

INTEGRITY | COMMITMENT | SERVICE

SOLUTIONS FOR BANKING

WE LIVE
HERE

Branch Manager



CATHEDRAL
CORPORATION



WE LIVE IN A PLACE WHERE **banks**
contribute to vital

communities



INTEGRITY | COMMITMENT | SERVICE



... a place where customer service is a way of life and communications are **essential** to your success.

Cathedral Essentials™ are those vital communications that keep your customers well-served and satisfied. The timeliness, effectiveness, and accuracy of these communications are a direct reflection on you and critical in building successful customer relationships. ✨ Why Cathedral? Because Cathedral can provide you with expert data management and data-driven marketing programs that meet your essential transactional and marketing needs, including targeted, full-color direct mail programs and personalized offer pages—to position you for a vital future. We not only guarantee error-free, on-time delivery of your communications, we partner with you to create custom solutions to meet your business goals for today and tomorrow. ✨ We know that you live your commitment to your customers. When you choose Cathedral, **we live it, too.**

To thrive, you must deliver a higher level of service and customer value.

To grow, you must demonstrate your commitment to your customers.

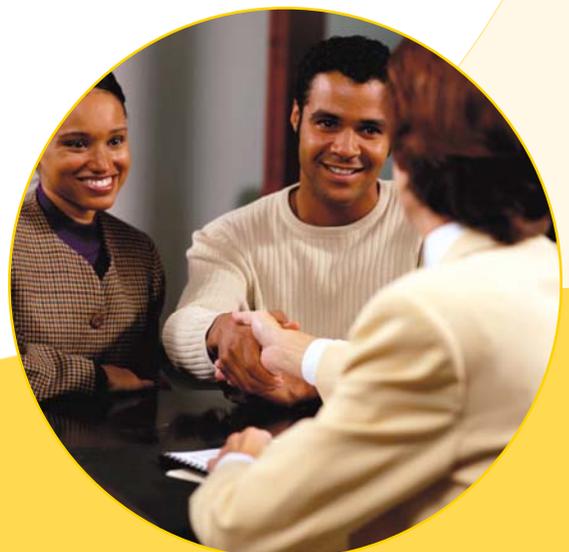
To excel, you must anticipate the changing needs of your markets.

COMMUNICATIONS... **that create community**

Successful banks operate on the premise that, in order to effectively serve their customers, they must first be able to communicate with them—simply and clearly. However, technology has made the banking landscape more complex—especially when it comes to changing customer expectations. ✨ More of your customers are likely to be technically savvy and expect account information on demand. Many may want online access to their personal information, but others are more comfortable with printed statements. One thing is for sure, they're all looking to you for new solutions to help them manage their financial future. And you still need to find ways to keep costs down and quality up.

It's enough to keep you up at night.

Cathedral believes that the answers are in your data. Your data can reveal key business intelligence about your customers—who they are, what they want, how to communicate with them, even when to communicate with them to encourage a positive response. ✨ Cathedral combines state-of-the-art data management expertise, in-depth industry knowledge, and an unparalleled commitment to your success to deliver the Essential™ communications that make community banks run. With comprehensive print, mail, and electronic communications services, we offer both data-driven transactional and marketing programs that help you exceed expectations—and let you sleep at night.



Solutions as unique as your customers

When you choose Cathedral for your Essential™ communications, you're choosing a partner that is committed to helping you achieve your goals. The first thing we do is listen—and learn—about your customers, their needs, and your vision for serving them. Then, we tap into our extensive knowledge of the industry to identify the trends that are driving the marketplace and the technology behind them. It's only after we consider the whole picture that we recommend custom, comprehensive solutions that meet your needs and position you for a very vital future.

Meeting—and exceeding— expectations

At Cathedral, our success is measured by your success. That's why our expert teams are always at your service—technical experts to coordinate your data, customer service experts to ensure that your communications are accurate and delivered on-time, and direct mail experts that help you present new products and services to your customers.

We utilize highly regarded Six Sigma principles to continuously identify and eliminate potential defects from our products, processes, and transactions. Your data is reviewed and analyzed to ensure the integrity of your communications before they go out the door. That means error-free documents, fewer customer phone calls, and more time to focus on developing new products and services for your customers. We also ensure the security of your data with state-of-the-industry production redundancy and disaster recovery backup.

