

|              |                                   |                     |                               |                                       |
|--------------|-----------------------------------|---------------------|-------------------------------|---------------------------------------|
| <b>B</b>     | <b>I</b>                          | <b>N</b>            | <b>G</b>                      | <b>O</b>                              |
| video        | A2A<br>(Account<br>to<br>Account) | 1-click<br>shopping | Samsung<br>watch              | real time<br>alerts                   |
| engage       | OLB<br>(online<br>banking)        | template            | member<br>first               | ACH<br>Loan<br>Payments               |
| segmentation | Click<br>channel                  | <b>FREE</b>         | calculators                   | OAO<br>(Open an<br>Account<br>Online) |
| digital      | seamless                          | ease of<br>use      | mobile                        | seamless<br>integration               |
| portal       | beacons                           | convenient          | abandoned<br>shopping<br>cart | intra-institution<br>transfer         |

|                            |                  |                              |                     |                         |
|----------------------------|------------------|------------------------------|---------------------|-------------------------|
| <b>B</b>                   | <b>I</b>         | <b>N</b>                     | <b>G</b>            | <b>O</b>                |
| digital                    | Venmo            | Click<br>channel             | Mobile<br>Ads       | member<br>feedback      |
| engage                     | ease of<br>use   | Card<br>management<br>widget | segmentation        | FICO<br>Score<br>widget |
| real-time                  | calculators      | <b>FREE</b>                  | convenient          | template                |
| ACH<br>Loan<br>Payments    | video            | social<br>banking            | real time<br>alerts | eye<br>recognition      |
| OLB<br>(online<br>banking) | Samsung<br>watch | mobile                       | video<br>chat       | portal                  |

|                             |                              |                  |                               |                                   |
|-----------------------------|------------------------------|------------------|-------------------------------|-----------------------------------|
| <b>B</b>                    | <b>I</b>                     | <b>N</b>         | <b>G</b>                      | <b>O</b>                          |
| member<br>first<br>shopping | seamless                     | Click<br>channel | Mobile<br>Ads                 | mobile                            |
| eye<br>recognition          | OLB<br>(online<br>banking)   | portal           | intra-institution<br>transfer | A2A<br>(Account<br>to<br>Account) |
| calculators                 | 1-click<br>shopping          | <b>FREE</b>      | engage                        | member<br>feedback                |
| touch<br>screen             | FICO<br>Score<br>widget      | widget           | wearables                     | POP (Pay<br>Other<br>People)      |
| video<br>chat               | Card<br>management<br>widget | real-time        | member<br>first               | Request an<br>appointment         |