



The Letter Your Bank Will Never Send

The Motley Fool

By Dayana Yochim

The aroma of crackling fireplaces wafts through the evening air, fragrant evergreen garlands wend their way up banisters, and highlights of the year about to pass begin to well up in all of our hearts.

First National Bank of Firstness would like to take a moment to humbly thank valued customers like you for making 2005 a rousing fiscal success. We hope that the year shone just as brightly in your financial home as well.

Allow us to share a few “wins” from this year’s scrapbook ...

Future First

While January is typically a time of relaxation and recovery, we decided to punctuate long-term financial goals and products before the realities of holiday spending settled into consumer mailboxes (on the advice of outside consulting firm SpendMor Inc.).

Early this year, First National Bank of Firstness introduced a bounty of new Retirement First products and services, including:

We were delighted to see you embrace our suite of new and profitable financial services as heartily as our Board of Directors did.

Clearly, First National customers recognize the value that our company name implies. For example, the average actively managed domestic-equity mutual fund charges management fees of 1.5%. But our customers don’t have to settle for *average*.

First Bank patrons pay twice that to buy into First Funds — a premium that affords you online account access (updated thrice monthly), cutting-edge commercial representation on national television, and a choice of First Fan Wear (tote, sweatshirt or child’s hoodie (heather gray only)).

However, banking and brokerage needs were only part of our organization’s focus on your money in 2005.

Home First

One of our top 2005 institutional goals at First National Bank of Firstness was to provide customers the key to their *real wealth — real estate*.

Think that you can’t afford the luxuries you have worked so hard to enjoy? Think again.



The core mission of our Home First program was to show consumers how to access the riches buried in the equity of their charming ramblers, Cape Cods, Nuevo Victorians, and 1970s high-rise apartments-turned-condominiums. In technical terms, we set out to convert 18.4% of the non-active customers in our mortgage portfolio into active re-borrowers.

Our educational and aspirational Home First campaign (which included a branded product placement on the hour-long primetime television show *The O.C.*) helped us meet our home equity loan volume goal three weeks ahead of target. Others in the financial services space — with their flimsy marketing materials printed on inferior paper stock — well, they didn't have a chance.

As expected, customers feasted like ravenous wolves on the fat, marrow, and gristle of their giant real estate gains. According to a Demos study, Americans from 2001 to 2003 cashed out \$333 billion in equity from their homes. Many did so to pay off credit card debt and finance ongoing living expenses — both good and noble financial causes.

The study concluded that Americans own less of their homes today than they did in the 1970s and early 1980s.

Perhaps. But, *clearly*, those researchers did not bother to look in our closets and garages.

Safety First

One area we at First National Bank of Firstness did not overlook this year was data defense.

The year 2005 will forever be marred by the memory of high-tech security breaches at companies like data warehouse **ChoicePoint** (NYSE: CPS) and LexisNexis, owned by **Reed Elsevier Group** (NYSE: ENL).

We at First Bank never let our guard down. We instituted a Safety First program to make sure that your private information would never fall into the unscrupulous hands of our competitors or felons.

The data encoding process was indeed a monumental undertaking. But the summer interns from Camp Turnaround were a tremendous administrative resource. They spent hours poring over all of your personal data, coding and entering it into the new system and cross-referencing each customer profile with our in-house First Promotions mailing list.

We're proud to report that First Bank of Firstness' Safety First project had the highest re-volunteer rate in Camp Turnaround's history. (We hope that the customers whose files were compromised during this transition continue to enjoy their remaining three free months of First Watch Identity Alarm.)



Business First

Clearly, it is hard for us to contain our zeal about the year that we're about to put to rest. But it is the opportunities before us — new products, services, and ad spends — that inspire our company to pirouette with glee into 2006.

If it weren't for caring, committed, and trusting customers like you, we would not have been able to exceed our revenue targets in Qs 1 and 4 (save for the results of the security litigation charge (ongoing), switch from a risk-based inventory speculation to a fee-for-service model, and take home second place in the company softball league. (Way to go, Sharks!))

At First National Bank of Firstness, your money is as important to us as it is to you. On behalf of all of us, we wish you and yours a flush 2006.

This feature may not be reproduced or distributed electronically, in print or otherwise without the written permission of uclick and Universal Press Syndicate