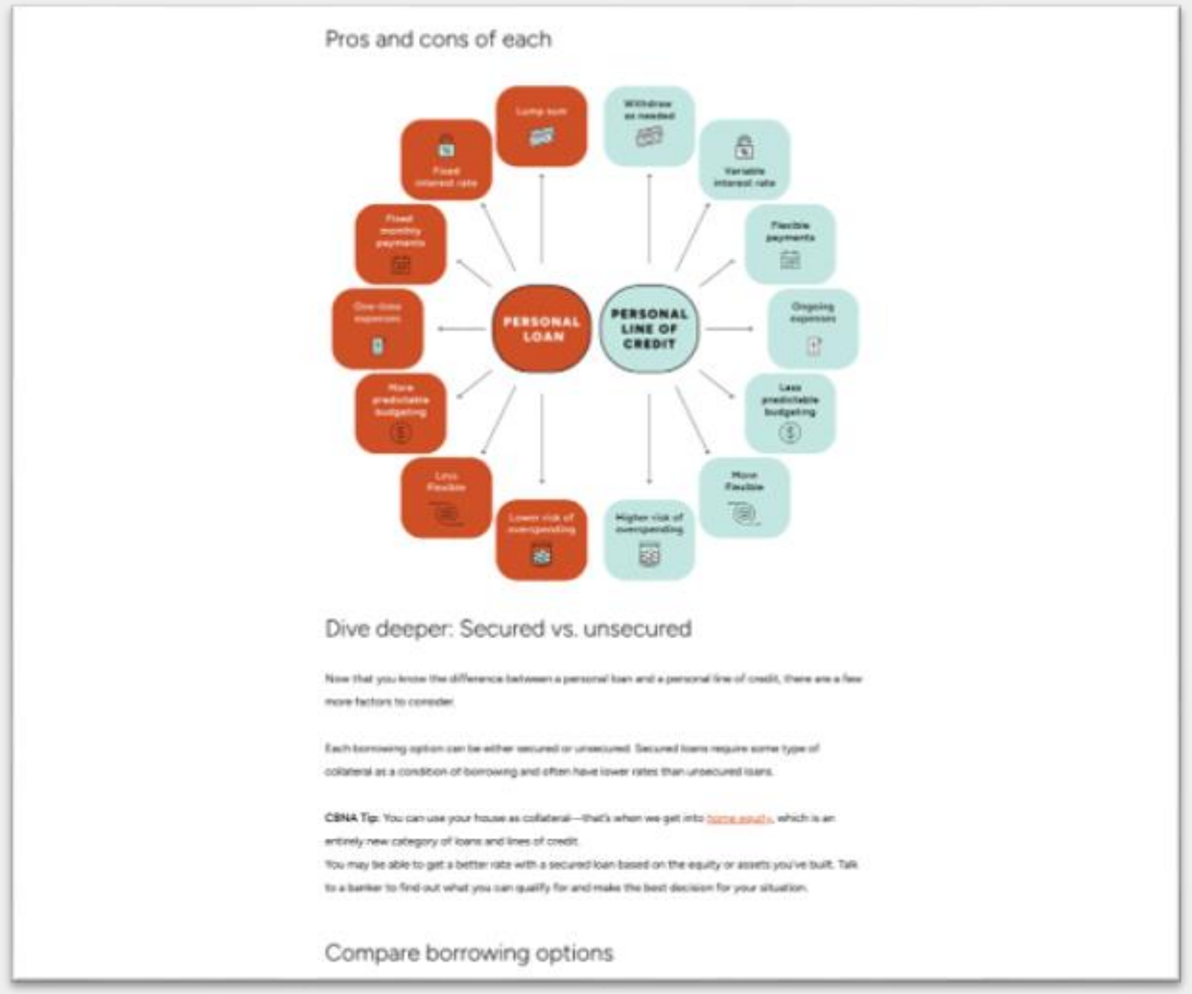
CBNA.com Current State

- Strong foundation of trust and brand credibility
- Clear product breadth, but largely informational vs. conversion-oriented
- Experience feels fragmented, static, and non-personalized



Core Opportunity: Shift from...

- Static → Intent-driven journeys
- Product-first → Customer-first storytelling
- Siloed pages → Connected ecosystem
- Generic content → Data-informed personalization



Impact Created

- Increased account openings & product adoption
- Improved engagement + reduced bounce
- Stronger SEO + AI discoverability
- Better cross-sell and lifetime value

Specific, Actionable Ideas

paid media opportunities

- Own high-intent search moments to drive account openings and product adoption
- Leverage data and programmatic to scale CBNA’s local advantage with precision
- Align media to customer journeys and search intent, not just product campaigns
- Optimize toward conversion and qualified traffic, not just volume

Paid Media Opportunities

Use programmatic to scale CBNA's local advantage, reaching high-intent consumers with precision and relevance.

Tactic	Implementation	Goal
Hyperlocal + Life Stage Targeting	Geo-Fence branch and competitor locations, layering in life-stage audiences like movers and first-time homebuyers to drive highly relevant local acquisition	Increased qualified account openings by reaching consumers at key decision points within CNBA's footprint
Contextual "Financial Moments" Targeting	Deploy AI-Driven contextual targeting to place CBNA messaging alongside content about home buying, business formation, and financial planning in real time	Capture in-market consumers at peak intent moments to improve engagement and conversion rates
Sequential Messaging Funnel	Orchestrate a cross-channel journey from CTV awareness to display retargeting, dynamically sequencing creative based on user engagement	Move users efficiently down the funnel and increase conversion rates through coordinated messaging
CRM + First-Party Data Expansion	Activate CBNA's customer and applicant data to build high-performing lookalike audiences and fuel precision retargeting across programmatic platform	Improve targeting efficiency and lower CPA by reaching users most likely to convert

Specific, Actionable Ideas

creative & content opportunities

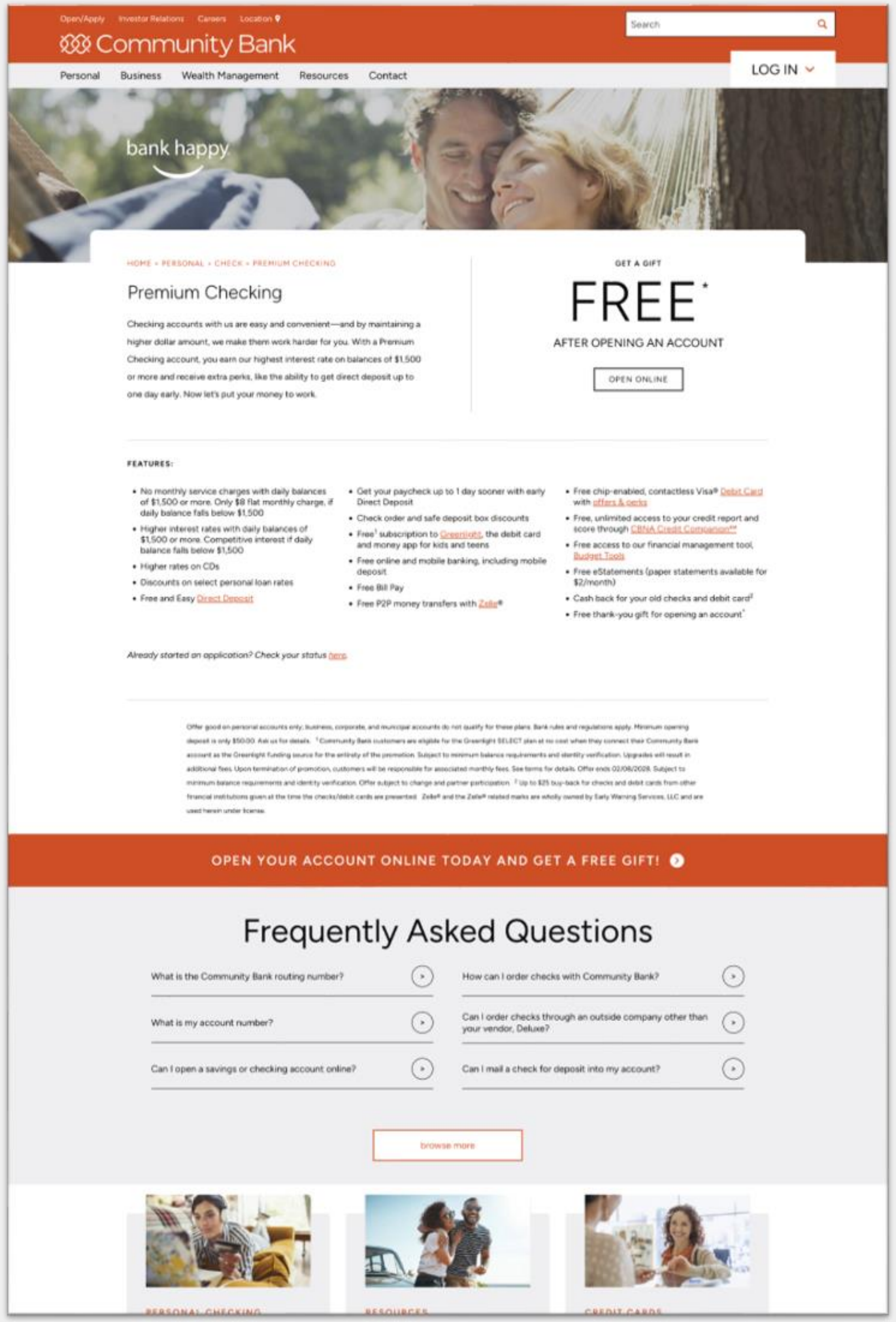
- Transform CBNA's community-first story into thumb-stopping, search-optimized content
- Build content ecosystems designed for SEO and AI visibility (not just standalone pages)
- Shift from informational to persuasive, intent-driven storytelling
- Create modular, scalable content that can be tested and iterated

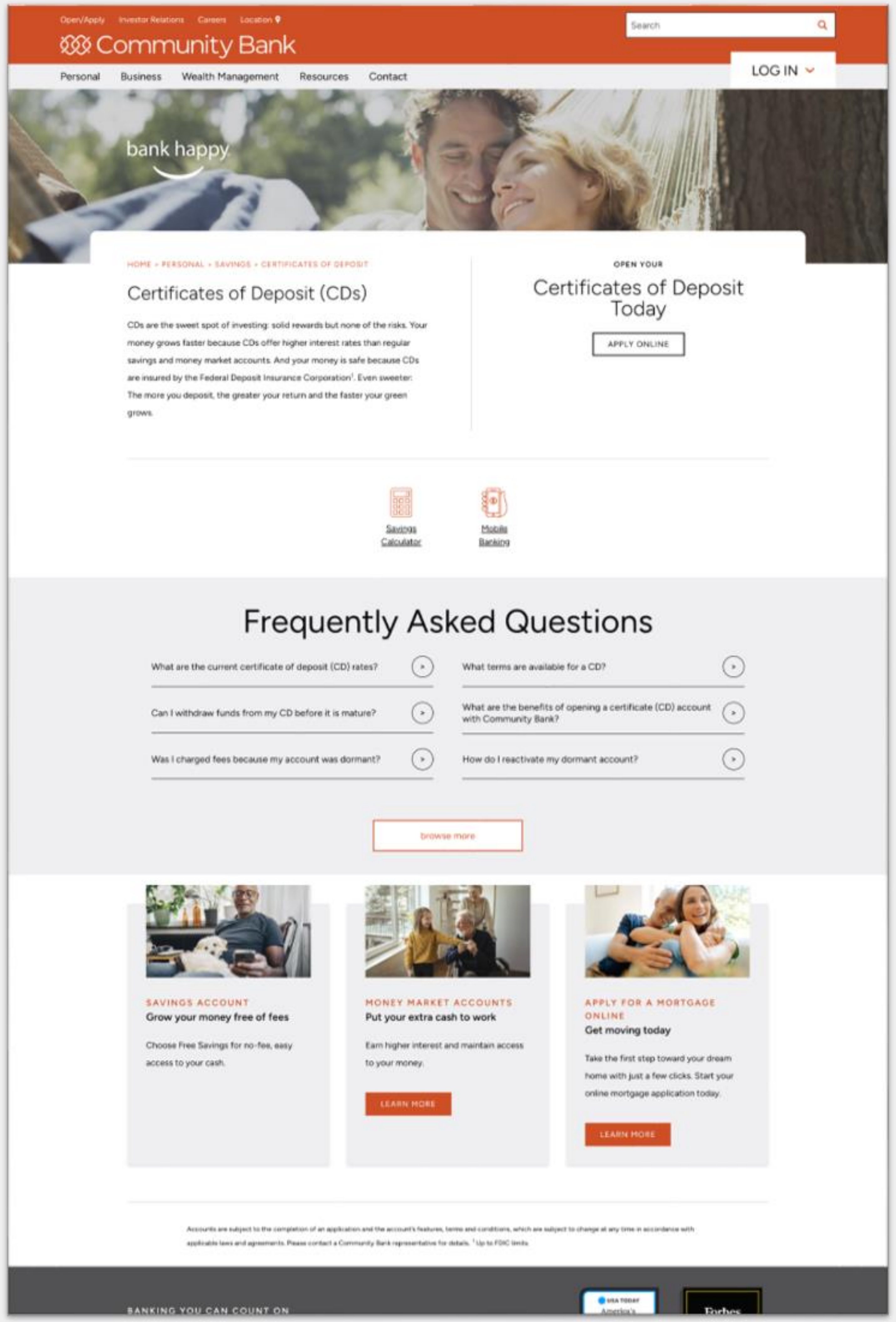
Creative & Content Opportunities

Immediate CX Opportunity:

Build Modular Product Page System

- **Issue:** Static, one-size layouts
  - Repetitive, text-heavy layouts, weak hierarchy, information vs. persuasion
- **Fix:** Component-based system (benefits, proof, calculators, CTAs)
- **Impact:** Scalable + testable experience





Specific, Actionable Ideas

CX, content, & conversion opportunities

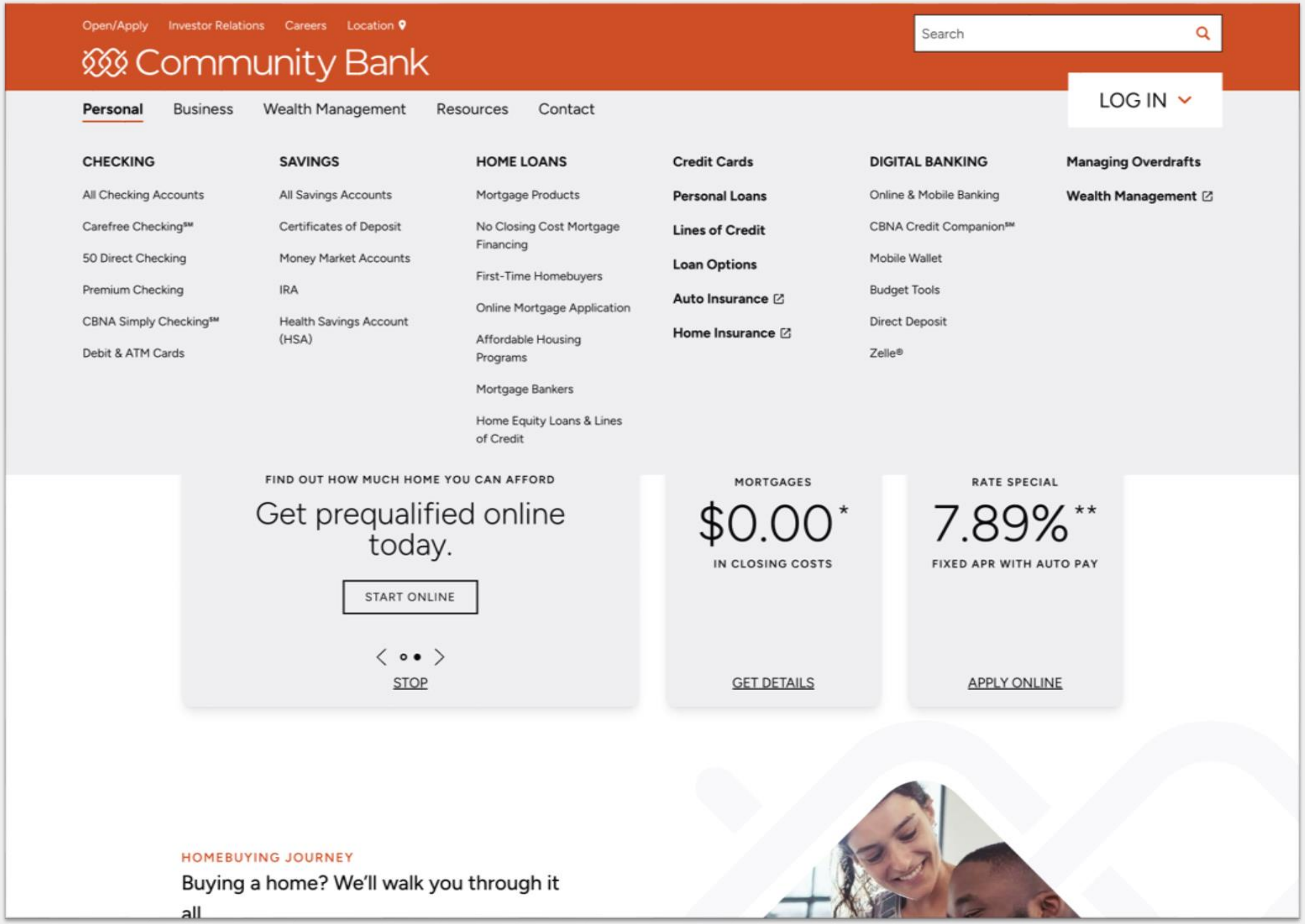
- **Reframe navigation around customer intent** aligned to how people search and decide
- **Strengthen conversion pathways** with clear, persistent CTAs
- **Introduce personalization and “choose your path” journeys**
- **Upgrade content depth, structure, and metadata** to improve SEO and AI visibility
- **Add decision confidence signals** such as reviews, tools, and comparisons)
- **Move to modular, testable page systems**

CX, Content, & Conversion Opportunities

Immediate CX Opportunity:

Reframe Navigation Around Customer Intent

- **Issue:** Product-based structure
    - Navigation is not aligned to customer intent
- **Fix:** Organize by needs (Save, Borrow, Plan, Protect)
- **Impact:** Faster path to relevance



Specific, Actionable Ideas

local differentiation to drive acquisition

Opportunity: Our research indicates **~4-5% of the total population are actively considering switching banks** at any given time, with **high intent** to act. It also reveals that those who "shop" for a new bank enter the market during specific life transitions, meaning **the opportunity window is short and highly concentrated**.

