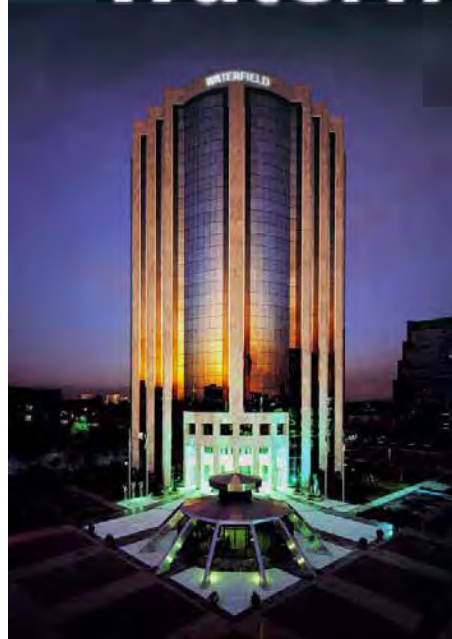


Waterfield Financial Services

Building Better Banking

Corporate Brochure



Waterfield Financial Services

"Building Better Banking"



Waterfield Financial Services (WFS), offers private label banking services to associations, large employers, insurance companies, brokerage companies, financial institutions and other large groups. A wide variety of banking services are available, including checking and savings accounts, certificates of deposit, money market accounts, nationwide ATM access, ATM fee reimbursement, online bill payment, mortgage loans, and other services. All deposit products are FDIC-insured. Plus, all banking services can be delivered to any geographic area.

Full-Service Banking

The banking services offered to each organization can be tailored to meet your specific objectives. Any existing financial services, such as an affinity credit card, can be incorporated into the banking center to provide users with a seamless full-service banking experience. The benefits of offering comprehensive banking services to your constituents are substantial. WFS's structure, state-of-the-art technology and business model ensure that all services are delivered efficiently and at a competitive advantage compared to more traditional financial institutions. There are many reasons why your constituents will welcome and take advantage of banking services available on your web site. These include convenience without regard to location, 24-hour real time account/service access, free checking, ATM fee reimbursement, free online bill payment and all deposit products are FDIC-insured.

Benefits For Your Organization

- Deliver superior banking services
- Provide added value to constituents
- Reduce attrition
- Build web traffic
- Increase brand equity
- Grow organizational participation
- No geographic limitations
- Everyone can participate
- Generate significant ongoing revenue

Proven Acceptance

WFS currently supports private label banking centers for some of the nation's largest and most respected organizations, with a collective audience of over 90 million individuals. These established banking centers have proven that private label banking is viable, popular and is the next big affinity opportunity for organizations that wish to grow stronger and provide added value to their constituents. Our portfolio has grown to include some of the world's most respected organizations, including:

- AARP
- American Medical Association
- National Wildlife Federation
- International Association of Fire Fighters
- Aegon
- GE Capital
- Pershing

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Technology And Security

The technology supporting WFS's Banking Centers is provided and maintained by Waterfield Technologies (WT). WT is an award-winning information technology consulting and professional services firm specializing in the implementation and integration of e-finance and call center technologies. WT has the experience and resources to ensure that WFS's banking centers are seamlessly integrated into your web site, are user-friendly, and deliver exceptional functionality and reliability to banking center participants. Maintaining the integrity and security of each private label banking center is a top priority. WT's vast experience in e-finance assures that all appropriate security measures are taken and constantly monitored to ensure that users can conduct their banking business in a totally secure environment.

Call Center Support

In addition to providing each banking center with proprietary state-of-the-art Internet banking technology, we support each banking center with complete customer-oriented call center services. The call center is staffed by experienced customer service personnel who have been trained to assist your constituents in a highly efficient and personal manner. This is particularly important in the early stages of launching your organization's banking center, when the need for assistance and information is at its highest. We continually monitor the service provided by our call center staff to ensure that each banking center participant receives prompt, friendly and reliable service.

Marketing

WFS can provide an array of marketing support services. This includes online and event marketing to your constituents, informational articles for existing communication channels, inserts, newsletter/magazine ads and ongoing direct mail campaigns that have been tested and refined to maximize banking center service usage. All marketing materials can be customized to emphasize the benefits you feel are most appropriate for your organization. Marketing results are closely monitored on a real-time basis and results are formally provided to partner organizations on a monthly basis. WFS marketers work with each partner organization in a collaborative effort to design communication materials and overall marketing strategies that will maximize results and participation in banking center services.

Relationship Management

Once you have made a commitment to offer a private label banking center for your organization, you will be assigned a Relationship Manager by WFS. This individual will be responsible for managing the overall relationship between your organization and WFS. This ensures that you will know who to talk to when you have questions or concerns. This individual will meet with you on a frequent basis to review the success of your banking center, discuss marketing opportunities, and keep you abreast of developments at WFS and other private label banking center participants.



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Let WFS Build A Private Label Banking Center For Your Organization

Implementing a private label banking center for your organization has long-term benefits. It can help your organization grow, reduce attrition, increase brand value/awareness, build web traffic and provide an ongoing revenue source that will build over time. To learn more about WFS's innovative and proven private label banking center opportunities, please visit our web site at www.affinityfc.com, or email our Global Sales & Marketing Department, at partnerinfo@waterfield.com or phone 1-800-541-7841. You will quickly see that WFS can deliver a world-class private label banking center for your organization, and that we can and will provide the support necessary to ensure its success.

Your Constituents Will Quickly Appreciate The Added Value Provided By Your Custom Branded Banking Center.

The screenshot shows a web browser displaying a custom branded banking center. At the top, there is a navigation bar with links for Home, Privacy Information, Online Help, and Contact Us. Below this is a header area featuring a logo placeholder labeled "Your Logo BANKING CENTER" and a font size adjustment tool. A red navigation bar contains links for HOME, PRODUCTS & SERVICES, RATES, RESOURCE CENTER, CONTACT US, and APPLY. The main content area is divided into several sections: a large banner for a "3.00% APY" High-Yield Money Market account with an "APPLY NOW" button; a "WELCOME TO YOUR BANKING CENTER" section with buttons for CDs, SAVINGS ACCOUNTS, and CHECKING ACCOUNTS; a "SECURE ACCOUNT LOGIN" section with fields for USERNAME and SECURE ACCOUNT LOGIN, and buttons for LOGIN and SIGN UP; a "SELECT A PRODUCT" section with links for Certificates of Deposit, Savings Accounts, and Checking Accounts; an "ADVANCED SECURITY" section with a list of security features and a lock icon; and a "TODAY'S RATES" section with links for Certificates of Deposit (4.76% APY) and Savings Accounts (3.00% APY).

Providing a branded private label banking center for your constituents will increase retention, position your organization for future growth and provide an ongoing revenue stream that will build over time.



WATERFIELD

FINANCIAL SERVICES

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