

## **AFFINION GROUP**

100 Connecticut Ave.

Norwalk, CT 06850

Telephone: (800) 251-2148 x 2645

E-Mail: [morgan.harris@affinigroup.com](mailto:morgan.harris@affinigroup.com)

Website: [www.affinion.com](http://www.affinion.com)

Contact: Morgan Harris

### ***Relationship Banking Strategies***

Affinion Group is a leading global provider of customer engagement strategies, including value-added checking programs, offering banks opportunities to strengthen and build profitable customer relationships. Through Affinion Group' programs, banks can customize value-added checking programs designed around specific marketing goals-account retention, fee income, or acquisition in the following market segments:

- Mass market
- Student market
- Affluent market
- Emerging Affluent market
- Senior market

With over 335 years' experience with financial institutions, Affinion Group's retail professionals will help banks fully develop their Relationship Banking Strategies. This includes employee training and motivation, internal and external advertising and promotion, follow-up tracking and analysis and on-going program consultation.

#### **PROGRAM BENEFITS:**

- Provides opportunities for increased fee income
- Builds customer loyalty and positions bank for profitable account acquisition
- Employ program flexibility so banks can adopt a program that best meets their market objective
- Purchased separately or as part of Affinion Group's Relationship Banking Strategies package checking programs, an array of identity theft and fraud prevention solutions to strengthen the bank's theft prevention program and assist customers with deterrence and restoration efforts related to credit.

#### **MARKET PROFILE:**

Banks with at least \$25 million in assets with a retail focus will benefit from Affinion Group's valuable "niche marketing' programs. Affinion Group will customize the strategies to meet your bank's unique marketing and business plan.

## **Customer Appreciation Program-AD & D**

With a combined 35 years of experience, Affinion Benefits Group (ABG) has emerged in the 21<sup>st</sup> century as both a leader in customer engagement and as a driving force behind fully comprehensive insurance solutions. ABG has built excellent relationships with more than 4,500 financial institutions, including regional banks, community banks, mortgage companies, credit card issuers, and national banks. These institutions are enjoying the benefits of an ABG supplemental insurance program, with products designed to increase profitability, differentiate the institution in the marketplace, deliver incremental fee income, and increase retention.

The Accidental Death & Dismemberment (AD&D) insurance plan is a “Customer Appreciation” program designed to strengthen ties with bank customers and to generate incremental revenue. The program offers \$1,000 of AD&D insurance at no cost to your customers—your bank pays the premium—as well as the opportunity to purchase additional coverage at affordable group rates. The program is marketed with a tried-and-true direct mail solicitation program, including, over time, the implementation of multiple acquisition, cross-sell and up sell direct response events.

### **PROGRAM BENEFITS:**

- **No financial risk**—ABG absorbs all the marketing expenses of the direct response effort.
- **Complete turnkey operations**—ABG handles list management, production, mailing, enrollment, fulfillment, customer service, and facilitation of claims.
- **Absolute ease of implementation**—**your bank** provides the list of members; ABG does the rest.
- **Toll-free customer service** gives your customers answers to all their questions.
- ABG has implemented a **GLB and SB1 compliant** privacy solution to protect non-public information of your customers and is also **PCI Level 1 compliant**. ABG was also **awarded the prestigious ISO27001 for information security management**.

### **MARKET PROFILE:**

Financial institutions with at least 2,000 DDA customers.

## **Identity Theft Protection**

Affinion Group is a leading global provider of customer engagement strategies, including being a market leader in identity theft and security solutions.

Every 3.2 seconds, someone loses their identity. Identity theft is a complicated crime and banks need a comprehensive solution. Affinion Group provides an extensive suite of identity theft prevention, detections, and resolution services designed to help meet consumer and regulatory needs.

Affinion Group's capabilities encompass a broad range of data protection, monitoring, reporting and support services. Each feature can be operated independently or seamlessly merged to provide a custom, comprehensive security solution. Affinion Group's vast experience and marketing channel expertise help ensure each bank's identity theft solution meets or exceeds its goals.

With over 35 years experience with financial institutions, Affinion Group's retail professionals will help you fully develop your bank's identity theft protection solution. This includes employee training and motivation, internal and external advertising and promotion, follow-up tracking and analysis and on-going program consultation.

### **PROGRAM BENEFITS:**

- Provide a valuable security solution customers expect from their bank
- Build customer loyalty and positions bank for profitable account acquisition
- Help meet regulatory requirements
- Provide opportunities for increased fee income

### **MARKET PROFILE:**

Banks with at least \$25 million in assets will benefit from Affinion Group's valuable identity theft protection programs. Affinion Group will customize the strategies to meet your bank's unique marketing and business plan.