Audience Insight: Those "very likely" to switch banks in the next 12 months tend to:

- Be **younger** (age 25-34), **more diverse** (2x as likely to be Hispanic, 2.5x as likely African American), and **lower income** (median HHI of $61,263 is lower than the general population).
- Be **entering family-formation years**, with 40%+ of those age 18-34 very likely to become a parent in the next 12 months.
- Over-index on other **key life transitions** including graduating school (10x), enlisting in the military (37x more likely), or planning to start or buy a new business (>10x likely).
- Over-index for usage of non-Meta platforms like TikTok, LinkedIn, Reddit, and Pinterest, and consume streaming and digital content (40% more likely to subscribe to 3+ streaming services).

Local Differentiation To Drive Acquisition

Insight Implication: To acquire these younger customers, Community Bank (CBNA) needs to differentiate itself from its competition through **clear, immediate, and value-driven messaging showing diversity**. Targeted and mass awareness tactics can **drive sustained growth and promote top-of-mind awareness for those event-driven, time-sensitive opportunities in which consumers look to switch banks**.

Solution: Dominate priority markets with targeted, localized, unique, and high-impact marketing

- **Rationale:** Customers experience banking differently in each market. Life stage moments (graduation, home purchase, new family) can cluster in specific types of communities (colleges, growing suburbs).
- **Growth Opportunity Market:** Lehigh Valley is one of the fastest growing regional markets in the Northeast. Its lower cost of living attracts people from nearby NYC, NJ, and Philadelphia. Localized messaging can help CBNA stand out from banks such as People First, First Commonwealth, Fulton Bank, and more.
- **Outcome:** Increased relevancy and resonance while differentiating CBNA from national and local competitors

Messaging Strategy: Push **locally-relevant messaging**, aligning offers and outreach to what is happening in town

- **Evaluate local market competitors** through organic channels, paid media, and online reviews to identify consumer pain points, service/product gaps, or undersold offers that can be better met by Community Bank
- **Leverage positive CBNA feedback** to reinforce quality service

Local Differentiation To Drive Acquisition

Digital and Media Strategy

- Use **hyper-local audience targeting with local imagery and testimonials**
  - Tactics may include local news, streaming video, paid social, direct mail, out of home, and print
  - Deploy competitive conquesting via SEM, paid social, and display
  - Explore community-based sponsorships (teams, events, moments) to own and connect with community members authentically and visibly
- Leverage **small-budget buys** targeting paid digital ads **to test against standard CBNA brand and service messaging**
  - KPIs include CTR, phone or web inquiries, and engagement content marketing with a strong CTA
- Implement a **streamlined, frictionless process** for prospective consumer inquiry ("Learn More," "Speak To Team Member")
  - Offer a **secondary content-marketing** CTA (downloadable, email series, etc.) to gauge interest

Local Differentiation To Drive Acquisition

Public Relations Strategy

Pitch media and place content to **enforce the message and underscore differentiators identified with competitor assessment**.

Tactic/Topic	Media Target	Description
Op-ed: “Lehigh Valley’s Next Generation Wants Both Digital Banking and Real Advice”	Regional Print Outlet – The Morning Times	Younger customers expect seamless tech—but still want a trusted advisor when making big decisions like home buying and starting a business. Big banks are too rigid, small banks are too limited, whereas CFSI’s regional banks are the sweet spot. It’s more than having an app, it’s financial wisdom with a local touch.
Pitch: Why More Lehigh Valley SMBs are “Right-Sizing” Banking Relationships	Regional Print - Lehigh Valley Business, Lehigh Valley News	Why companies, including new entrepreneurs, are shifting away from complex big bank set-ups and moving toward deeper banking relationships with local expertise. Tie in local SMB trends and business start-up data as proof points. Highlight the “one-stop” value proposition.
Pitch: The Lehigh Valley is Winning Over Young Professionals, But Who’s There to Help Them Settle In?	Regional Broadcast TV: WFMZ, WLVT	Young professionals aren’t tied to one city anymore—and neither should their bank be. CFSI regional banks are adapting to the rise in hybrid workers and young professionals looking to settle down, supporting needs like mortgages and financial planning.

c. data, analytics & technology capabilities

standardizing data, analytics & measurement

Our analytics capabilities are designed to standardize how performance is measured across CFSI, while enabling each business to act on its own data, customers, and objectives.

We will build and operate:

Measurement Foundation

- Enterprise KPI framework aligned to revenue and growth outcomes
- Unified dashboards connecting campaign performance to business impact
- Standardized reporting across channels and business lines

Advanced Analytics

- Audience segmentation, lifecycle modeling, and cross-sell analysis
- Forecasting and scenario planning to guide investment decisions
- Next-best-action modeling to support personalization

Experimentation & Optimization

- Structured testing frameworks (A/B, multivariate, geo testing)
- Incrementality testing to isolate true marketing impact
- Continuous performance diagnostics and optimization recommendations

Data, Analytics, & Technology Capabilities

connecting your ecosystem

Rather than forcing a single platform or data structure, we connect CFSI's existing technology into a coordinated operating system, aligned to shared measurement, workflows, and governance.

Data Layer

- CRM (Dynamics), CDP, Snowflake, and other data sources
- First-party, behavioral, and campaign data

Decisioning Layer

- Segmentation, audience modeling, and performance signals
- KPI tracking and predictive insights

Activation Layer

- Media platforms, marketing automation, CMS
- Campaign execution and personalization

Measurement Layer

- Attribution, incrementality testing, and reporting
- Insights fed back into the system

We bring deep, hands-on experience across the **core platforms** required to support CFSI's ecosystem:

- **CRM:** Microsoft Dynamics, Salesforce
- **CDP & Data Platforms:** Snowflake, Power BI, Adobe, Segment
- **Marketing Automation:** Constant Contact, Salesforce Marketing Cloud, Adobe, HubSpot
- **CMS & Experience Platforms:** Adobe, Sitecore, WordPress

We have familiarity to EPIC integration and usage. As a CRM-agnostic firm, we can get up to speed quickly within Craft CMS.

Data, Analytics, & Technology Capabilities

turning data into decisions & performance

With a shared measurement foundation and connected ecosystem, we create a consistent decisioning model across CFSI.

Define Success

- Align KPIs to business outcomes (growth, acquisition, retention)
- Standardize core metrics across CFSI businesses
- Connect enterprise priorities to business-level performance

Measure Impact

- Multi-touch attribution to understand channel contribution
- Incrementality testing to validate true marketing impact
- Consistent reporting across channels and business units

Act on Performance

- Reallocate budget based on performance and incrementality
- Optimize targeting, creative, and channel mix in-flight
- Use learnings to inform PR strategies and activations
- Scale successful strategies across business lines where applicable

Continuously Improve

- Test-and-learn frameworks embedded across campaigns
- Insights fed back into planning and future investment decisions
- Ongoing refinement of measurement models

What This Enables for CFSI

- Clear visibility into marketing's impact on revenue and growth
- Better investment decisions across the marketing portfolio
- Faster optimization through consistent measurement and data
- Stronger linkage between marketing activity and business outcomes

media execution & stewardship

We execute and manage media as a disciplined, performance-driven investment—ensuring every dollar is aligned to business outcomes.

1. Full-Funnel Activation

- Planning, buying, trafficking across digital and traditional channels
- Paid search, social, programmatic, and offline integrated
- Aligned to customer journey stages

2. Budget Stewardship

- Centralized investment oversight across channels and business lines
- KPI-driven management (CPA, ROAS, LTV)
- Transparent reporting and reconciliation

3. Performance Optimization

- In-flight optimization across targeting, creative, and channels
- Structured testing to improve efficiency
- Scalable execution across CFSI businesses

how media drives continuous growth

Our media approach operates as a continuous optimization engine—where data, targeting, and investment decisions evolve in real time to drive growth.

Audience & Intent

- Segmentation based on first-party data, lifecycle stage, and behavior

Activate

- Paid search capturing high-intent demand
- Cross-channel activation aligned to audience and journey

Measure & Learn

- Unified reporting, attribution, incrementality testing
- Identify what's truly driving performance

Optimize & Reallocate

- Shift budget to top-performing channels and audiences
- Refine bids, creative, and targeting

Continuous Improvement Engine

Insights are continuously fed back into audience strategy, targeting, and investment decisions—driving smarter, more efficient growth over time.

case study: accelerated acquisition

To accelerate customer acquisition and improve marketing efficiency, we partnered with Wella to unlock the full value of their first-party data to deliver more personalized, relevant experiences across channels

To do so, we connected their **Snowflake data environment and their Microsoft Dynamics CRM** to create a unified, actionable customer view. We leveraged this foundation to build audience segments based on behavior, lifecycle stage, and product propensity, enabling more precise targeting across paid media channels including search, social, and programmatic.

Personalized creative and messaging were then developed to align with audience intent, ensuring relevance at each stage of the customer journey. In parallel, we implemented a closed-loop measurement framework, feeding performance data back into audience development and optimization.

This connected data, media, and creative approach allowed Wella to move from broad targeting to precision-driven marketing, improving both engagement and conversion performance while increasing media efficiency.

+18%
Increase in conversion rates from personalized campaigns

+24%
Improvement in media efficiency (CPA/ROAS)

+31%
Lift in engagement across key digital channels

+22%
Increase in qualified leads and applications

d. creative philosophy & execution

creative as a performance system

CFSI has established strong brand foundations. Our role is to work within them—while **unlocking new, insight-driven ways to express your brands** across their audiences, products, and markets.

We act as **stewards of each brand's voice**, ensuring consistency, compliance, and integrity—while pushing messaging to be more relevant, differentiated, and performance-driven.

Our philosophy is simple: Creative is most effective when it is both **true to the brand and deeply aligned to audience insight**.

We deliver across the full creative lifecycle:

- Creative strategy & messaging development
- Campaign concepting & integrated execution
- Copywriting & content production (AI/SEO-first)
- Scalable, modular asset systems across channels

In a multi-brand, multi-audience environment, creative cannot operate in isolation. It must function as a **connected system—continuously informed by data, optimized through performance, and accountable to business outcomes.**

The opportunity for CFSI:

Close the gap between insight and execution—so every message, asset, and campaign is designed to perform.

Creative as a Performance System

We build a **performance-driven creative system** that connects insight, messaging, and execution into a continuous optimization engine:

Insight-Led Creative Development

- Leverages first-party data, audience segmentation, and behavioral insights to inform messaging strategy
- Translates analytics into actionable creative briefs rooted in customer needs, intent signals, and lifecycle stage
- Aligns messaging across business lines while allowing for brand and audience specificity

Modular & Scalable Creative Systems

- Develops flexible creative frameworks that can be adapted across channels, markets, and business units
- Enables rapid iteration and personalization without sacrificing brand consistency
- Supports always-on optimization across paid, owned, and earned channels

Test, Learn, Optimize Model

- Embeds structured testing (A/B, multivariate, channel-specific) into all creative deployment
- Uses performance data to continuously refine messaging, formats, and channel mix
- Creates a feedback loop where creative is constantly improving based on real-world results

Integrated Channel Execution

- Aligns creative across media, digital, social, PR, and owned experiences
- Ensures consistency in messaging while optimizing for channel-specific performance
- Connects creative decisions directly to media performance and conversion outcomes

Creative as a Performance System

Performance-Driven Creative in Practice

Our model moves beyond static campaigns to deliver **adaptive creative ecosystems**:

- Messaging evolves based on audience engagement and conversion behavior
- Creative assets are dynamically optimized across channels and markets
- Insights from one business line inform and accelerate performance across others
- Creative effectiveness is measured not just by engagement, but by business impact
- Our team receives ongoing, extensive training on each brand's guidelines to ensure quality control, consistency, and compliance

Demonstrating Measurable Impact

Across engagements, this approach has consistently delivered:

- Increased conversion rates through audience-informed messaging and testing
- Improved media efficiency by aligning creative with channel performance signals
- Faster speed-to-market through modular creative systems
- Greater cross-sell and lifetime value driven by lifecycle-based messaging

By **connecting data, insight, and creative execution**, we ensure that creative is **not subjective—it is measurable, optimizable, and directly tied to growth**.

The Value for CFSI

- Creative that is aligned to business objectives, not just brand expression
- Scalable systems that support multiple business lines, audiences, and campaigns
- Continuous optimization driven by real performance data
- Clear visibility into how creative contributes to revenue outcomes
- A culture of continuous improvement that drives regular operations reviews and account assessments to produce optimized execution and workflows

Creative Philosophy & Execution

public relations & reputation management

Amplifying What Matters, When It Matters

Public relations cannot operate in a silo. We integrate PR directly into CFSI's marketing ecosystem—**transforming data, insights, and campaign messaging into compelling, high-impact narratives.**

We identify and activate the most relevant story opportunities by leveraging:

- Customer trends and behavioral insights
- Regional performance and campaign data
- Industry dynamics and emerging topics

This ensures PR is not reactive, but also proactively aligned to business priorities and growth opportunities.

Our media relations approach works in lockstep with paid and owned channels—**extending reach, reinforcing messaging, and building credibility** across broadcast, online, and print.

The result: communications that feel less like promotion and more like a brand customers already know, trust and value.

PR & Reputation Management

A Team Designed to Shape Reputation

We assign a dedicated PR team of former journalists and experienced communications professionals, structured to integrate seamlessly with your internal teams.

Our four team practice areas include:

Media Relations & Community Engagement

Translate CFSI's market insights into localized storytelling that that reflects the unique dynamics of each region and strengthens community trust.

B2B Communications

Position CFSI as a trusted authority, developing narratives that resonate with key stakeholders—from C-suite leaders to institutional partners and decision makers.

Executive Communications & Content Development

Prepare and position leadership to communicate clearly and effectively across thought leadership, media engagement and critical business moments.

Public Affairs

Align communications with regulatory requirements and policy considerations to mitigate risk and ensure consistency across markets and stakeholders.

