

**Why Banking?**

**Why Now?**

**Why You?**



## Members

- Conduct business with one trusted financial services organization
- Structured as a member benefit
- Simple products and services
- Preferred member rates
- FDIC insured products

## Society

- Financial savings
- Meet all the financial needs of its members including; life insurance, annuity, investment, and banking products
- Allows the Society to remain competitive in the industry
- Increased name recognition
- Higher persistency

# Financial Representatives

- Control of the member
- Levels the playing field in competition
- Greater product offering
- Higher persistency
- Compensation for referrals

# Retail Banking Services

## Services Per Household

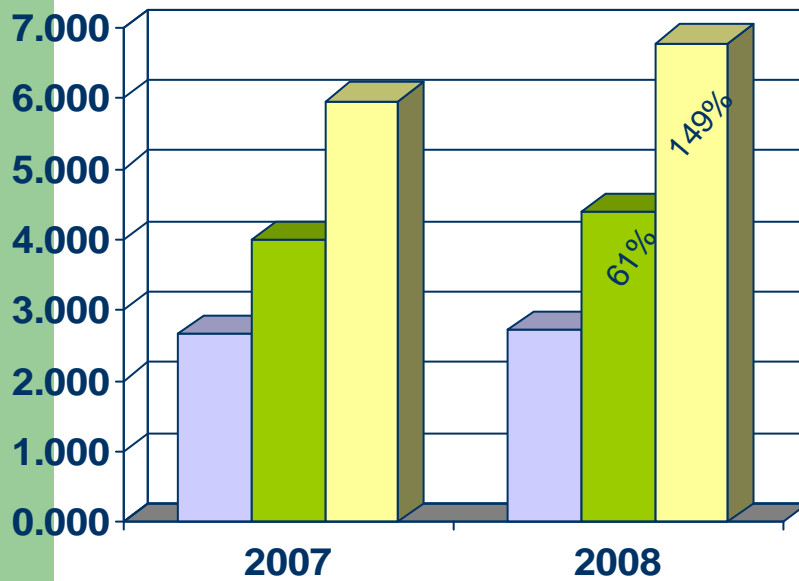
- Banking National Average: 1.80
- MWABank Average: 2.54

## Operating Expenses Per Household

- Banking National Average: \$1,021
- MWABank Average: \$439

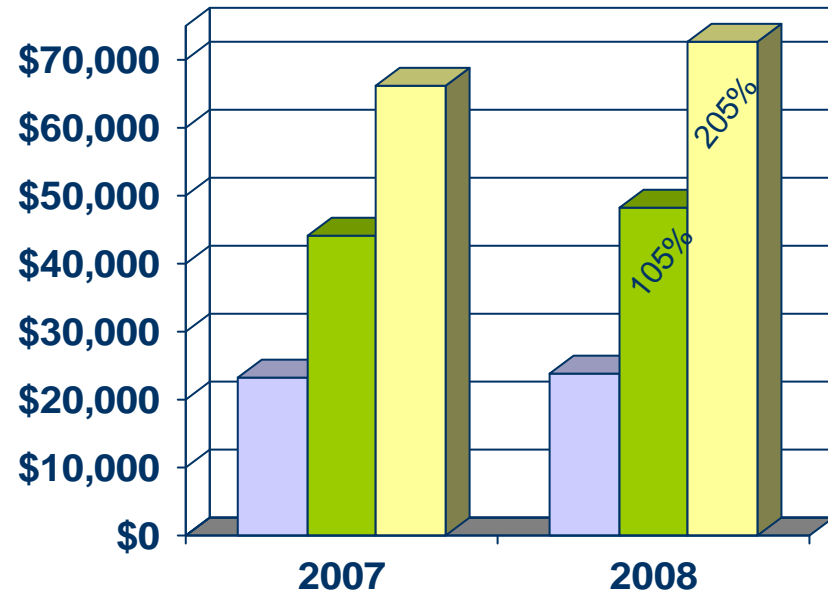
# The Strength of a Partnership: TF Bank + TFL = Success

