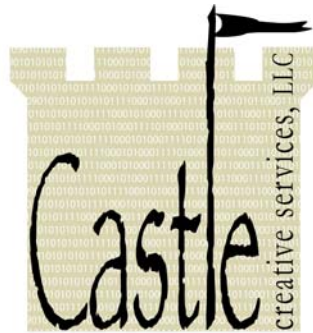


TELLERGRAPH®



Staffing Management Systems

Index

Background

Staffing Model Options

TELLERGRAPH — Teller Staffing Model

Background

Financial institutions are increasingly concerned about overhead expense and service quality. There continues to be enormous pressure to seek solutions to properly match work volumes and service levels to staffing requirements. Staffing models have become necessary tools for financial institutions to effectively and efficiently manage staffing needs.



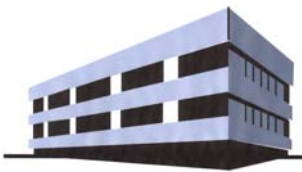
Staffing Model Options

There are essentially three options available to financial institutions to utilize staffing models:



- **Develop In-House**

This scenario option is typically a costly initiative in terms of expenses and time consumed.



- **Utilize Service Bureau**

This arrangement provides monthly information generated by Castle Creative Services, capitalizing on our expertise and simplifying branch staffing and scheduling.



- **Purchase Staffing Model**

This option enables you to customize the model and manage staffing and service in-house.

TELLERGRAPH®

Features & Benefits

Overview

- Why TELLERGRAPH?
- TELLERGRAPH Features
- Information Required
- How TELLERGRAPH Works
- Customization Features
- Training
- Recommended Usage
- Reporting Capabilities
- Client Results
- System Requirements
- Pricing & Implementation Options

Why TELLERGRAPH?

- **Installed Client Base**
- **Adaptability to Client Requirements**
- **Graphic Analysis**
- **PC-Based**

We think TELLERGRAPH is the optimal choice for teller staffing models.

Developed in 1982, TELLERGRAPH has been continually upgraded and enhanced to meet the needs of today's financial institutions.

TELLERGRAPH is more than just a staffing model. Because it utilizes Queuing Theory, TELLERGRAPH is also an excellent customer service model.

Installed in over 100 financial institutions from small community banks with one office to superregional financial institutions with over 1,000 offices, TELLERGRAPH has successfully helped financial institutions reduce overhead expense and improve customer service.



TELLERGRAPH

Features

TELLERGRAPH offers many features to get the information and results you need — quickly, easily and accurately.

Feature Highlights:

- Correctly match transactions to required staffing levels.
- Enhance service delivery by objectively monitoring established service levels.
- Objectively justify staff reductions or additions.
- Manage overhead expense.

Staffing Highlights:

- Broad selection of reports provide information for all management levels involved in staffing decisions.
- Graphic display instantly conveys staffing requirements.
- On-line help function can answer most questions without the need to use the comprehensive manual.
- Information may be analyzed over any interval — individual days or averages of specified weeks of data.
- Branches may be grouped in divisions, and re-assigned to a different group, if divisional changes are made.
- Each branch may keep separate data for as many as four distinct service areas.

TELLERGRAPH

Features *(Continued)*

- Back-office or fixed duties may be specified (in person-minutes) for each interval of the day, and included in determining staffing requirements.
- “Rolling window” presents user-specified level of historical data in selecting and analyzing data.
- Data may be kept separately for each teller, permitting analysis of individual performance; or summarized by branch.
- Transaction times may be customized, and customer wait times may be specified between 5 seconds and 20 minutes, permitting a broad range of applications.
- Confidence is pre-set at 92%, meaning that 92% of your customers will be served within waiting time that is specified. The Confidence Level can be changed to reflect the bank specific conditions.
- Full network compatibility, with file sharing and individual, as well as system-wide, user preference files.
- Updated “Staffing Index” reflects the relative efficiency of each staffing change as it is made. If the Index number goes up—it’s a good decision!

Scheduling Highlights:

- Scheduling data produces a weekly schedule and a monthly schedule. Supporting management report details staff utilization, overall costs, and other useful information.