PR & Reputation Management

Aligning Message, Moment, and Momentum

We deploy a **balanced, integrated earned media strategy designed to drive visibility, credibility and impact**:

- Advance a **unified narrative** for CFSI's full-service offerings, reinforced by **regional businesses and localized storytelling**
- Activate **proactive storytelling, executive visibility, and real-time opportunities** to shape industry conversations
- Provide **strategic crisis communications support** to protect brand equity and maintain stakeholder trust

Our approach combines **always-on activity with key tentpole moments tied to financial cycles, industry trends and CFSI business priorities**—ensuring messaging is timely, relevant, and externally validated.

We measure performance through various KPIs:

- Sentiment analysis
- Publicity value
- Audience reach and engagement
- Message pull-through
- Share of voice

These insights continuously inform and optimize our approach and are fed back into planning to refine messaging, targeting, and channel strategy.

PR & Reputation Management

Strategic Timing with Meaningful Reach

To support CFSI's Northeast footprint, we'll drive awareness across both **established and growth markets**—including Buffalo, Rochester, Syracuse, Albany and the Lehigh Valley among others.

We would position CFSI's businesses as integral to the communities they serve. This **consistent news engine** would **spotlight regional services, partnerships and community engagement**—highlighting each brand's **impact on local businesses, nonprofits and consumers** through consistent, high-quality earned media. We will highlight how your banks are part of the fabric of the communities they serve, deeply ingrained, knowledgeable and trusted.

The team will focus heavily on relationship-building with **key regional and trade reporters and outlets** to keep CFSI businesses top of mind.

Key tactics include:

- **Localized storytelling** aligned to community impact and regional priorities
- **Development and distribution of press materials**, releases and advisories, including follow up
- **Market-entry strategies** to support expansion and visibility across the Northeast
- **Rapid-response opportunities** and editorial calendar tracking
- Creation of **case studies** that demonstrate measurable impact
- Nurturing reporter relationships with **trackable, ongoing interactions**

PR & Reputation Management

Elevating Leadership Voice

CFSI is well positioned to lead banking conversations across its regional markets and within the industry. **We would look to elevate senior leadership as credible, visible authorities**—reinforcing trust and expertise.

We'll amplify **leadership visibility within integrated campaigns** and PR activations to further extend reach and ensure consistency across paid, owned, and earned efforts. Identifying and securing **speaking engagements, earned media opportunities, executive content, panel placements and industry events** to strategically expand visibility and influence in priority markets.

Key tactics include:

- Pitching **media features, profiles, and bylined articles** that position leaders as expert voices on topics relevant to their markets and audiences
- Developing **contributed content and thought leadership** aligned to business priorities, industry trends, and customer needs
- **Media-facing roundtables and briefings** to convene regional stakeholders and drive proactive storytelling opportunities
- **Executive content across owned channels** (e.g., LinkedIn, blogs, newsletters) to reinforce a consistent, credible leadership voice
- **Customized media training, including mock interviews and message development**, to prepare leaders for both proactive and reactive engagements

PR & Reputation Management

Potential Activations

Tactic/Topic	Targets	Description
Regional Broadcast Pitch: Today's Families Are Overcomplicating Their Finances	WGRZ, WSYR, WROC, WXXI, WTEN, WLTV, WFMZ	Families are managing multiple banks, apps and lenders, often creating unnecessary complexity and missed opportunities. A local banking expert can break down how to simply financial relationships, improve cash flow visibility and provide sound financial planning advice.
Regional Print Pitch: From Main Street to Manufacturing, How Local Banks Power Local Economies	Buffalo News, Democrat and Chronicle, Albany Business Review, Express Times	The critical role regional banks play in financing SMBs and commercial redevelopment.
Trade Pitch: Modern Banking with a Local Touch - Why Local Strategies Win over National Models	Banking Dive, American Banker, Independent Banker, ABA Banking Journal	Today's banking isn't about more products or apps; it's about making those product work better together for real people and real businesses. Quality banking requires earned trust.
Regional Press Release: [Banking Name] Sponsors American Heart Association Heart Walk in Rochester	Democrat and Chronicle, WHAM, WROC, Spectrum	Announce local involvement in high-profile community events like the American Heart Association Walk to showcase employee teams, corporate sponsorships, or community engagement
Op-ed: Banking for Stability and Growth: Lessons from Southern Tier's Business Community	Press and Sun-Bulletin	From start ups to seasoned SMBs, highlight regional specific data that outlines how Southern Tier businesses are turning to banks for integrated solutions and simplified offerings.
Executive Blog: The Hidden Costs of Financial Fragmentation	LinkedIn and/or Banking Website	Why consumers and businesses alike are simplifying their banking relationships and going for one-stop shops offering integration, seamless connectivity and quality services
Speaking Engagement: What gets lost when banking becomes fully digital?	ABA Annual Convention, Digital Banking Conference	How to find the perfect balance between digital banking and personal touch.

PR & Reputation Management

Turning Uncertainty into Controlled Outcomes

We take a **proactive, disciplined approach to reputation management**—continuously monitoring media and social channels to identify risks early and respond effectively. This helps mitigate risk before it escalates, **preserving customer trust and maintaining confidence among stakeholders**.

In moments of heightened attention, we focus on **containing and reducing the news cycle**—ensuring responses are timely, consistent, strategic and bring clarity and control to the conversation.

We serve as a **trusted advisor** to CFSI's leadership—guiding message development, preparing spokespeople and ensuring responses are aligned with business priorities.

Key tactics include:

- Refinement of existing **crisis response protocols**
- **Rapid issue assessment** determining severity, stakeholder and market risks with each crisis moment
- **Collaborating closely with legal and internal teams** to mitigate self-inflicted escalation
- Developing **timely, calibrated messaging** including fast-turn statements that consider tone, legal impacts and audience expectations
- **Advising communications** across internal and external channels for consistency and brand alignment
- **Monitoring** for misinformation, sentiment shifts, and emerging narratives – including among influential reporters and viral posts

City National Bank. Generating growth through target audience expansion.

Challenge

City National Bank (CNB), an RBC Company, needed to evolve their brand and messaging for a state-wide expansion. As their digital agency of record, we aimed to increase CNB awareness with new target audiences and markets, connect digital and physical experience to create high visibility in new markets, generate lead conversion with strategic marketing and technology upgrades, and deliver cost efficiencies across media, search, and social.

Solution

Business growth was fueled by a model built on personalization and audience relevance, targeting high-value segments in priority markets. Seamless in-branch tech and mobile solutions elevated the customer experience, while a unified digital presence and SEO maximized visibility. Targeted content, events, and employee advocacy deepened engagement and extended brand influence.

Together, these efforts drove sustainable market share growth across key U.S. states.

Using a combination of CNB client data and iCrossing research tools, personas and journeys were established to guide the targeting and activations of niche, hyper-targeted audiences. The vision ensured audiences both understood and experienced CNB's high-touch, personalized service approach, tailored product offerings, and the expertise of industry specialists in each new local market.

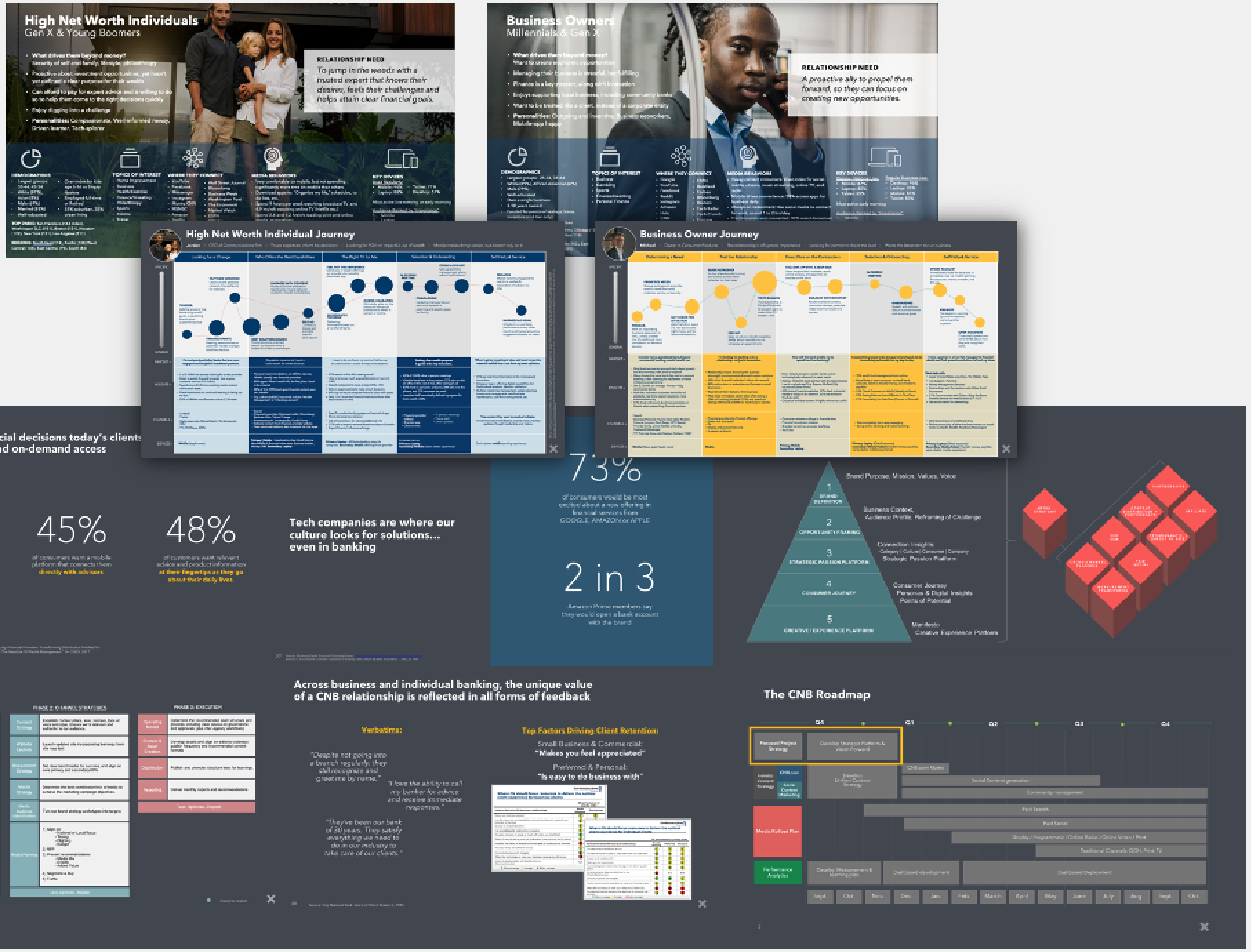
A power brand evolution connecting physical and online experiences across media, website, mobile app, community partnerships, and omni-channel content was implemented. These activities included:

- A targeted partnership strategy to successfully draw the attention of new audiences in new markets.
- Removal of friction from the banking process through a client-centric website and mobile app experience to increase engagement with time-pressed audiences
- Influencer and SEO/SEM programs to expand reach, which were optimized to maximize spend and improve efficiencies

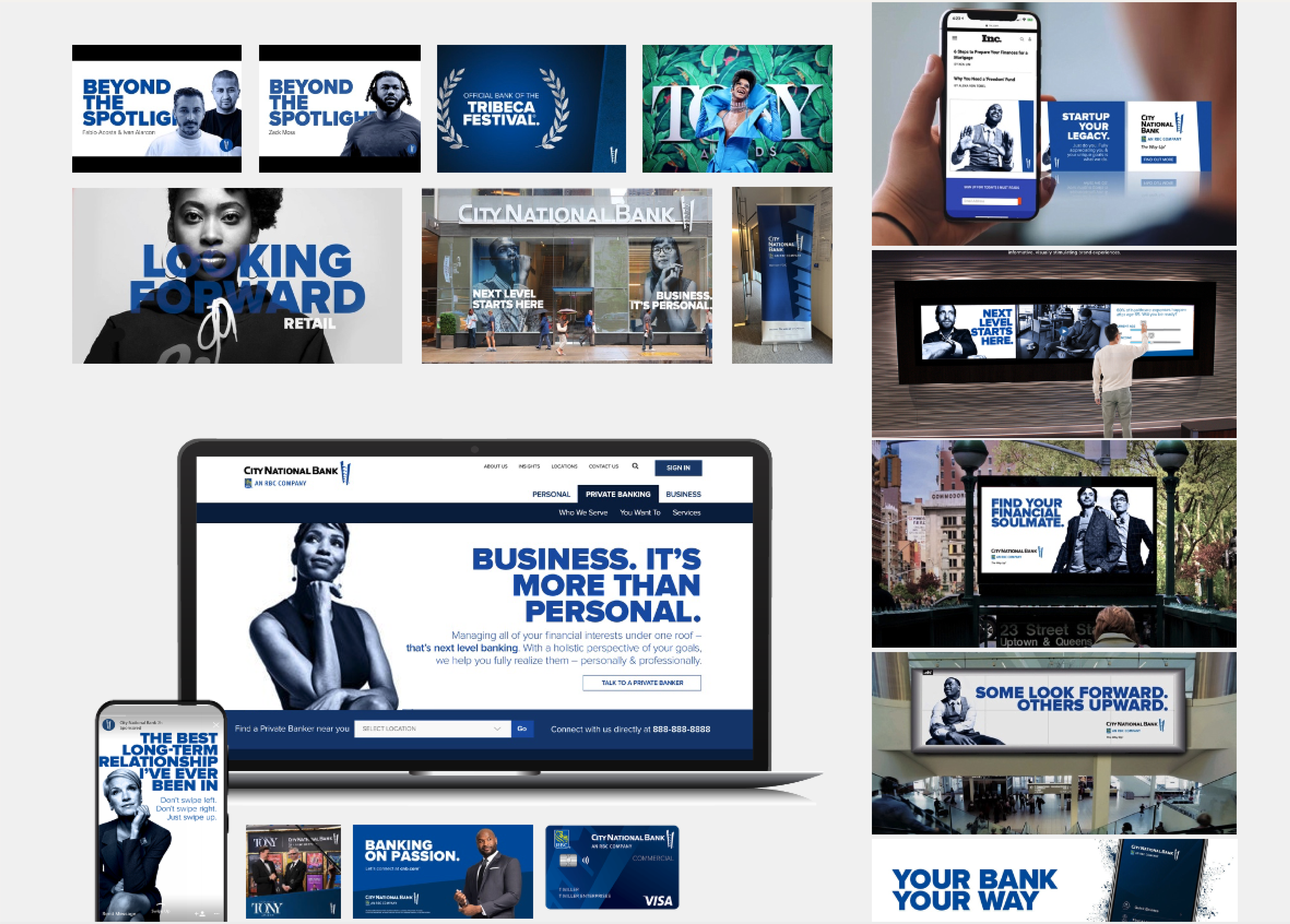
Results

Our partnership surpassed business growth targets in their state-wide expansion and acquisition of key customer segments. The harmonized customer experience increased lead conversion and streamlined new market entrance with a cost-effective model for acquiring and retaining new customers. iCrossing's strategic platform established the foundation for outstanding brand and business performance with targeted market growth in key new markets: NYC, Las Vegas, Tysons Corner (D.C.), and Buckhead (Atlanta).

Data-driven, customer-centric vision and roadmap for CNB modernization



✓ Validating Business Impact ✓ Implementing data-driven, customer-led processes ✓ Optimizing media, technical and operational investments ✓ Defining a transformative ecosystem vision


BEYOND THE SPOTLIGHT
Fabio Acosta & Ivan Alarcon
BEYOND THE SPOTLIGHT
Zack Moss
OFFICIAL BANK OF THE TRIBECA FESTIVAL.
TONY AWARDS
LOOKING FORWARD
RETAIL
CITY NATIONAL BANK
NEXT LEVEL STARTS HERE
BUSINESS. IT'S PERSONAL.
Inc.
STARTUP YOUR LEGACY.
NEXT LEVEL STARTS HERE.
FIND YOUR FINANCIAL SOULMATE.
23 Street Station
Uptown & Queens
SOME LOOK FORWARD. OTHERS UPWARD.
CITY NATIONAL BANK
AN RBC COMPANY
ABOUT US
INSIGHTS
LOCATIONS
CONTACT US
SIGN IN
PERSONAL
PRIVATE BANKING
BUSINESS
Who We Serve
You Want To
Services
BUSINESS. IT'S MORE THAN PERSONAL.
Managing all of your financial interests under one roof – that's next level banking. With a holistic perspective of your goals, we help you fully realize them – personally & professionally.
TALK TO A PRIVATE BANKER
Find a Private Banker near you
SELECT LOCATION
Go
Connect with us directly at 888-888-8888
THE BEST LONG-TERM RELATIONSHIP I'VE EVER BEEN IN
Don't swipe left. Don't swipe right. Just swipe up.
TONY
BANKING ON PASSION.
COMMERCIAL
VISA
YOUR BANK YOUR WAY

City National Bank results

+217%

Life in City National Bank brand awareness

+25%

Improvement in qualified lead conversion

+70%

SEO/SEM program efficiency

4

Key new markets primed for growth with improved brand and business foundation

Five Star Bank. Rebranding a bank to resonate with a new generation.

