

Survey of Major Yellow Pages Advertisers *

Banks

Comparative Ad Analysis for _____

Services Offered or Problems Solved:	Personal/Commercial Loans - Car, Boat, Personal, Education, Business, etc. Mortgages/Savings Accounts Money Market Accounts/CDs Checking - Free, NOW, etc. Full Trust Services Securities Brokerage Investment Services DEPARTMENT (800) NUMBERS - Credit Card, Loan, Mortgage, Automated Banking, Customer Service, etc. Private Banking Services Online/Internet Banking Refinancing / College Loans Free Online Bank'g/Bill Paying	Credit Cards/Cash Advances Travelers Checks/Money Orders Savings Bank Life Insurance Debit Cards/Safe Deposit Boxes Revolving Credit Lines Individ. Retirement Funds (IRA) Insured Savings Accounts Equity Loans/Multi-Family Loans Cash Management Services Electronic Bill Paying PLUS System - ATM Network Escrow Services/Savings Bonds 24-Hour Rate/Info Hotlines Construction Financing Home Improvement Loans High Money Market, etc. Rates Free Teller Visits	Commercial/International Trade Financing Telephone Banking/Pay By Phone (International) Import/Export Financing BRANCH LOCATIONS/PHONES Asset Management/Custodial Services FREE CHECKING (DETAILS) No Direct Deposit Requirement No Monthly Fee/No Min. Bal./No Teller Fee Touch Tone Payments / Depository Services Equipment Leasing / Financial Planning Foreign Currency Exchange/Gold/Silver 24-Hr ATMs / 24 Hr Touchtone Teller Tax-Favored Plans – Keogh, SEP, IRA, etc. Business/Small Business/SBA Loans Sweep Accounts/Customized CD Accounts Narratives – Financial Condition, etc.	
Key Brand Names:	Interstate/Regional Banks: Beneficial Citicorp Manufacturers Hanover	Chase Chemical Bank of NY 1st National	1st American Security Pacific Union National Visa	Mastercard PhoneLYNX ATM Systems - MAC, Cirrus, etc.
Confidence Factors:	Years of Operation \$ of Assets/No. of Branches ATM Sys. Logos - Yankee 24, Plus, NYCE, Cirrus, etc. FDIC Emphasized ATM User Security	Interstate Bank Affiliation Independent Bank Local/Regional Ownership "Full Service"/FSLIC "Free Valuable Financial Services with Qualifying Balance"	"Maximum Interest Allowed by Law" Linkage with Foreign Banks Equal Opportunity/Equal Housing Le Professional Staff/SBA Preferred Lender Mortgage Co. Affiliation Specialization - Business Loans, etc.	
Convenience Factors:	Days/Hours for Banking Toll-Free Number(s) 24 Hr Customer Svc Parking/ Drive-Up Teller Website Address	Direct Deposit/Mortgage Hotline Loan by Phone-Same Day Location Data/Maps Invitation to Visit Website 24-Hour Account Inquiry	Bank Information Line/Handicap Entrance Online/At-Home/PC/Telephone Banking Locations - Free-Standing ATMs & Branches With ATMs Quick Loan Turnaround / Tele-Banking	
Special Services or Extras:	"Fiscal Fitness for Women" Pay Utility Bills Foreign Language(s) Spoken Checking Overdraft Real Estate Services	Marketing/Business Developmnt Seniors Programs/Free Checking Consumer Relations Service Hearing-Impaired Line / Job Line Surcharge-Free ATMs	Courier Services/Non-Profit Services Holiday Club Accounts / No ATM Fees Factoring/Purchasing / No Surcharging Leasing Autos/Church Loans Collection Services/Travel Center	
Typical Related Headings:	Loans Financing	Mortgages Banks – Savings	Stock & Bond Brokers Financial Planners	