

	Profit	Volume	AVG. # of Branch	Cost # of Branch
Traditional ATM	10	100	10	10
ATM	15	100	10	10
ATM with Drive-Through	20	100	10	10
ATM with Self-Service	25	100	10	10
ATM with Self-Service and Drive-Through	30	100	10	10
ATM with Self-Service and Drive-Through and Self-Service	35	100	10	10
ATM with Self-Service and Drive-Through and Self-Service and Drive-Through	40	100	10	10
ATM with Self-Service and Drive-Through and Self-Service and Drive-Through and Self-Service	45	100	10	10
ATM with Self-Service and Drive-Through and Self-Service and Drive-Through and Self-Service and Drive-Through	50	100	10	10

Remote Teller System

- Electronic Teller System
- Drive-Through
- ATM
- Self-Service
- Self-Service with Drive-Through
- Self-Service with Drive-Through and Self-Service
- Self-Service with Drive-Through and Self-Service and Drive-Through
- Self-Service with Drive-Through and Self-Service and Drive-Through and Self-Service
- Self-Service with Drive-Through and Self-Service and Drive-Through and Self-Service and Drive-Through

Thank you!

Peoples Bank

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Regional President

- Should we continue to invest in traditional ATMs?
- Should we invest in self-service ATMs?
- Should we invest in drive-through ATMs?
- Should we invest in self-service ATMs with drive-through?
- Should we invest in self-service ATMs with drive-through and self-service?
- Should we invest in self-service ATMs with drive-through and self-service and drive-through?
- Should we invest in self-service ATMs with drive-through and self-service and drive-through and self-service?
- Should we invest in self-service ATMs with drive-through and self-service and drive-through and self-service and drive-through?

Savvy Saver Program

Should the program remain only in select branches?
 Should we alter this program?
 How to use this program to make profit?

Savvy Saver Program

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Savvy Saver Program

Should the program remain only in select branches?
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SWOT

Strengths

- **Customer-centric and customer experience orientated and more diversified**
- **Standardized and professional training for associates;**
- **High quality service and professional financial suggestions;**
- **maintain good relationship with customers**

SWOT

Weaknesses

- Resources spent in training employees and developing customer relationships are significant.

SWOT

Opportunities

- Short-term interest rates will remain at current low levels with a prediction that long-term rates may slight increase.
- Economic conditions within Peoples' market areas are relatively better than historical ratings
- The acquisitions of Ohio Commerce Bank, First National Bank of Wellston, Ohio Heritage Bank and North Akron Savings Bank

SWOAT

Threats

- Peoples must be thoughtful in any acquisition decision or risk becoming an acquisition target themselves.
- Peoples have to deal with the low interest environment, sluggish economic growth and increasingly complex regulatory environment.

Savvy Saver Program

- What is savvy saver program?
- Why we think it will help Peoples Bank?

Savvy Saver Program

Appendix B: Savvy Saver Program Production Summary

Month	Savvy Saver Enrollment	Total Savings Account Sales	Total Debit Card Swipes
Jan-13		255	5,778
Feb-13		247	5,598
Mar-13		291	5,648
Apr-13		265	5,876
May-13		233	5,981
Jun-13		287	5,995
Jul-13		264	5,892
Aug-13		300	5,982
Sep-13		276	5,877
Oct-13		307	5,784
Nov-13		296	5,998
Dec-13		243	6,125
Total		3,263	70,534