Challenge

When Five Star Bank first approached The Martin Group to discuss rebranding, their team felt that the bank's look and feel was falling short of expressing the strides they had made to stay relevant and relatable to the communities they serve. Five Star Bank also desired to elevate their brand both visually and tonally, introducing a more sophisticated, modern, and humanistic aesthetic that would resonate with a younger, more digital-savvy target audience. The Martin Group was tasked with strengthening Five Star Bank's value proposition and truly differentiating the brand from competitors, specifically in the growing markets of Erie County (Buffalo, NY) and Monroe County (Rochester, NY).

Solution

Our research confirmed that Five Star Bank had low brand awareness in its growth markets compared to their legacy markets. Furthermore, their growth markets tended to skew toward a younger demographic. The core of the marketing challenge would be developing a unique, authentic position that appealed to this younger audience without alienating loyal, long-term customers.

We started by developing a new brand color palette while retiring the paper cutout style of their existing branding. Our creative team then explored various design directions for the brand's logo, font, and overall visual identity. With these refinements as the foundation, we developed integrated brand campaign concepts that took a humanistic approach, featuring representations of the bank's diverse customer base and realistic visuals depicting life milestone scenarios. In this way, we were able to vastly elevate Five Star's brand message and awareness in both Rochester and Buffalo using a mix of traditional and digital tactics, including outdoor, radio, responsive display, paid social, streaming audio, and SEM.

Results

The 2022 Brand Campaign generated more than 35 million impressions over three months across traditional and digital tactics in the Buffalo and Rochester DMAs.

Traditional media tactics garnered almost 24 million impressions across outdoor and radio. For outdoor, this included two bulletins and five digital units in Buffalo and three bulletin units in Rochester. Digital media tactics drove over 75,000 campaign sessions to the website with display driving the majority, followed by Facebook/Instagram, paid search, Snapchat, Spotify, and Pandora. As expected, paid search had the highest engagement, followed by display.

Five Star Bank
evolving with you is why we're here. because the point is you.
Five Star Bank
Banking Investment Insurance Resources About
Five Star Bank
growing your business is why we're here. because the point is you.
Explore Business Banking
Five Star Bank
Five Star Bank
guiding big decisions is why we're here. because the point is you.
Learn more
growing your business is why we're here. because the point is you.
Five Star Bank
closing on your home is why we're here.
securing your future is why we're here. because the point is you.
Five Star Bank

Five Star Bank results

35M+
total impressions

87K
total clicks

23%
increase in new web sessions (25% of which were new users)

10%
increase in total web sessions

8%
increase in homepage views

M&T Bank.
Activating a legacy banking brand in new and different ways.

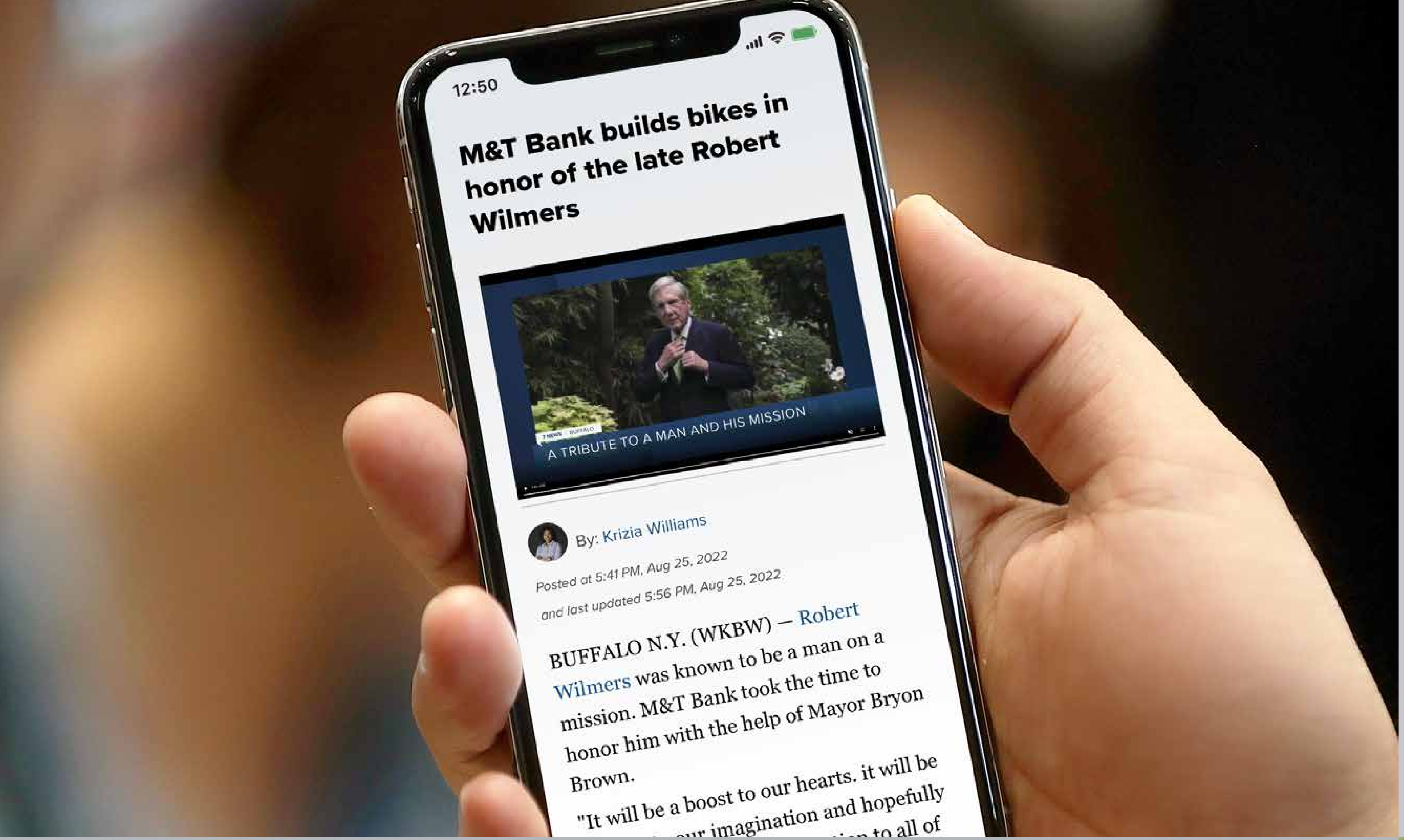
Challenge
For almost a decade, M&T Bank has trusted The Martin Group to provide public relations services to support its community level work in regions across New York State, assist with the development of media materials for company-wide activations, provide consultation amid issues management situations, and amplify its investment in technology and talent development.

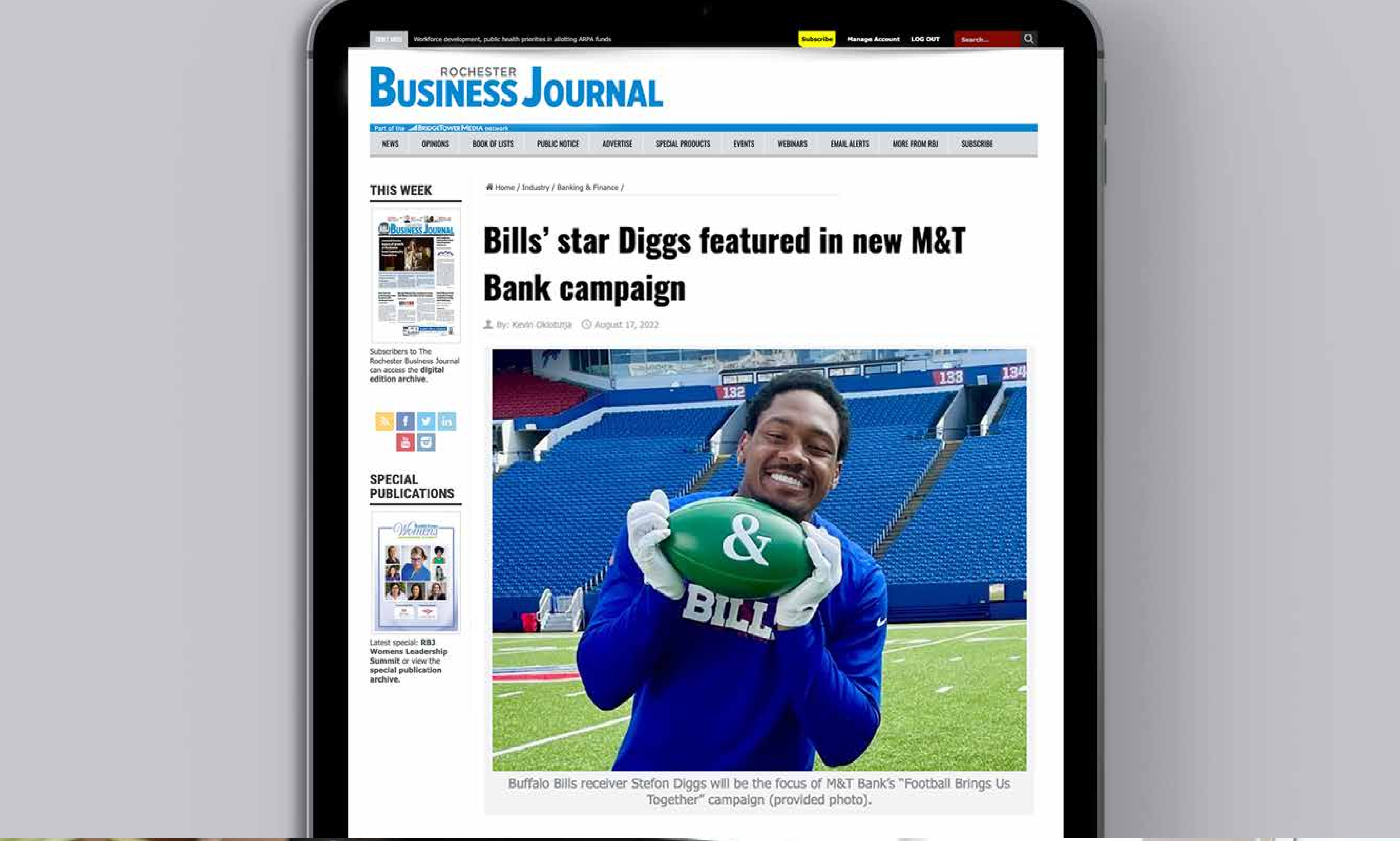
Solution
Among the many activations we've deployed for the bank, we have worked closely with M&T to amplify its brand through effective public relations initiatives that engage key audiences in the business banking, commercial banking, and consumer banking segments. We leverage its deep relationships with local nonprofits, longtime customers, and beloved local organizations, such as the Buffalo Bills, to drive community impact and create connections with its audiences.

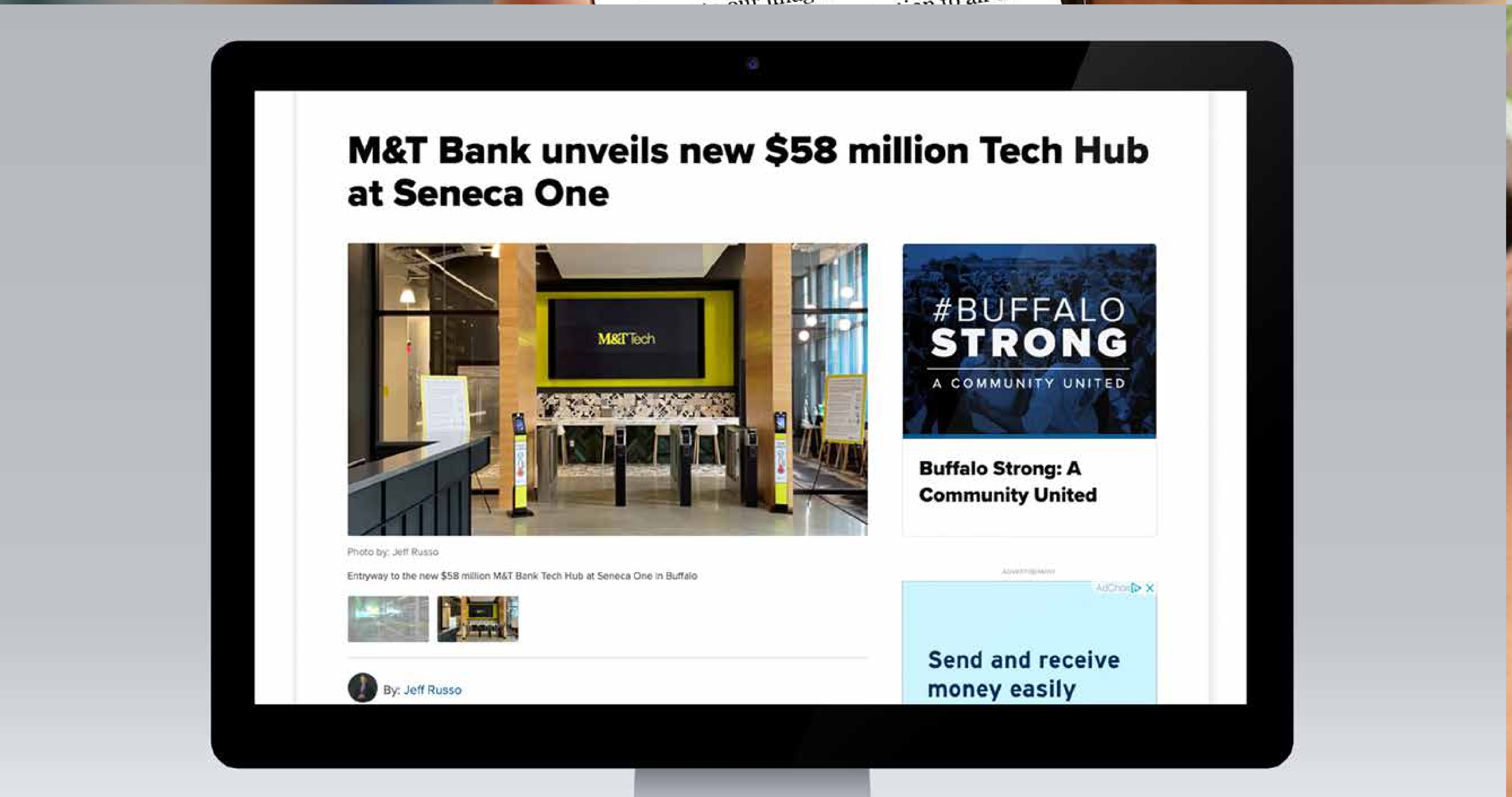
Notably in 2021, we assisted the bank with the launch of its massive Tech Hub inside the tallest privately owned building in New York outside NYC—and in 2023, we partnered with M&T to debut its second Tech Hub workplace in Buffalo.