Streamlining communication for measurable savings

Cathedral takes a 360 degree view of your communications. That's why we can recommend multiple avenues to reduce your total communications expenses. Whether by utilizing technology innovations like interactive e-statements that reduce the need for hardcopy statements, creating personalized offer pages for targeted marketing initiatives, or implementing mailing strategies that can reduce your postage fees, Cathedral adds to your bottom line by reducing your costs.



AWARD WINNING SOLUTIONS TRANSLATE INTO real savings and competitive benefits

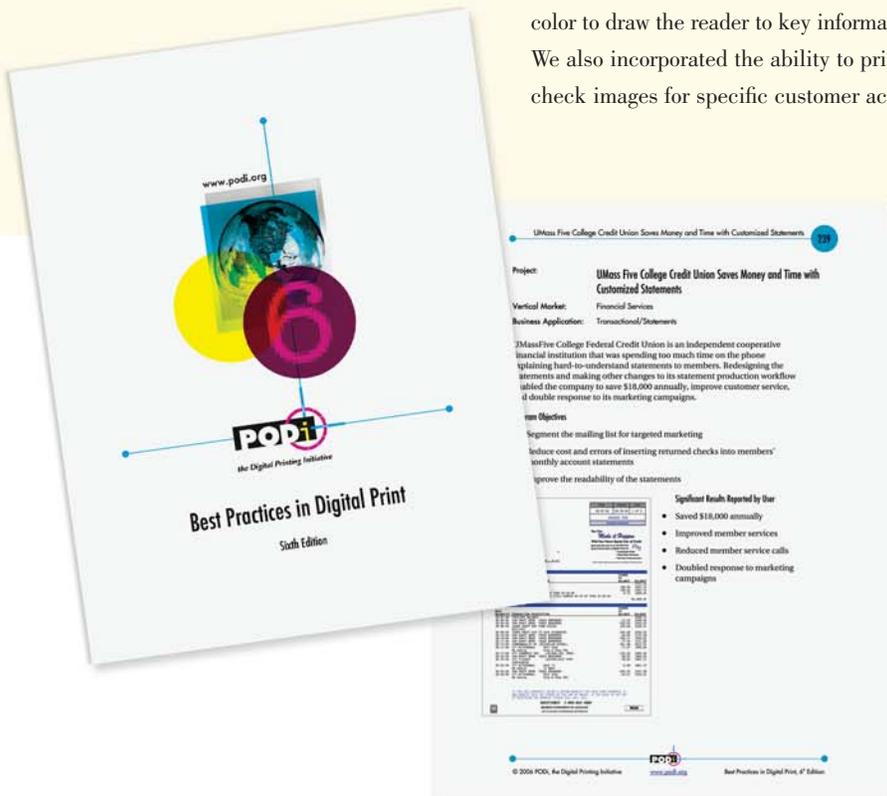
Cathedral approaches our clients as unique individuals with their own business requirements and goals—helping them achieve measurable results. The proof is in the Best Practices Award from PODi, the Digital Printing Initiative, that we received in 2006 for outstanding digital print solutions that achieve quantified results. While this award was received for a credit union application, the quality processes involved extend across all Cathedral's banking offerings.

When UMass Five College Federal Credit Union in Hadley, Massachusetts asked us to improve their customer experience with a personalized financial communication program, we delivered a solution that offered many valuable returns.

Working closely with our client, we redesigned their e-statements to improve readability, usability, and ultimately, response rates. We reorganized the content into logical groups, chose larger fonts, and used color to draw the reader to key information. We also incorporated the ability to print check images for specific customer accounts.

As a result, end-user satisfaction went up and the number of service calls went down. Our customer saw improved segmentation and was able to develop more effective one-to-one communications, doubling their response to marketing campaigns. E-statements also eliminated nearly \$20,000 in annual costs associated with inserting and mailing cancelled checks. Duplex printing of paper statements also offered additional savings by reducing paper usage and postage costs.

Let Cathedral deliver the same benefits for your business.



Cathedral offers comprehensive solutions for your Essential™ communications.

Our industry experts are constantly developing new applications and identifying best practices that can help banks communicate value to customers every day.