TELLERGRAPH

Features *(Continued)*

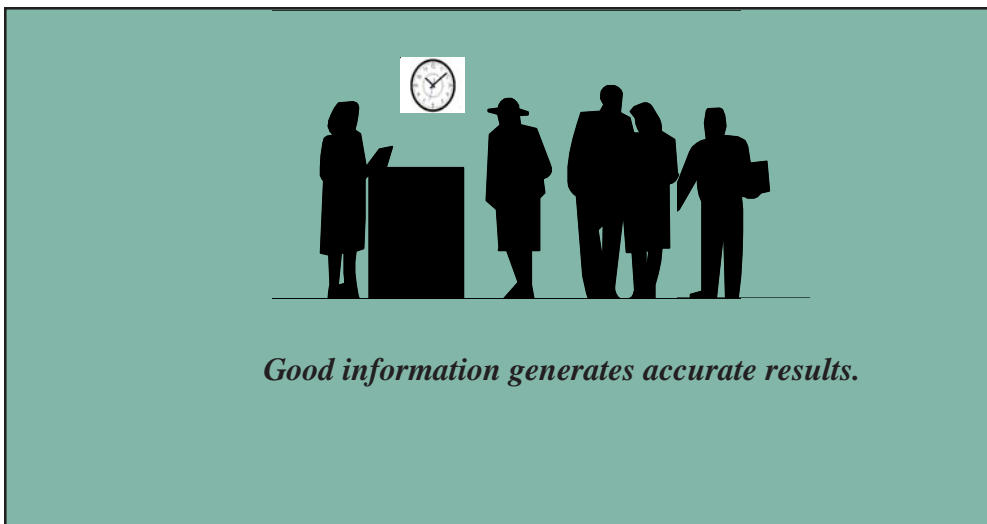
- The model supports and schedules bank-defined staff categories, such as Head Teller, Full Time I, Part Time (< 20 hours), or Peak Time. Each category can have unique work rules, shift lengths, breaks (paid or unpaid), and cost data used in determining the overall cost of various staffing options.
- The model can schedule 'Generic' employees to produce an ideal schedule or implement at the region/branch level with 'real' employees.
- The model generates the total cost of your weekly schedule.
- The Activity Calendar adjusts historical activity levels to account for holidays, government check days, payday, and other events that affect customer arrivals and transaction volumes. "Special days" may be defined system-wide, as well as those for specific locations.
- Graphically displayed staff requirements can be adjusted by dragging shift start, stop, and break times to the desired point on a time line, or by changing text values on an input screen.

Information Required

The following information is required for TELLERGRAPH to provide results:

- Number of transactions or customers during each half-hour period.
- Time required to service a customer/transaction which *can be customized per branch.*
- Maximum time customers wait in line before being served which *(can be customized per branch.*
- Branch Hours, *i.e.*, the time when the branch is open to serve customers.

Gathering Information



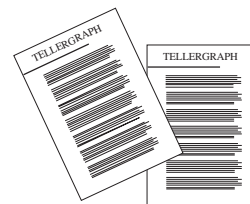
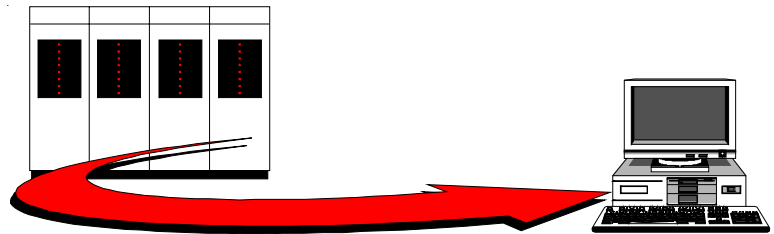
How TELLERGRAPH Works

Based on your system and on-line capabilities two options are available to gather data :

1. Mainframe Download

TELLERGRAPH can connect with your on-line teller system to capture:

- *Up to 15 transaction types, for*
- *48 half-hour intervals, for*
- *Each day, within*
- *Each branch, and optionally, by*
- *Up to four service areas.*