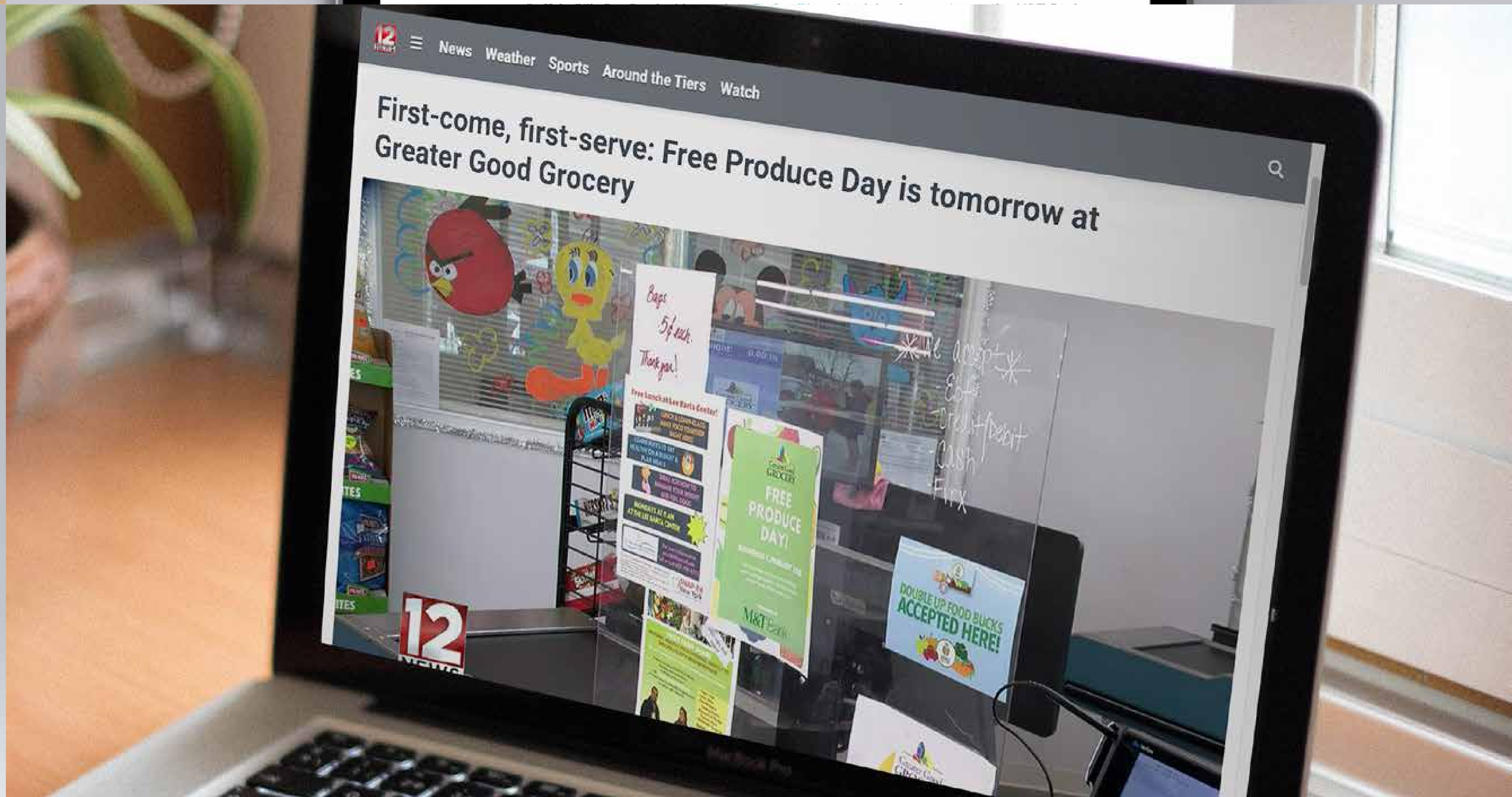
We regularly integrate with multiple internal teams to provide services that include media relations strategy, messaging development, media outreach and engagement, spokesperson training, thought leadership and social media content creation, issues management, internal communications, community relations, local activations, and more.

Results
Since beginning our engagement in 2016, we have landed nearly 7,000 story placements and mentions on behalf of M&T Bank, including more than 780 in 2024. Our work continues to diversify throughout the bank, and we are consistently helping them tell impactful stories in their communities.


12:50
M&T Bank builds bikes in honor of the late Robert Wilmers
A TRIBUTE TO A MAN AND HIS MISSION
By: Krizia Williams
Posted at 5:41 PM, Aug 25, 2022
and last updated 5:56 PM, Aug 25, 2022
BUFFALO N.Y. (WKBW) — Robert Wilmers was known to be a man on a mission. M&T Bank took the time to honor him with the help of Mayor Bryon Brown.
"It will be a boost to our hearts, it will be a boost to our imagination and hopefully


ROCHESTER BUSINESS JOURNAL
THIS WEEK
Bills' star Diggs featured in new M&T Bank campaign
SPECIAL PUBLICATIONS
Buffalo Bills receiver Stefon Diggs will be the focus of M&T Bank's "Football Brings Us Together" campaign (provided photo).


M&T Bank unveils new $58 million Tech Hub at Seneca One
#BUFFALO STRONG
A COMMUNITY UNITED
Buffalo Strong: A Community United
Photo by: Jeff Russo
Entryway to the new $58 million M&T Bank Tech Hub at Seneca One in Buffalo
Send and receive money easily
By: Jeff Russo


News Weather Sports Around the Tiers Watch
First-come, first-serve: Free Produce Day is tomorrow at Greater Good Grocery
FREE PRODUCE DAY!
DOUBLE UP FOOD BUCKS ACCEPTED HERE!

M&T Bank results

6.9K+
story placements for M&T Bank since 2016

891+
coverage hits in 2024

264
coverage hits through March 2025

106M
people reached with earned coverage across online, broadcast, and print media for the Tech Hub unveiling

140K
impressions and 2,800 engagements on six organic social posts leading up to the Tech Hub announcement

284
social mentions and a reach of 10.8 million on social channels for first month of Tech Hub

e. account team & governance

alignment, speed, & accountability

CFSI's structure—spanning multiple business lines, audiences, and regulatory considerations—requires more than a traditional agency model.

Success depends on a governance approach that ensures **enterprise alignment, clear accountability, and seamless day-to-day execution**, while operating as a **true extension** of your internal teams.

proposed structure & leadership

Our teams will be comprised of specialists across each discipline to provide a full-service solution for CFSI. Our approach connects executive oversight with embedded, business-line execution:

Executive Leadership Oversight

- Senior leadership from Martin and iCrossing actively engage in **strategic direction, performance oversight, and key decision-making**
- **Regular executive check-ins** focus on business outcomes, optimization, and forward planning
- **Direct access to senior specialists** across data, media, creative, content, strategy, public relations, and technology

Central Strategy & Governance Hub

- Defines **enterprise priorities, KPI frameworks, and measurement standards**
- Oversees **planning cadence, governance, and cross-business alignment**
- **Ensures consistency** across CFSI, CBNA, OneGroup, BPAS, and Nottingham Financial Group, where appropriate

Dedicated Teams

- **Cross-functional teams** aligned to each business's goals, systems, and brand standards
- Deep understanding of audiences, products, and market dynamics
- Responsible for execution, optimization, and performance delivery

This structure ensures **enterprise visibility and control**, while enabling each business to execute with the speed and specificity required to **drive results**.

Account Team & Governance

roles, responsibilities, & competencies

Our model integrates strategy, execution, and operations into one accountable system with clear ownership at every level:

Account Leadership & Client Partnership

- At least two dedicated account leads serve as the primary points of contact and your strategic partners
- Oversee all communications, workflows, budgeting, and delivery
- Ensure alignment across internal and external stakeholders

Strategy & Business Leadership

- Align marketing initiatives to CFSI's growth priorities
- Translate enterprise strategy into actionable plans across business lines

Data, Analytics & Performance

- Own measurement frameworks, attribution models, and performance reporting
- Deliver actionable insights that inform optimization and decision-making

Creative & Content

- Develop and execute scalable creative systems aligned to performance goals
- Ensure consistency with brand guidelines while enabling differentiated expression

Media, Public Relations, & Activation

- Execute and optimize paid, owned, and earned strategies
- Align channel performance with audience insight and creative execution

Project Management & Operations

- Drive timelines, workflows, and cross-functional coordination
- Ensure work is delivered on time, on strategy, and within budget

Account Team & Governance

day-to-day operating model

We operate as an **embedded extension of your team and collaborative partner with your existing partners**. CFSI can expect:

- **Dedicated account management** providing continuity, responsiveness, and strategic guidance
- **Cross-functional collaboration** across strategy, creative, media, PR, and analytics
- **Weekly or biweekly status meetings**, supported by ongoing communication and reporting
- **Agile workflows** designed to move efficiently within regulatory and compliance requirements

Our model is designed to be both structured and flexible—providing a strong operational backbone while adapting to evolving business needs.

Account Team & Governance

collaboration, escalation & continuous improvement

We take our clients' investment in our services seriously—as if it were our own. Our team is dedicated to cultivating a culture of **open and honest communication**, empathizing while we strategize, and valuing unique perspectives. We aim to be "easy to work with," but also guide our partners in the right direction, ushering them out of their comfort zones—while keeping the work rooted in strategy and data.

Collaboration and continuous improvement are at the heart of our success across a combined 52 years, and why we have **clients who have trusted us for two decades and others who have grown from one project to depend on our team for their multi-line organization**. CFSI can expect:

Thorough Collaboration & Communication

- Integrated planning sessions across business lines and disciplines
- Transparent workflows and shared dashboards to align stakeholders
- Close coordination with internal marketing, compliance, and leadership teams
- Frequent communication through email, phone, meetings, and project management systems
- Customized schedules and delivery methods to suit CFSI needs
- Top-tier organization and responsiveness

Collaboration, Escalation & Continuous Improvement

Reliable & Accessible Escalation Framework

- **Clearly defined escalation paths** across strategic, operational, and compliance considerations
- **Rapid-response protocols** to address issues without disrupting momentum
- **Senior leadership engagement** when required to resolve complex challenges

Unwavering Continuous Improvement

- **Regular review of AOR relationship and performance** by senior leadership to identify areas to streamline and improve
- **Ongoing performance reviews** tied to business outcomes and KPIs
- **Test-and-learn frameworks** embedded across campaigns, creative, PR, and media
- **Insights fed back into planning** to continuously refine strategy and execution

Capability Building & Enablement

- **Consultation and knowledge-sharing sessions** for CFSI staff that empower your teams to scale capabilities (where beneficial)
- **Ongoing education on industry trends, tools, and best practices** to keep our combined delivery competitive, informed, and relevant

f. case studies & references

MFS Investment Management. From fragmentation to a unified, perfomance-driven ecosystem.

Challenge
MFS Investment Management (MFS), a global asset manager, needed to modernize its digital ecosystem to elevate the brand's unique value and differentiated products, offerings, and perspectives across all markets.

Key objectives included:

- Improving overall client and employee experience
- Enhancing brand consistency and relevancy
- Growing the customer base globally and across regional markets
- Introducing cross-sell and upsell integrated solutions
- Creating efficiencies in the content creation operations
- Instituting data-driven decision making, automation, sales enablement and new technologies

Our work needed to reposition the brand. Digital and platform experiences needed to be integrated. Additional KPIs included developing a multi-channel content program and leveraging data to empower female investments.

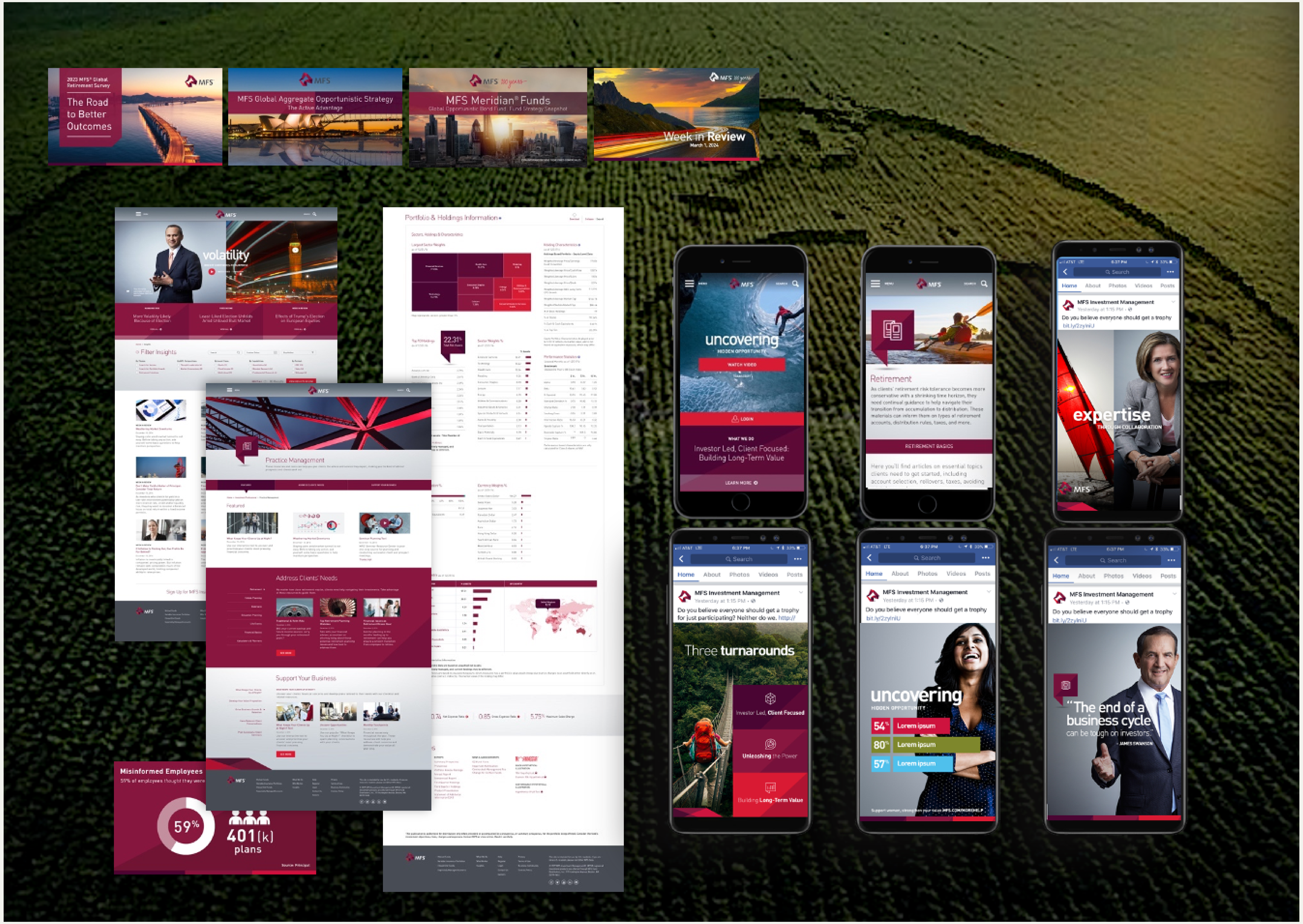
Solution
We developed a unified digital strategy to align brand, technology, and market needs into a connected, scalable ecosystem.

Our work began with an in-depth, digital brand and international audience strategy. We bridged the gap between industry forces, business and brand goals, corporate communications strategies, global market needs and digital objectives with a key focus on local market flexibility and elevating thought leadership.