PRODUCTS

- ▶ statements
- ▶ interactive e-statements
- ▶ year-end tax documents
- ▶ data-driven, one-to-one marketing programs
- ▶ check issuance
- ▶ notice and letter production

SERVICES

- ▶ flexible and comprehensive data management
- ▶ programming and application development
- ▶ high quality printing
- ▶ intelligent, selective inserting
- ▶ address correction and forwarding through the U.S. Postal Service® NCOA^{Link}™ service

CATHEDRAL COMMUNITY BANK
632 Ellsworth Road
Rome, NY 13441

MEMBER NUMBER 1234 567

FROM	THROUGH	PAGE
03-01-06	03-31-06	2 of 2

JUST CHECKING - 11

DATE MM-DD-YY	TRANSACTION DESCRIPTION	CHANGE TO BALANCE	BALANCE
03-06-06	COMMONWEALTH OF J1111133JUR PAYROLL	560.75	8,439.06
03-10-06	SMR DRAFT #777 TRACE #1267123	-12.10	8,426.96
03-12-06	SMR DRAFT #778 TRACE #1267124	-170.90	8,409.06
03-15-06	NEW SHARE BALANCE		8,409.06

***** DRAFT NUMBER SEQUENCE SUMMARY *****
*** 336 337 338

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Rome, NY 13441

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FROM	THROUGH	PAGE
03-01-06	03-31-06	1 of 2

San G. Sauble
123 Anywhere Street
Apt# 123
Anywhere, MA 99999

Open the door to home improvement possibilities!
Make the improvements you've been dreaming about—take advantage of a special rate on home equity loans. Visit the URL below to find out more about your special offer.
www.cathedralcreditunion.com/1234567

PRIMARY SHARE ACCOUNT

DATE MM-DD-YY	TRANSACTION DESCRIPTION	LOAN PAYMENT AMOUNT	FINANCE CHARGE	FEES OR LATE CHARGES	CHANGE TO BALANCE
03-01-06	PREVIOUS BALANCE				
03-01-06	EFT TR TO DRAFT				-200.00
03-02-06	EFT TR TO DRAFT				-30.00
03-04-06	P/R TRANSFER				1,876.34
03-10-06	EFT TR TO DRAFT				-439.67
03-12-06	EFT TR TO DRAFT				-100.00
03-15-06	EFT TR TO DRAFT				-1,219.00
03-24-06	EFT TR TO DRAFT				-11.78
03-29-06	P/R TRANSFER				-30.00
03-29-06	DIVIDENDS EARNED 03-01-06 THROUGH 03-31-06				1,876.34
03-31-06	.52 ANNUAL PERCENTAGE YIELD EARNED				22.07
03-31-06	NEW SHARE BALANCE				

HOME IMPROVEMENT

DATE MM-DD-YY	TRANSACTION DESCRIPTION	LOAN PAYMENT AMOUNT	FINANCE CHARGE	FEES OR LATE CHARGES	CHANGE TO BALANCE
03-01-06	PREVIOUS BALANCE				
03-31-06	LOAN JJJJJJ* 8,750 -APR-				
03-31-06	PAYMENT TRANSFER	516.89	89.76		-606.65
03-31-06	DISABILITY PREM				4.77
03-31-06	LOAN PROTECT PR				-457.13
03-31-06	YTD FINANCE CHARGES		269.28		269.28
03-31-06	NEW BALANCE				2.19

MEMBER STATEMENT OF ACCOUNT
See other side for important information





CATHEDRAL
CORPORATION

Cathedral Corporation

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632 Ellsworth Road
Rome, NY 13441

phone 800 . 698 . 0299

www.cathedralcorporation.com

Cathedral can translate your critical communications needs into Cathedral Essentials™—high-value document and communication services that can include checks, statements, e-statements, invoices, and personalized direct mail, as well as complete data management and maintenance services. With over 80 years of experience and an absolute guarantee for accuracy and timeliness, you can count on Cathedral to deliver Essential™ communications solutions that are as innovative as they are effective in positioning you for a vital future.

Contact us to learn more about how Cathedral can help you exceed your customer expectations, receive application samples, or arrange for an online demo. We know that you live your commitment to your customers. When you choose Cathedral, **we live it, too.**