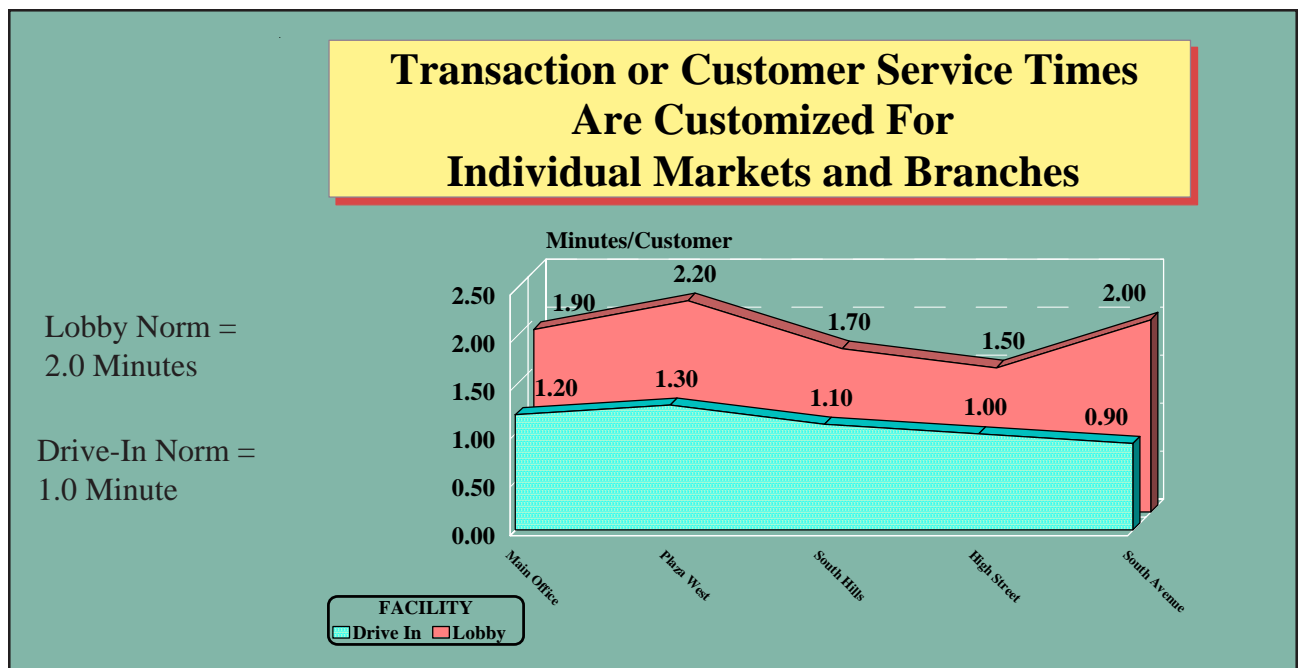
2. Branch-Level Tallies

When on-line information is not available, branch level tallies are a viable option to capture daily and hourly transaction information.

TELLERGRAPH Customization Features

One of TELLERGRAPH's excellent features is the ability to customize the model for your financial institution. Your branches are likely to be located in areas that have varied demographics, idiosyncracies, or special service requirements. To enable you to reflect the needs of different branches TELLERGRAPH enables the financial institution to:

- Develop customer service times for transactions.
- Identify standards by branch.
- Establish appropriate customer wait times for each branch or market.
- Track customers or transactions.
- Perform sensitivity analysis on actual data utilizing the "What if" feature, which allows you to project the staffing impact.



Training

Castle Creative Services' training program includes technical support, and our TELLERGRAPH Bank Support and Interpretation Course.

Training for the financial institution is conducted on-site focusing on the proper use and interpretation of TELLERGRAPH.

The training and interpretation course is provided for appropriate representatives from your organization and is typically a one-day program. This course includes:

- Basic use and understanding of TELLERGRAPH-generated data and reports.
- Training to establish transaction standards for the bank or specific branches.
- Anticipating problems and creating solutions.
- Course materials and software documentation.