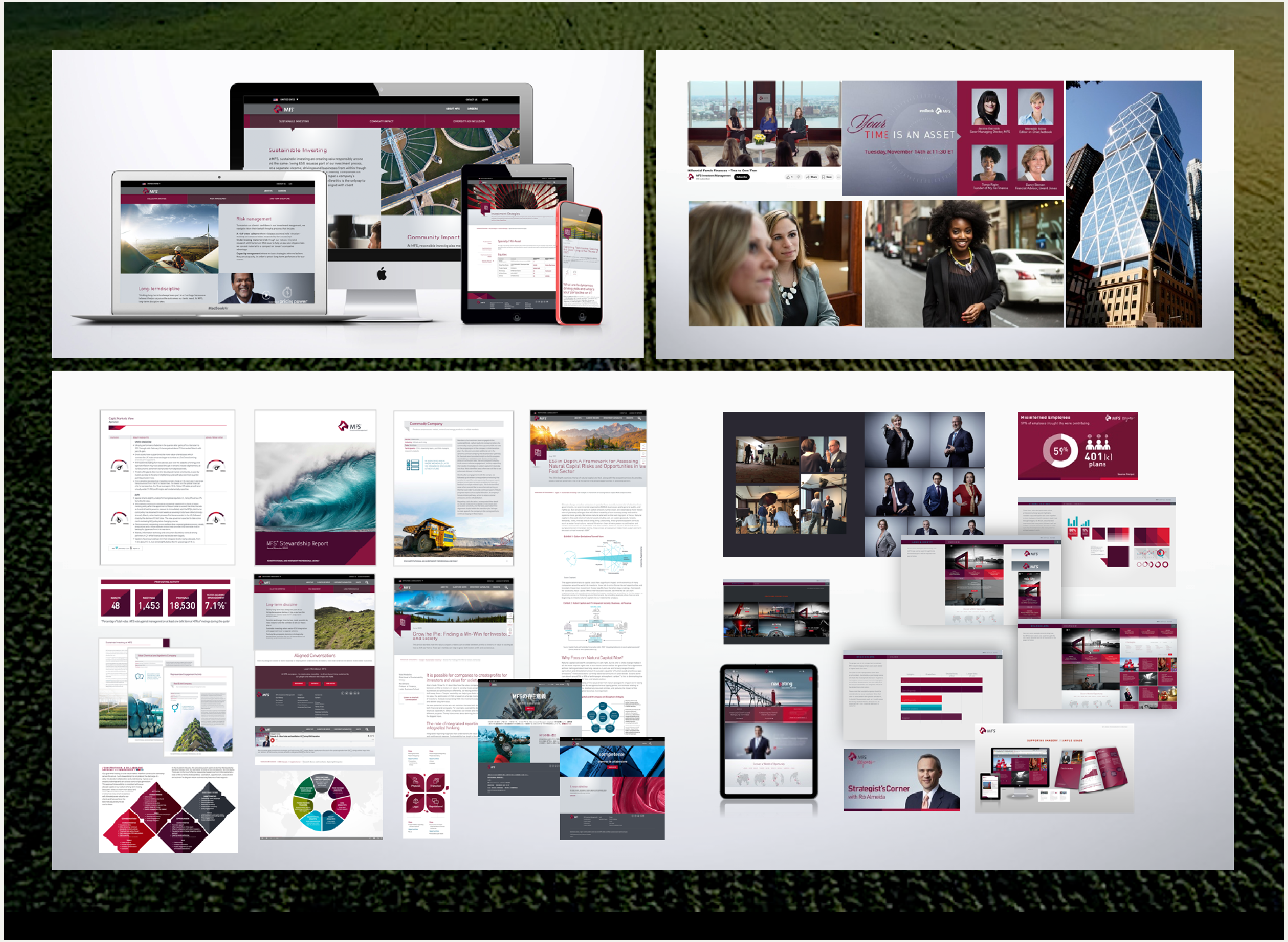
A holistic vision across all digital properties was implemented, uniting sales, marketing and technology efforts. Playbooks for market roll outs drove cohesion.

We improved traffic and engagement by integrating site, search, and social content, powered by a scalable, flexible digital design system and data-driven branded content ecosystem. High-value programs and events were activated for under-served, niche financial audiences.

Results
By implementing a scalable, flexible digital design system and a data-driven branded content ecosystem, traffic and engagement saw remarkable improvements. This initiative ensured that diverse audiences, including female investors, recognized the brand's unique value and differentiated offerings.



The Road to Better Outcomes
MFS Global Aggregate Opportunistic Strategy
The Active Advantage
MFS Meridian® Funds
Week in Review
volatility
Filter Insights
Portfolio & Holdings Information
Practice Management
Address Clients' Needs
Support Your Business
Misinformed Employees
59%
401(k)
plans
uncovering
Investor Led, Client Focused: Building Long-Term Value
Retirement
RETIREMENT BASICS
expertise
MFS Investment Management
Three turnarounds
Investor Led, Client Focused
Unleashing the Power
Building Long-Term Value
54%
80%
57%
Lorem ipsum
"The end of a business cycle can be tough on investors."


Sustainable Investing
Community Impact
Risk management
Long-term discipline
Your TIME IS AN ASSET
Tuesday, November 14th at 11:30 ET
MFS Stewardship Report
48
1,453
18,530
7.1%
ESG in Depth: A Framework for Assessing Natural Capital Risks and Opportunities in a Food Sector
Grow the Pie: Finding a Win-Win for Investors and Society
Aligned Conversations
Misinformed Employees
59%
401(k) plans
Strategist's Corner

MFS results

+12.8%
YOY AUM Growth

+132%
Increase in Qualified Lead Conversion

+143%
Increase in Thought Leadership Engagement

+159%
Increase in High Value Site Interaction

First Merchants Bank. Strengthening a bank's acquisition strategy with SEM.

Challenge

First Merchants Bank came to The Martin Group for assistance with their paid search (SEM) efforts in personal banking due to the bank's high average cost per acquisition (CPA) for new customers. Our primary task was to increase the number of incremental personal checking accounts opened online in a competitive industry. Our secondary objective was to drive down the average cost to acquire new online personal checking accounts. Additionally, our team was tasked with creating a strong pipeline of new, qualified leads to add to the bank's inbound primary relationship acquisition sales funnel, and meeting or exceeding audience performance benchmark data through continuous campaign optimization.

Solution

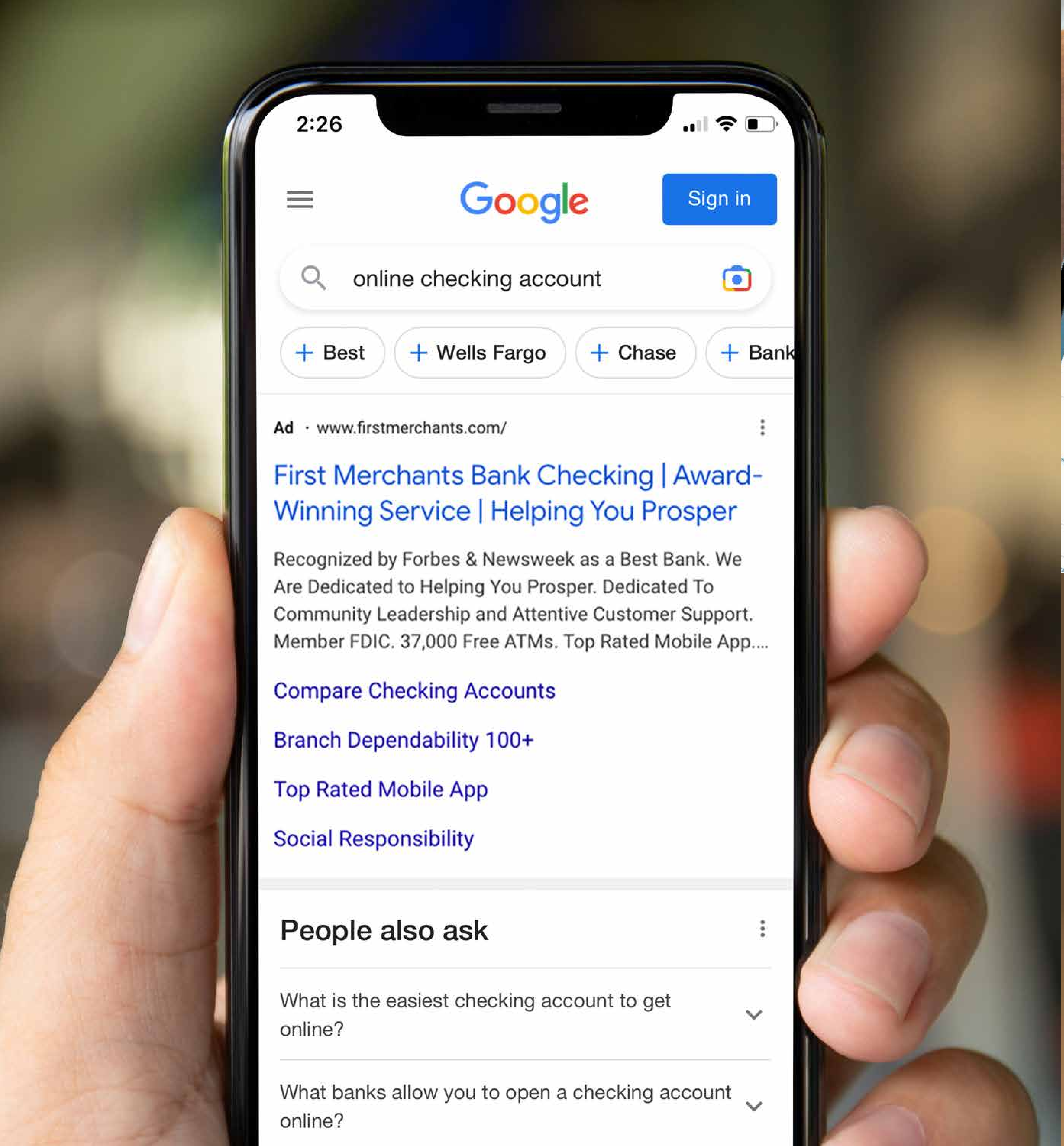
In order to best position the campaign for success, we focused on the bank's differentiators – attentiveness and dependability, as well as the recognition of being a top Midwestern bank by Forbes and Newsweek for outstanding customer service. On top of leveraging social proof, this messaging strategy helped decrease low-intent prospects by focusing on value-based differentiators rather than sign-up bonuses (which historically attracted lower-value customers). By conducting thorough market and keyword research, The Martin Group identified opportunities within each key market to reach high-value customers while maintaining a low overall CPA. Our strategies ranged from paid media SEM ads on Microsoft Bing, SEM and display ads on Google Ads, customized landing pages, and interstitial pop-ups, to a series of automated emails to nudge and nurture leads. Initially, our team prioritized Microsoft Ads over Google Ads to reach qualified prospects in key markets while keeping search volume high and competition low. As demand in markets shifted, we pivoted to stay on top of search trends. Keyword, ad content, bid, and budget optimizations were consistently made within markets to leverage budgets effectively.

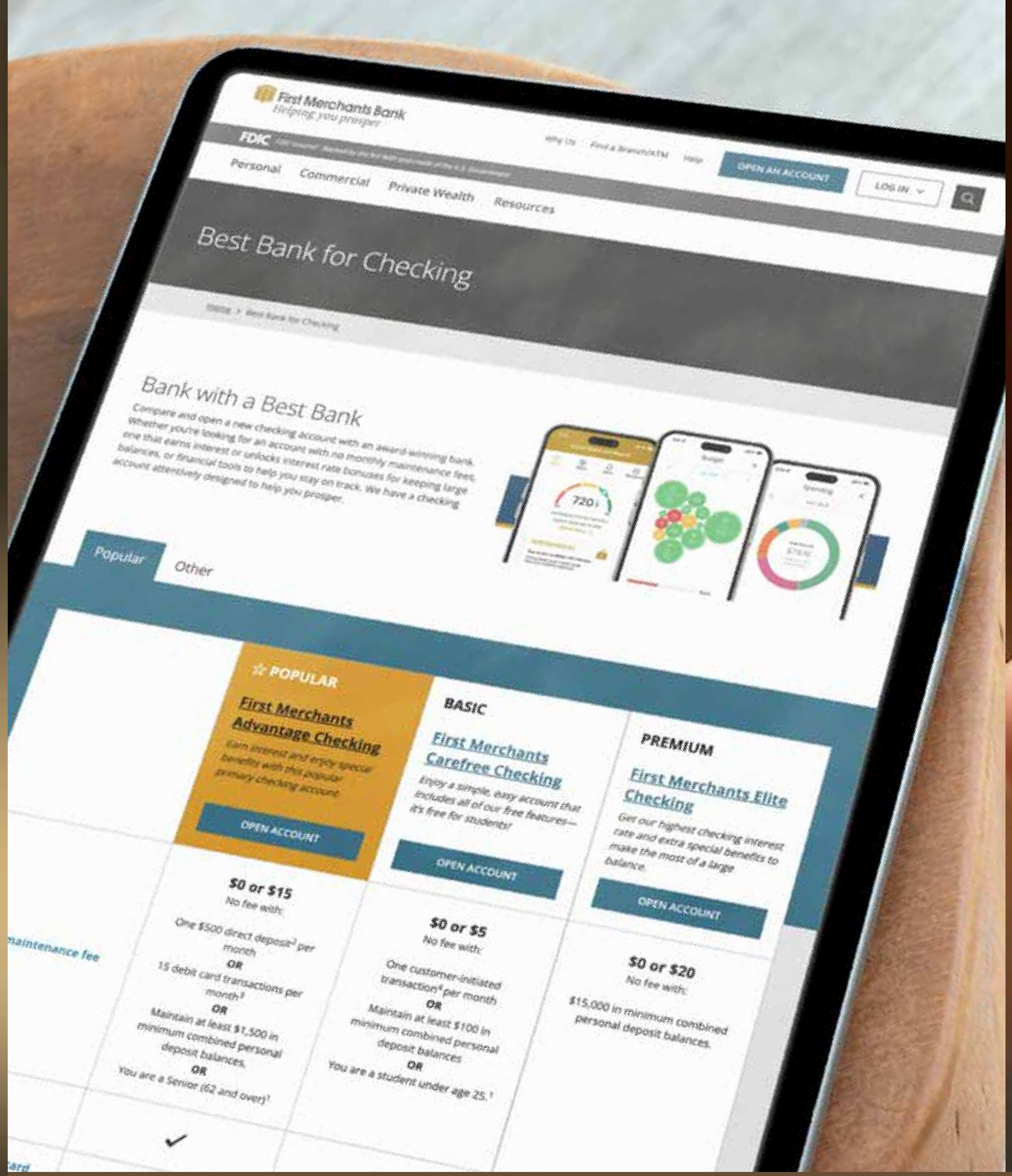
Results

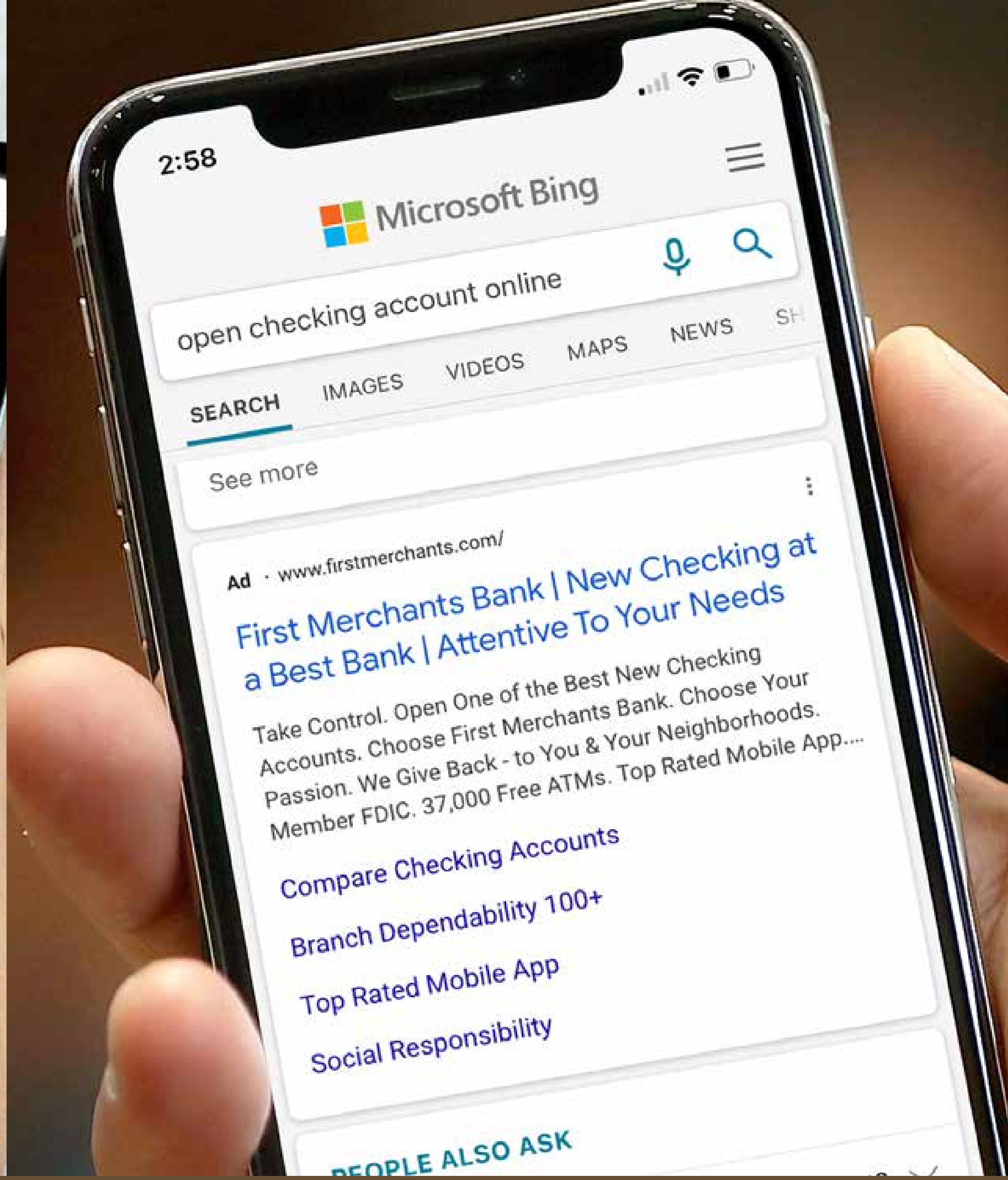
Our efforts made a huge impact on the bank's acquisitions and associated costs, significantly improving upper-funnel performance and reducing promo code-related fees. The initial "Best Checking" campaign was so successful that First Merchants has since engaged The Martin Group to test SEM for other departments.