**Products per Household**



- Avg TFL Cntrcts of TFL HHs w/o Bank
- Avg TFL Cntrcts of TFL HHs w/Bank
- Avg TFB Cntrcts of TFB HHs w/TFL

**Assets Under Mgmt (+premiums)**



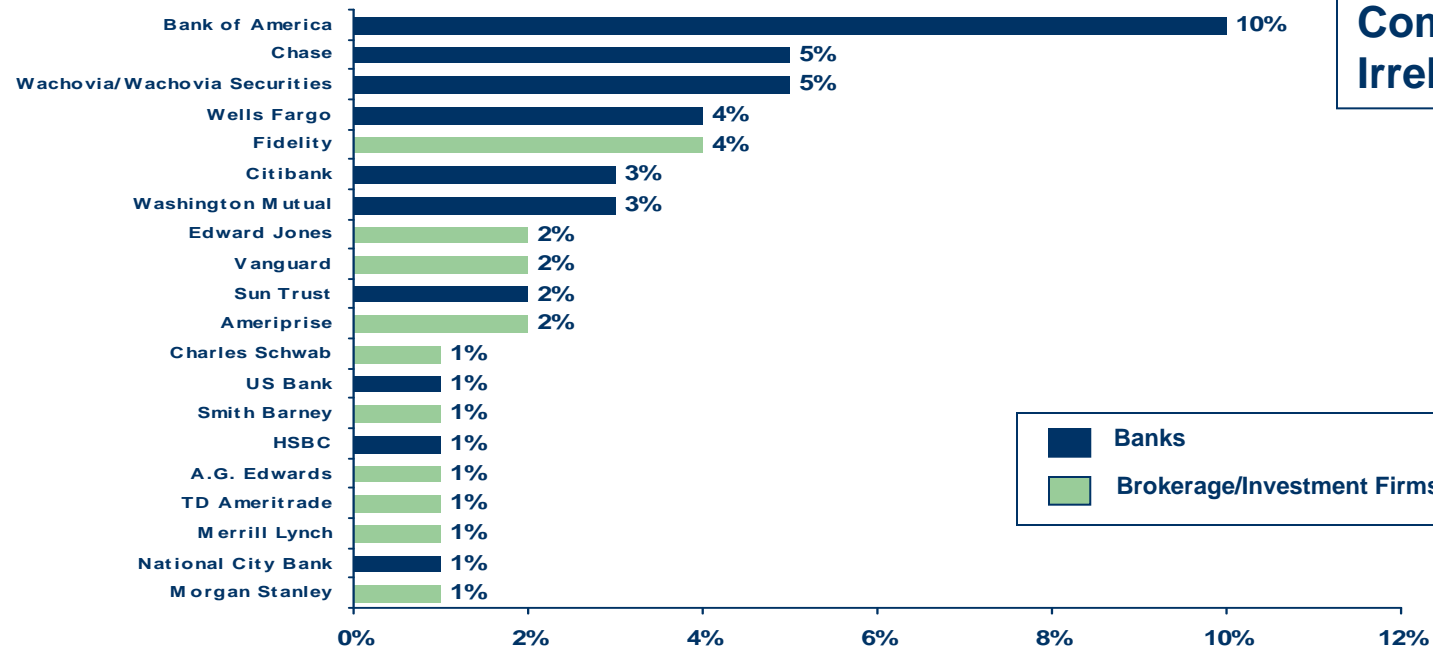
- Avg \$ of TFL HHs w/o Bank
- Avg \$ of TFL HHs w/Bank
- Avg \$ of Bank Rels of TFB HHs w/TFL

\*\*Frequency of Purchase....For TFL product only households, 86% are likely to buy w/in 2 yrs.

# To be a Bank, You Don't Need to be a Bank

## Top 20 "Primary Banking" Services Providers

*Percent of Respondents*



**Threat #1:  
Competitive  
Irrelevance**

Source: BAI/Mercatus 2007 US Retirement Preparedness Study

Question: (S3) With which of the following financial services firms do you have your primary banking relationship? (Options: Select one firm out of an option of 34 firms, other, none, or decline to answer)

# Why You?