TELLERGRAPH

Recommended Usage

TELLERGRAPH can be run as frequently as the financial institution deems necessary. With extensive branch networks, typically a rotating schedule is observed in order to continually monitor staffing requirements and service levels. Numerous institutions run the model monthly. Castle Creative recommends the following guidelines:

- Monthly or minimum every six months
- Branch volume increases/decreases
- Budgeting staffing requirements
- Address customer service issues

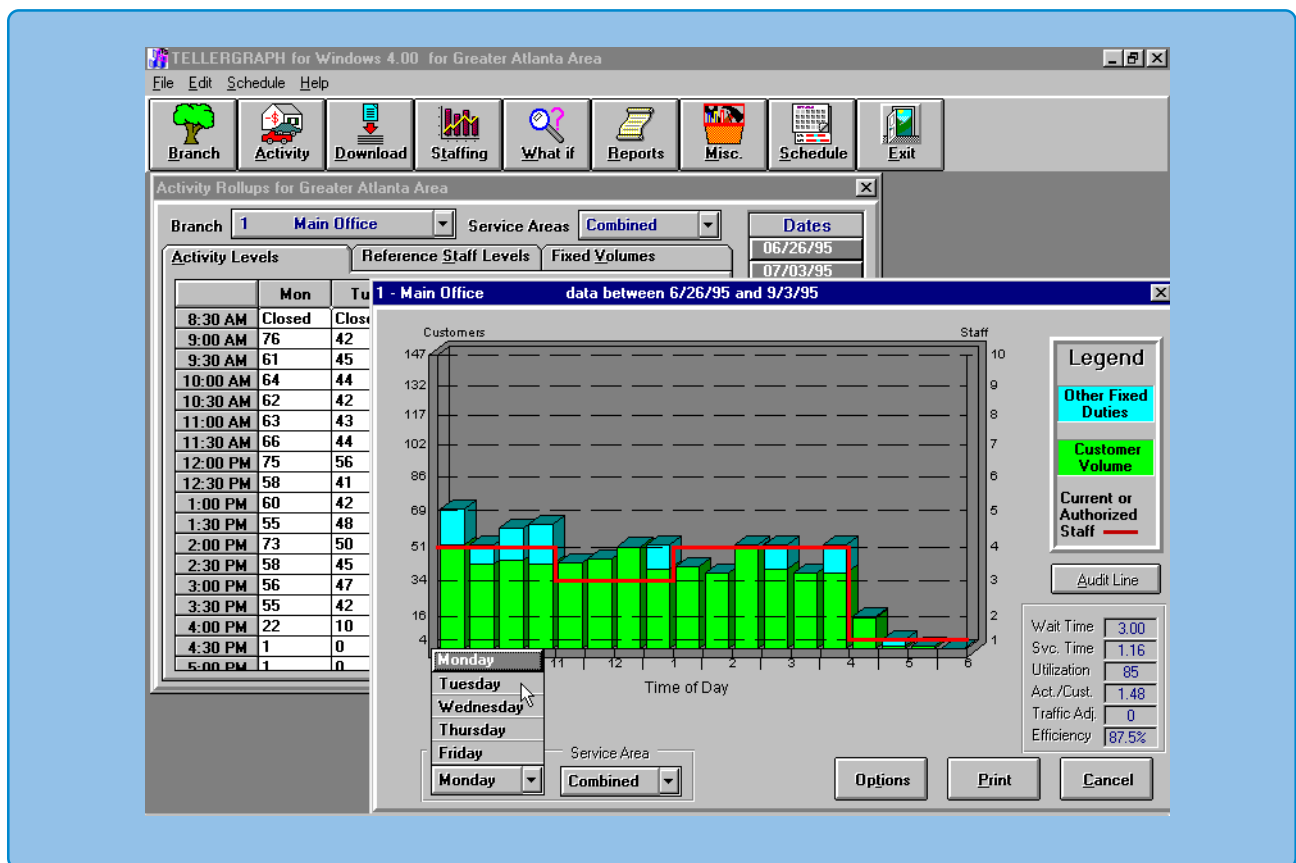
Recommended Usage



TELLERGRAPH can be run as frequently as deemed necessary. Castle Creative recommends a minimum of every six months

