

## SCRIPT DRAFT Updated 6-2-10 v12 (Showbook v20)

This conference is taking a STEP in the only direction that makes sense today by interconnecting and relating everything in our industry to the retail banking consumer.

[SLIDE]

Here's what we mean by S-T-E-P. [SLIDE]

It stands for:

- Social
- Technological
- Economic
- and Political

Throughout [REDACTED] we'll examine every aspect of our business from these implications because, moving forward, they're all relevant to the big picture.

Today, our lens is focused on "E" – Economic – as we examine our industry from the inside out to see how to take the best STEP as it relates to each aspect to what we do day-to-day in our respective organizations and with our consumers.

SCOTT:

Richard, in wanting to depart from the typical general session conference scene where the audience listens to a succession of talking heads, I know you've introduced this into the mix [HOLDS UP ARS DEVICE]. Tell us about it.

RICHARD [TO ATTENDEES]:

As savvy as our industry experts are who will appear on this stage during the next three days, equally important is hearing what YOU have to say.

You're on the front lines of your financial institutions and are as much an expert as anyone up here.

As we'll see in a moment, this Audience Response keypad is one way to make sure you have a say in this dynamic exchange that's completely interactive.

SCOTT [TO ATTENDEES]:

As we take this journey together over the next three days, every step of it moving forward is geared to wanting you to leave here feeling:

More connected.

Smarter about the trends and technology and how you're going to use that information.

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1.1 Even though you were most sincere when you said goodbye to your significant other before coming here, how do you really feel?

- a) Couldn't wait to get here
- b) Needed a change of scenery
- c) Looking forward to some peace and quiet
- d) All the above
- e) None of the above

Let's see what's this group's really thinking.  
Padgett Person, please post the results.

**SCOTT ADLIBS A COMMENT**

Now just for fun, our Padgett Person is going to post the answers to our next two questions side by side for comparison. You'll see why in a moment.

1.2 Who did you vote for in the 2008 presidential election?

- a) McCain
- b) Obama
- c) Other
- d) I did not vote

**SHOW AUDIENCE RESPONSE**

1.3 If you could change your vote for president in the 2008 election, would you do it?

- a) Yes
- b) No
- c) Undecided
- d) Didn't vote

**SHOW AUDIENCE RESPONSE**

**SCOTT McKAIN:**

Okay Padgett Person, now let's see how many people who voted for Obama and for McKain would have changed their vote.

Now that you've got the hang of how this gadget works, let's get a sense of just who you're sitting next to.

**SCOTT ASKS ARS**

1.3 Which retail banking track most closely describes your area of responsibility?

- a) Automobile Finance
- b) Collections
- c) Consumer Deposits

## **SCRIPT DRAFT Updated 6-2-10 v12 (Showbook v20)**

Our General Session starts promptly at 8:00 am, and you'll have no trouble paying attention.

It's an eye-opening perspective on how to reach the four major generations that make up our banking customers from the expert who literally wrote the book on the subject -- Author, Historian and Economist Neil Howe.

Get insights into how members of each of these generations think and what makes them tick, save, spend, and bank in a free-wheeling discussion like you've never heard before.

Congressman Bill Posey is with us for tomorrow's Luncheon program, and you'll have the opportunity to ask him about what's on your mind.

So be thinking about a question you'd like to ask and during lunch tomorrow, we'll have cards on the tables for you to write yours and submit it.

In the afternoon we go "back to the future" as we explore what's on the consumer banking horizon in everything from future staffing to real estate.

We also want to call your attention to our "ABC's of Regulatory Reform" taking place first thing Tuesday morning.

This is one of the most important sessions of our entire conference.

As you know, [REDACTED] has been lobbying continuously against proposed legislation.

You also know that Congress doesn't necessarily listen to reason. They just launch regulation.

So now that CSPB is a reality that's going to rock your world, our expert legal panel will coach us on how to swim with the regs instead of becoming impaled on them.

Think of it as survival of the financially fittest . . . and you'll hear it first – at [REDACTED]

Tonight you have the luxury of dining wherever, whenever and with whomever you choose. It's your call.

Now before we begin our Cocktail Reception with our exhibitors to find out what's new in our industry, meet up with colleagues, and make your dinner plans, here from our reception host, CHARLES RIVER ASSOCIATES, is \_\_\_\_\_.

**SPONSOR STANDS FOR RECOGNITION AND HAS HANDHELD MIC FOR BRIEF GREETINGS**

6:45 pm END OF SESSION