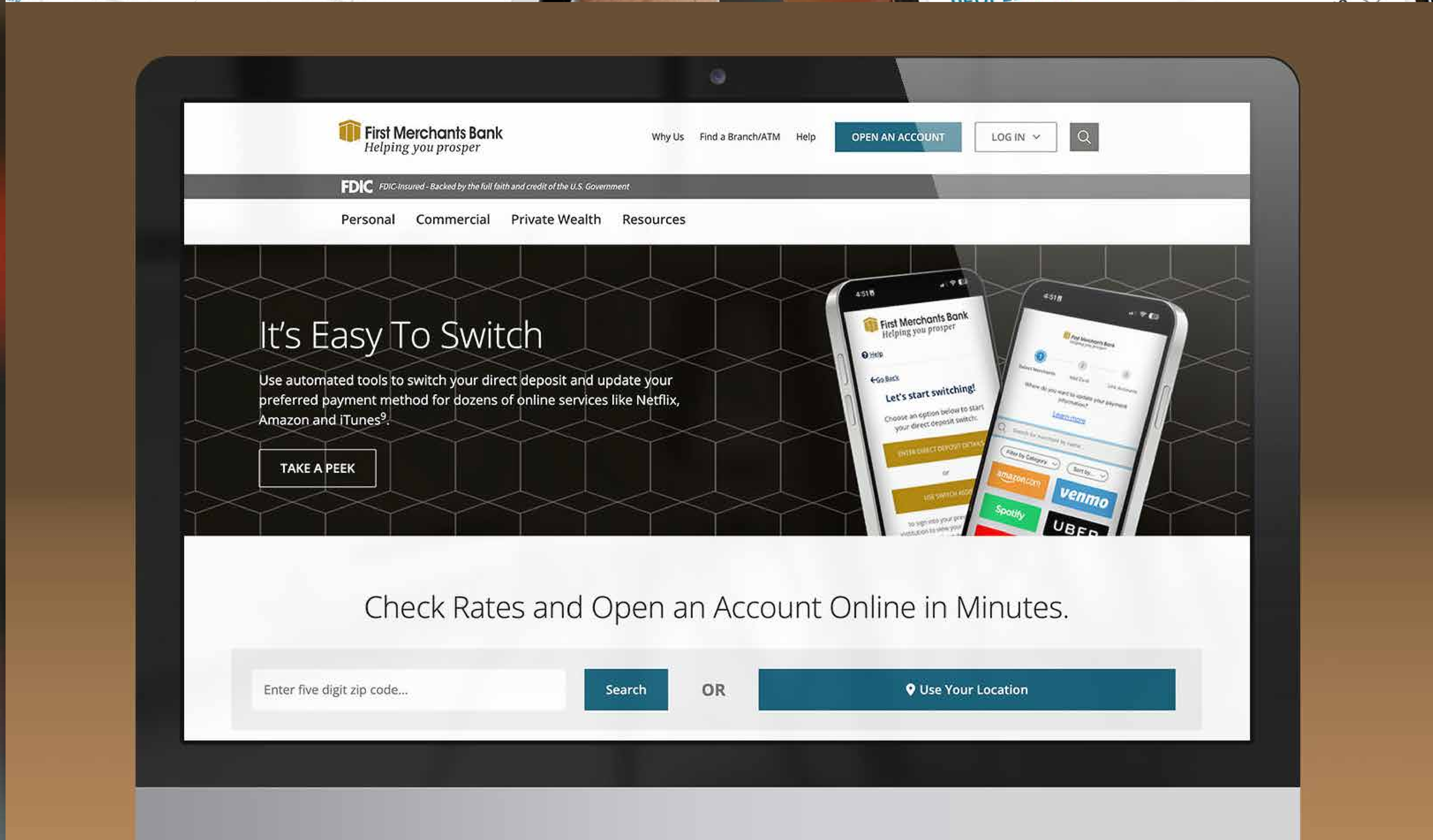
We continue to partner with First Merchants and have expanded to work with numerous teams to grow account acquisition and lead generation, keeping a steady pipeline of upper-funnel prospects. These teams range from Private Wealth Investments to Community Lending Services, each with its own unique goals, challenges, and successes.

Additionally, we solved a huge roadblock for the bank, successfully implementing end-to-end tracking for their online account software, which enables us to see the full user journey, including exactly which ads are leading to conversion. This has been a goal of the bank for many years, and now provides crucial data that will be instrumental in their continued success, leading our client to say, "Your team demonstrates tenacity, resilience, brilliance, and patience."


2:26
Google
Sign in
online checking account
+ Best
+ Wells Fargo
+ Chase
+ Bank
Ad · www.firstmerchants.com/
First Merchants Bank Checking | Award-Winning Service | Helping You Prosper
Recognized by Forbes & Newsweek as a Best Bank. We Are Dedicated to Helping You Prosper. Dedicated To Community Leadership and Attentive Customer Support. Member FDIC. 37,000 Free ATMs. Top Rated Mobile App....
Compare Checking Accounts
Branch Dependability 100+
Top Rated Mobile App
Social Responsibility
People also ask
What is the easiest checking account to get online?
What banks allow you to open a checking account online?


First Merchants Bank
Best Bank for Checking
Bank with a Best Bank
Popular
Other
POPULAR
First Merchants Advantage Checking
BASIC
First Merchants Carefree Checking
PREMIUM
First Merchants Elite Checking
OPEN ACCOUNT
$0 or $15
$0 or $5
$0 or $20


2:58
Microsoft Bing
open checking account online
SEARCH
IMAGES
VIDEOS
MAPS
NEWS
See more
Ad · www.firstmerchants.com/
First Merchants Bank | New Checking at a Best Bank | Attentive To Your Needs
Take Control. Open One of the Best New Checking Accounts. Choose First Merchants Bank. Choose Your Passion. We Give Back - to You & Your Neighborhoods. Member FDIC. 37,000 Free ATMs. Top Rated Mobile App....
Compare Checking Accounts
Branch Dependability 100+
Top Rated Mobile App
Social Responsibility
PEOPLE ALSO ASK


First Merchants Bank
Helping you prosper
Why Us
Find a Branch/ATM
Help
OPEN AN ACCOUNT
LOG IN
FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government
Personal
Commercial
Private Wealth
Resources
It's Easy To Switch
Use automated tools to switch your direct deposit and update your preferred payment method for dozens of online services like Netflix, Amazon and iTunes.
TAKE A PEEK
Check Rates and Open an Account Online in Minutes.
Enter five digit zip code...
Search
OR
Use Your Location

First Merchants Bank results

90%
increase in accounts opened per day during SEM campaign (from an average of 10 pre-SEM to 19)

1,506%
reduction in CPA in first quarter of campaign

384K+
new website visitors in first quarter of campaign

9.1
average account approvals per day (compared to 4.3 approvals per day pre-SEM)

Note: Results do not include accounts opened in branch.

PaintCare. Covering New York State with a fresh coat.

Challenge

PaintCare, a national nonprofit organization focused on safely and simply recycling leftover paint, engaged The Martin Group to help announce the expansion of its program into New York State. Geared toward both households and businesses, the program promoted the responsible recycling of leftover paints, stains, and varnishes through their network of partner drop-off sites.

Following a successful soft launch, in the subsequent year, PaintCare wanted to go a step further to increase awareness, specifically by pushing an overarching message meant to reduce paint waste: "Buy Right. Use it Up. Recycle the Rest."

To keep PaintCare, its services, and its mission top of mind among N.Y. consumers, partners, and elected officials, The Martin Group was tasked with delivering this new message to targeted audiences across multiple mediums.

Solution

We needed to drive both awareness and education messaging about proper paint disposal and recycling, and ultimately, move more consumers toward conversion using traditional and digital tactics. So we crafted a multi-faceted paid media program that also utilized earned media opportunities across the state, including announcing higher education partnerships and multiple market launches.

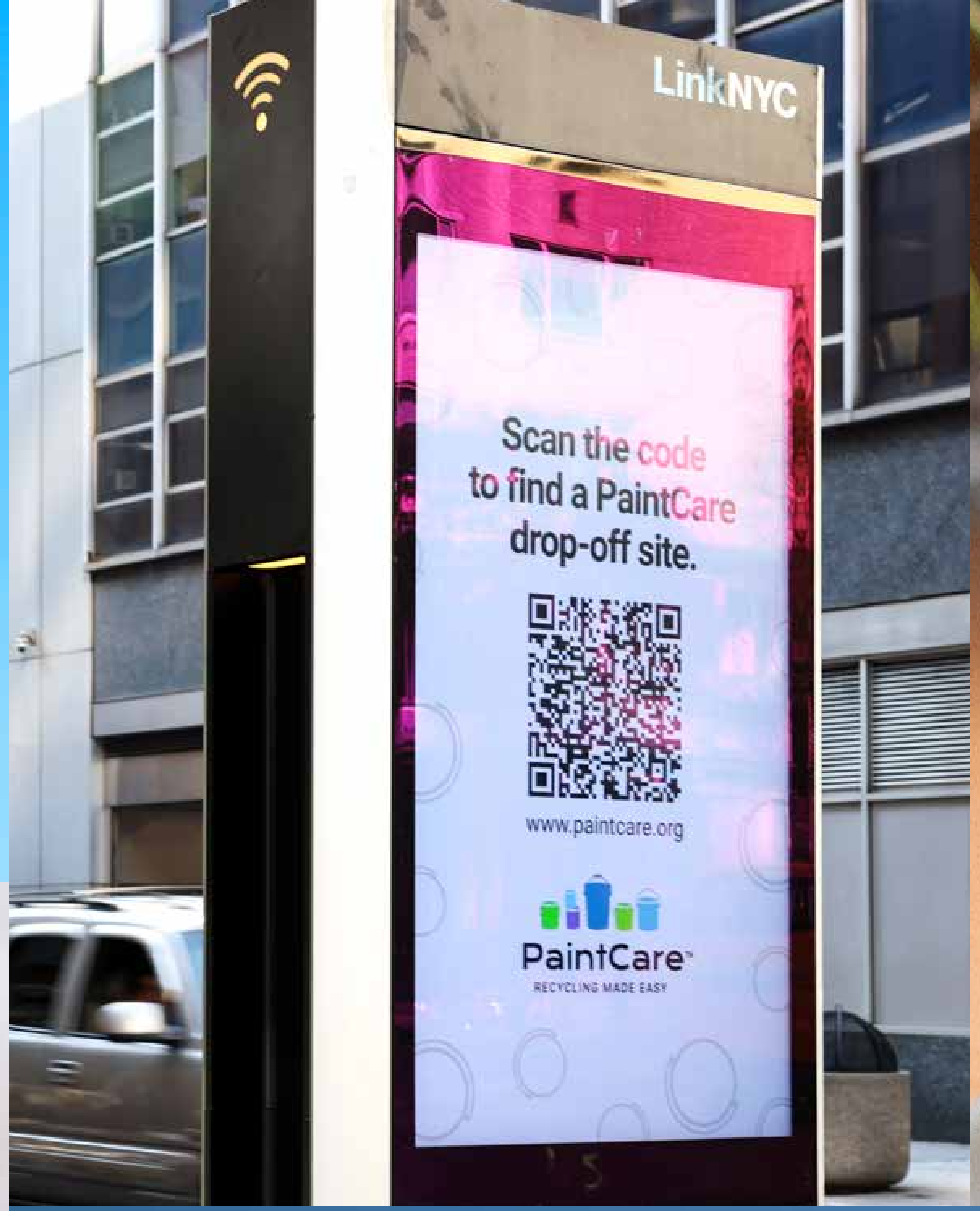
The entire integrated campaign covered several traditional and digital tactics including television, radio, print, outdoor, streaming audio, OTT video, paid social media, and more. And on the public relations side, we amplified their milestone achievements on the national newswire with follow-up phone calls to key targets in each major PaintCare region for a larger statewide push.

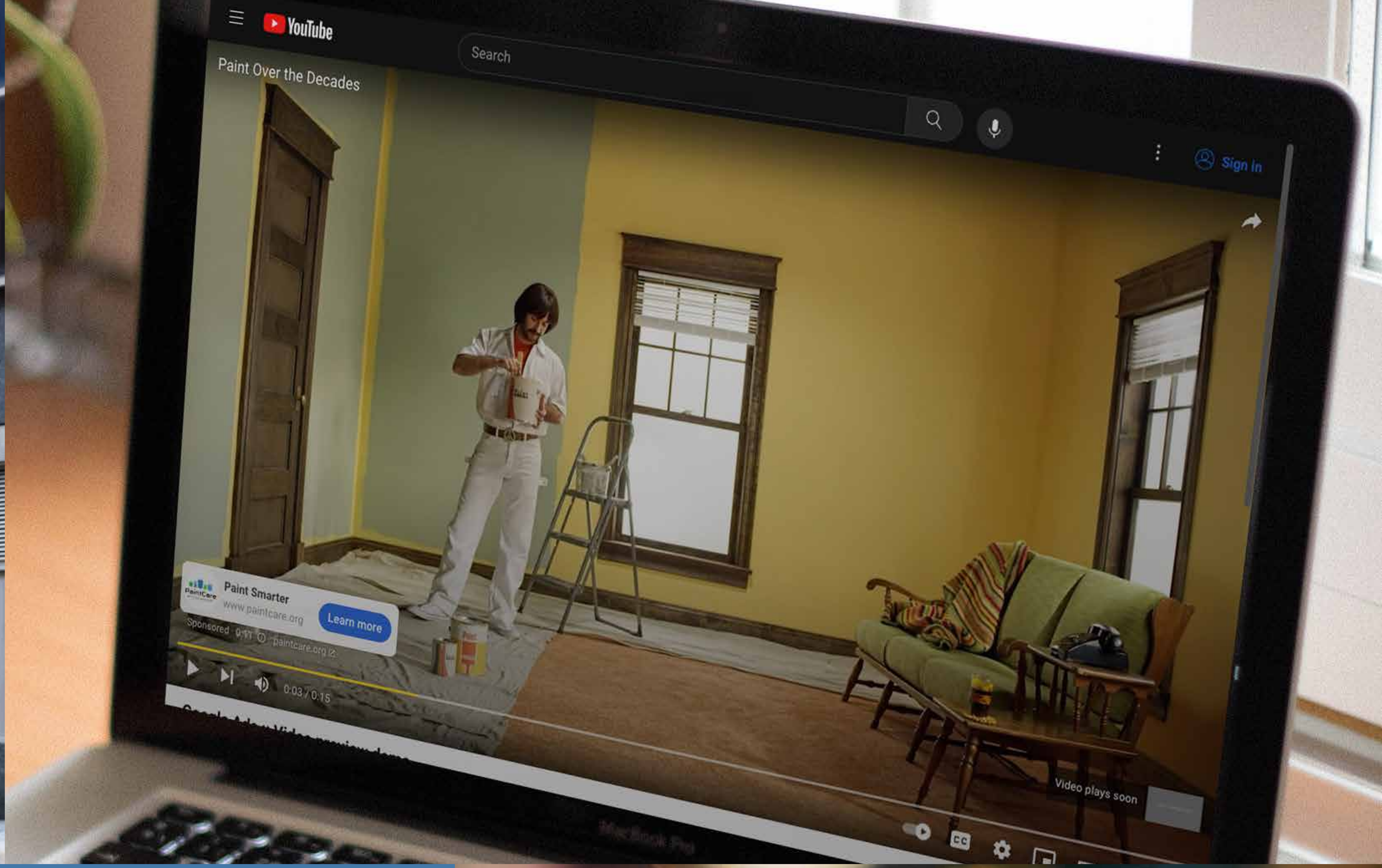
Results

Traditional methods delivered the most impressions, while digital was designed to drive traffic to the campaign's landing page. With a strategic audience mix, the B2C campaign delivered more than 145M impressions and 400,000 landing page visits. The B2B campaign geared toward paint professionals, contractors, and property managers brought in 8.3M ad impressions, 60K ad clicks, 1.47% ad CTR, $32.18 CPM, and $1.67 CPC.

