

A New Reality in Financial Services Marketing

ANDOVER, MA --- August 19, 2009 - The new reality in financial services marketing is either going to turn out to be a big problem, or a big opportunity.

Tighter lending guidelines, reduced equity from depreciated home values, the Credit Card Accountability, Responsibility and Disclosure Act, and the Credit Cardholders Bill of Rights are all clear signs that the rules have changed. On top of that, the market seems to be rebounding so it is time to do...something smart.

The emphasis will be on the identification of prospects that are low risk, credit qualified, and those who are likely to open new accounts now. This kind of targeting scrutiny requires accurate analysis. And we all know accurate analysis is completely dependent on accurate data. In this market your data **MUST** reflect the dynamic realities of today's economic environment.

Genalytics' Financial Services 30-Day Data Analysis Package is comprised of the most up-to-date information that drives more accurate targeting, risk analysis and acquisition marketing.

Data for over 120MM Households is updated every 30 days based on reporting from the Federal Reserve, National Association of Realtors, Case-Schiller Home Index, Bureau of Economic Analysis, Dept of Commerce, HUD and other government agencies. These household level values are adjusted from both reported actual values and validated modeled estimates to give nearly 100% national coverage at the household level.

Our 30-Day Data Analysis Package is available as a single packaged addendum for modeling or enhancement in order to bring your customer file and data solution up to date with the current market. Your files will be matched or scored to achieve the maximum coverage possible. Also included is our all-new Social Influencer Score as a bonus to provide guidance on who is likely to be active and connected on social networks like Facebook, Twitter and LinkedIn.

- Home Market Values up to \$10MM
- Recession Sensitivity Ranking
- Discretionary Spending
- Premium Household Income to \$2MM
- Business Owners at their Home Address
- ALL NEW: Social Influencers Score*

Consider the Following...

- Overall, housing values have dropped more than 22% nationally since their 2006 peak. However, for the first time since January 2007, the deterioration in national housing values is showing signs of slowing. Are you ready for both the downside risk and the upside rebound? In some areas, like certain district of California, over 40% of the homes are worth less than the mortgage because foreclosure sales have skewed market values. In other California counties and cities the values are rebounding. Where are your prospects in this mix? Are your home values updated every 30 days to stay current with the values in the market?
- There is a powerful new player in direct marketing: Social Influencers*. There are 100 million people in the U.S. using social networks daily for work or personal use. These users have followers, and they follow others. They are connected and their level of relative influence on their peers can be measured and scored. If your marketing involves an affiliate program, premiums, rewards or contests, cultivating social influencers can drive acceptance.

- Owners and operators of small to medium-sized businesses can be prime consumers of lines of credit, premium credit cards, cash flow management tools and luxury goods. Being able to target them at their home address where you are more likely to garner their attention is a potential advantage. Knowing the value of the homes, the discretionary and household income of business owners can go a long way toward defining your best prospects.
- Understanding risk is an important part of making good offers to the right prospects. We developed the Recession Sensitivity Ranking in order to identify not just those people with good credit scores but also professions that are recession-proof or households where employment may be in an economically depressed industry. Income, household composition and economic factors all combine to determine who among your prospect are safe or exposed.

Bottom line, we know you have to test the data so we are making it easy. The entire package is available at a cost of \$5000 for enhancing and/or scoring up to a million of your customer or prospect records. There are no additional processing fees and we will work directly with your analysts, marketing staff, or agency of record.

The cost for using the data in production applications is dependent on volume.

About Genalytics:

Genalytics, a supplier of On-Demand Targeting and Affluence Indicator solutions, helps direct marketers and data analysts target customers via on and offline, discover new market opportunities, manage risk, and detect fraud. Our patented software platform creates predictive models that are applied to over 120 million households, making more accurate projections about future customer behavior.

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