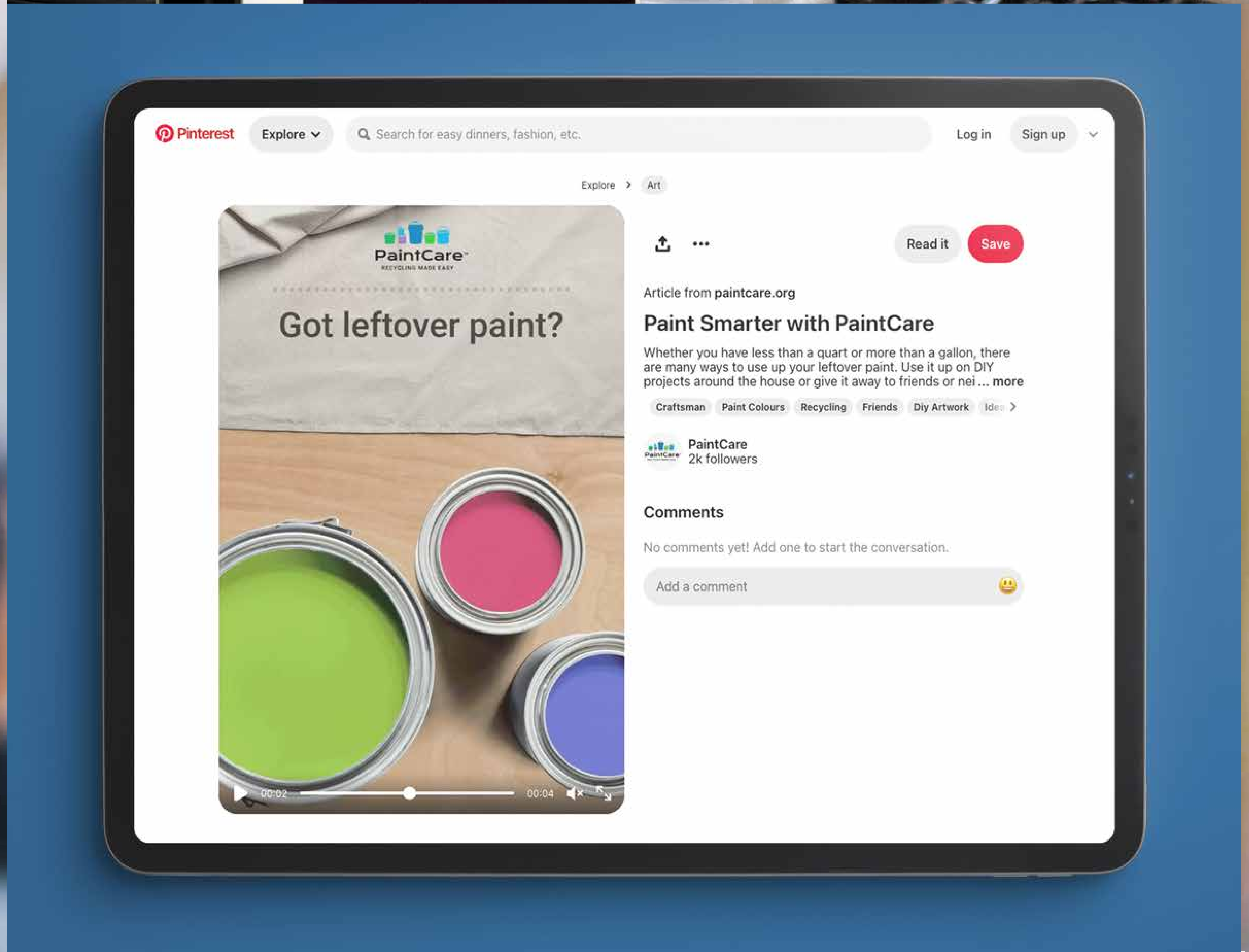
While the numbers were outstanding—including 690K digital ad clicks and 329K new website users—the tangible results are what truly stood out. In total, over 1M gallons of paint were collected and 300 retail partners joined the PaintCare program through the integrated campaign. This was a true testament to The Martin Group's ability to translate client goals and objectives into comprehensive marketing campaigns and deliver clear results.

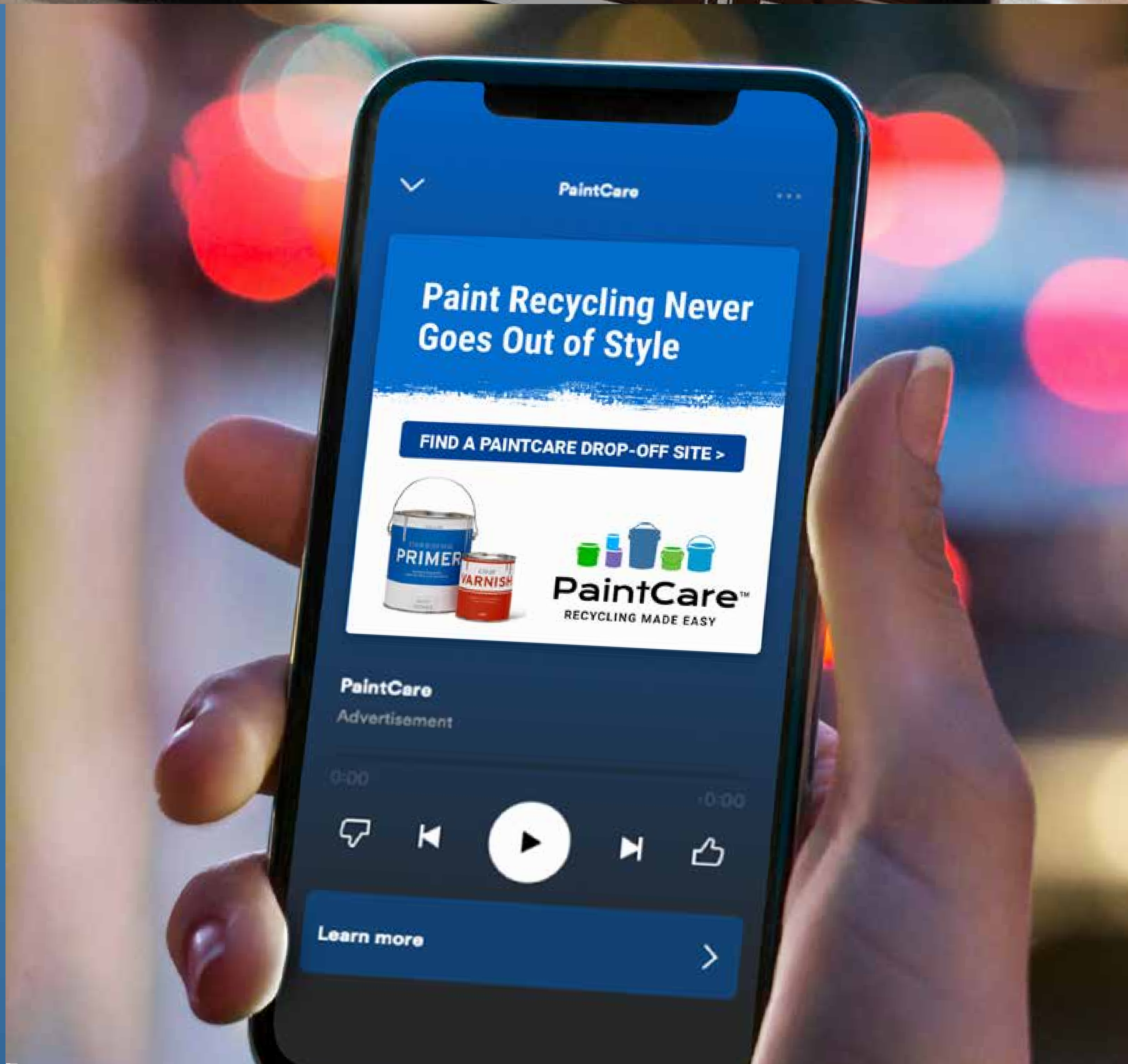

New York,
Start Painting
Smarter with
PaintCare
PaintCare
RECYCLING MADE EASY
www.paintcare.org
LAMAR


LinkNYC
Scan the code
to find a PaintCare
drop-off site.
www.paintcare.org
PaintCare
RECYCLING MADE EASY


YouTube
Search
Paint Over the Decades
Sign in
Paint Smarter
www.paintcare.org
Learn more
Video plays soon


7:10
facebook
PaintCare
Sponsored
Whether you have less than a quart or more than a gallon, there are many ways to use up your leftover paint.
paintcare.org
Use Up Your Leftover Paint
Learn more
17
4 comments 9 shares
Like
Comment
Share
Home
Video
Friends
Marketplace
Notifications
Menu


Pinterest
Explore
Search for easy dinners, fashion, etc.
Log in
Sign up
Explore > Art
PaintCare
Got leftover paint?
Read it
Save
Article from paintcare.org
Paint Smarter with PaintCare
Whether you have less than a quart or more than a gallon, there are many ways to use up your leftover paint. Use it up on DIY projects around the house or give it away to friends or nei ... more
Craftsman
Paint Colours
Recycling
Friends
Diy Artwork
PaintCare
2k followers
Comments
No comments yet! Add one to start the conversation.
Add a comment


PaintCare
Paint Recycling Never Goes Out of Style
FIND A PAINTCARE DROP-OFF SITE >
PRIMER
VARNISH
PaintCare
RECYCLING MADE EASY
PaintCare
Advertisement
Learn more

PaintCare results

1M+
gallons of paint collected

300
new retail partners established

145M
digital ad impressions

400K
website sessions

690K
digital ad clicks

329K
new website users

References

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VP, Head of Marketing & Brand

Lake Trust Credit Union

FQureshi@Laketrust.org

810.534.9189

(Client of iCrossing)

g. pricing

Our pricing approach is designed to provide **clarity, flexibility, and accountability**—ensuring CFSI has full visibility into how resources are allocated, how costs are managed, and how investment aligns to outcomes.

We structure engagements to support both **ongoing AOR partnership needs and project-based initiatives**, allowing for scalability across business lines, campaigns, and priorities.

Pricing

proposed AOR engagement & compensation structure

We propose a **flexible retainer-based AOR model**, supported flexible project scoping, and governed by a Master Services Agreement (MSA).

Rate Card

We have provided a rate card which includes the following:

- Role-based rates for associates at iCrossing
- One blended hourly rate at The Martin Group for standard services
- Elevated hourly rate for crisis communications and PR work performed outside standard business hours

Upon further discussion of specific business needs for each entity within CFSI, we can provide a more detailed scope of work and pricing for various activities required to achieve your objectives across all subsidiaries. **This will give the most comprehensive understanding of cost for services and outcomes.**

For travel time, we will extend an hourly rate of $90/hour, not to exceed eight (8) hours per travel day.

Proposed AOR Engagement & Compensation Structure

Monthly Retainer Structure

A **defined monthly retainer tied to a set number of dollars and scope of services** would be provided based on projected media spend. This allows:

- Ongoing strategic and executional support
- Flexibility to shift resources across priorities
- Visibility into how time and investment are allocated

The retainer will provide:

- Monthly forecasting of resource allocation where possible
- Monthly reporting of actual retainer used
- Quarterly reconciliation with carryover or overage billing as applicable
- Pre-approval for any overage hours beyond agreed scope

Together, we can identify a contract that meets CFSI's needs. We consider details such as:

- Separate budgets for each subsidiary brand
- Out-of-pocket (OOP) expenses
- Production costs
- Travel expenses and per diems

Example: $5M combined annual budget

Assumes one combined budget for all businesses.

- Media (60%) – $3M
- Agency Services + OOP Expenses – $2M
  - Agency Services – $1.3M
  - OOP Expenses (production, printing, mailing, travel expense, etc.) – $500K
  - Contingency Funds – $200K

Proposed AOR Engagement & Compensation Structure

Project-Based Scoping (as needed)

Standalone projects can be scoped on an as-needed basis outside the retainer.

In these cases, a Statement of Work (SOW) is developed with defined scope, timelines, and costs, and provided for approval before work begins. We allow a variance of +/- 10% for these estimates.

MSA Governance

All engagements are governed by an MSA, which establishes overarching terms including payment, ownership, confidentiality, and termination. Individual SOWs define scope and fees, with the MSA taking precedence in the event of any conflict.

Billing & Reconciliation

- Retainers are billed monthly; Projects are billed individually with 50% due up front with the remainder due upon completion; See Media Terms for Billing details in upcoming pages
- Invoicing is 30-day payment terms for agency services and paid media
  - 1.5% interest per month applied for amounts not paid
- Retainers include:
  - Monthly forecasting of projects and resource allocation
  - Monthly reporting of actual hours used
  - Quarterly reconciliation with carryover or overage billing as applicable
  - Pre-approval required for any overage work beyond agreed scope

fees, retainers & pass-through costs

We prioritize **transparency across all cost components**, with clear delineation between agency fees and external expenses.

Agency Fees

- Hourly rates applied to all services
- Monthly retainer with detailed forecasting and reconciliation
- Regular reporting on retainer utilized vs. allocated

Outside Costs

Estimated in advance and approved prior to being incurred, these may include but are not limited to:

- Production
- Stock images, illustrations, music, and footage
- Research and data acquisition
- Printing, shipping, and distribution
- Travel-related expenses
- Technology, licensing, platform costs
- Domain registration, web hosting, and third-party plugins
- Font purchases and brand production requirements
- Media placement and media spend

Fees, Retainers & Pass-through Costs

Expense	Billing	Fee	Markup	Notes
Production (Broadcast, Audio, Photo, Printing)	50% due upfront before production begins	N/A	20%	Quoted for approval before work begins
Influencer Marketing	Agency time against retainer; 100% of influencer OOP payments due upfront	N/A	20% on influencer OOP	OOP quoted for approval before work begins
Shipping, Travel Expense	Net	N/A	N/A	Quoted for approval before incurred
Marketing Software & Technology Fee	Quarterly	$100/quarter	N/A	A standard fee to support access to required platforms for research, activation, and reporting

Pricing

media terms & compensation structure

Media services are structured to ensure **transparency, efficiency, and performance accountability**.

Media Buying & Stewardship

We will bill time for media buying and stewardship against the retainer rather than applying a fee

- Hourly agency time covers planning, negotiation, placement, trafficking, optimization, and reconciliation

Billing Approach

- Media costs are billed Net
- Traditional media is billed in the month it runs
- Digital media is typically billed upfront

Upfront Requirements

- 100% of paid digital and influencer campaign costs billed prior to launch
- Production deposits (typically 50%) required prior to work commencing

Reconciliation & Credits for Paid Media

- Campaigns are reconciled post-flight
- Any underdelivery or underspend is credited back

Pricing

approach to efficiency, scalability, & cost management

Our model is designed to maximize efficiency while maintaining flexibility and performance:

Efficient Resource Allocation

- Our rate model ensures the right expertise is applied for the task at hand
- Centralized planning aligns resources across business lines

Scalable Engagement Model

- Retainer provides a consistent foundation
- Project-based scopes allow for expansion or contraction as needed
- Resources can be reallocated dynamically based on performance and priorities

Active Cost Management

- Pre-approval required for all out-of-pocket expenses
- Ongoing budget tracking and forecasting
- Optimization of media and production investments to maximize ROI

Media Efficiency

- In-house media buying and management reduces external vendor costs
- Negotiation leverage and added-value opportunities improve overall value
- Performance-driven optimizations bring efficiency

Reconciliation & Accountability

- Regular reporting on spend vs. plan
- Crediting of unused media or budget where applicable
- Continuous alignment of investment to performance outcomes

discounts & value delivery

Media

While standard industry media fees can range 15%-30% to manage and steward buys (with some much lower for certain digital buys where efficiencies are identified), we intend to bill media at Net dollars.

This will improve billing consistency while driving additional value for CFSI as a buyer by focusing as many dollars into media as possible.

- Time to plan, place, steward, and manage paid media buys will be billed against the retainer at our hourly rate.
- This structure supports transparency and visibility across the organization into how dollars are being spent.

Volume Creative and Development

For large volume creative and development, we offer custom studios that deliver services at a discounted rate. This is set based on the volume and type of services requested and can be defined upon further discussions. Our rates do not currently reflect this offering.

Thank You