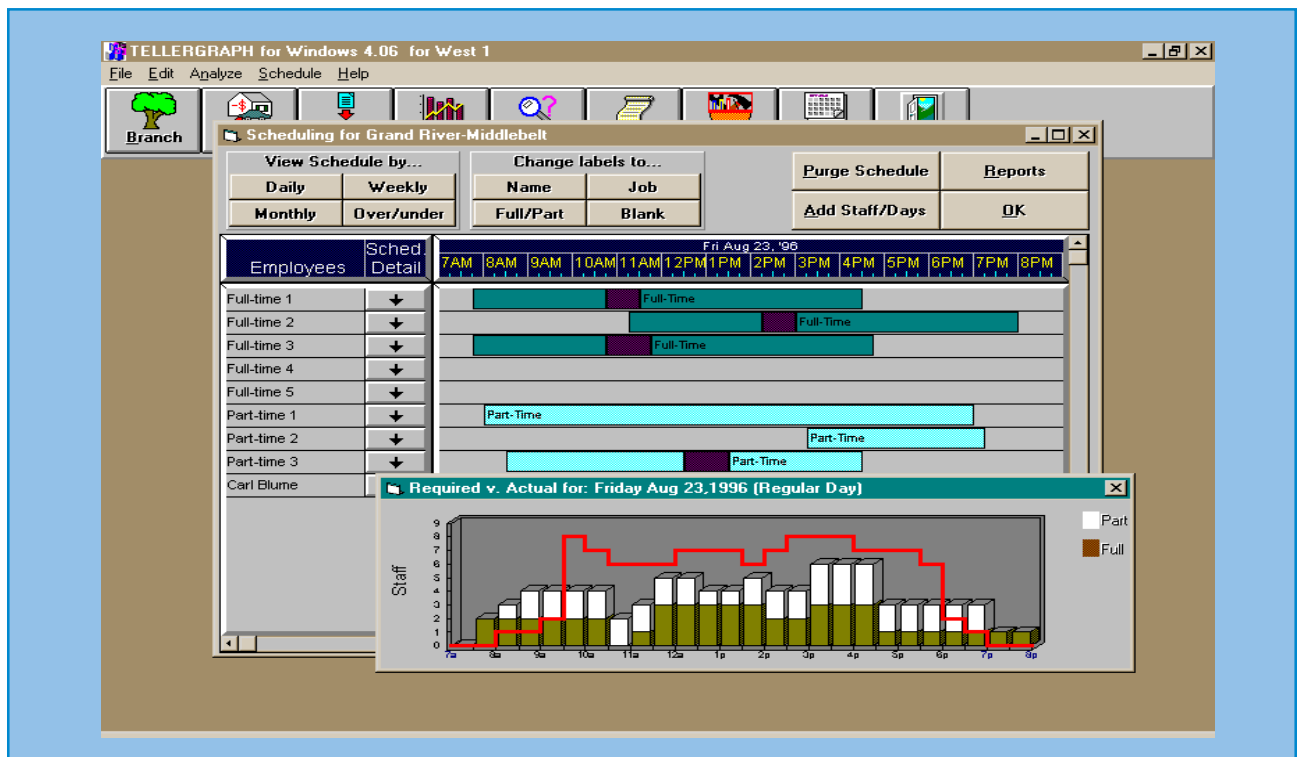
Reporting Capabilities

TELLERGRAPH offers the financial institution the ability to analyze transaction/customer traffic volumes graphically and through printed reports.



Reporting Capabilities *(Continued)*

TELLERGRAPH's scheduling feature produces a weekly schedule to maximize employee resources. Supporting management report details staff utilization, overall costs, and other useful information.



First National Bank of Anytown, USA

Main Office

UPDATED: July 1999

Teller Schedule

USBA

HOURS	M-Th	F	S
LOBBY	9-3	9-7	9-1
WALK-UP	8-6	8-7	9-1

DAY	8-9	9-10	10-11	11-12	12-1	1-2	2-3	3-4	4-5	5-6	6-7
MONDAY	B C	B C	B C D	B D E	[shaded] C E	B C E	[shaded] D [shaded]	D E	D E	D E	D E
TUESDAY	B C	B C E	B C E	[shaded] C E	B [shaded] E F	A B C	C D F	D F	D F	D F	D F
WEDNESDAY	B C	B C	0.5B 0.5C	B C	B C	A E F	A E [shaded]	A.5 E.5 F	E F	E F	E F
THURSDAY	B C	B C	B C D	B D E F	[shaded] C E F	B C E F	B C D E.5 F.5	B C D E F	B C D E F	B C D E F	B C D E F
FRIDAY	A B	B C D	B C D F	B D E F	[shaded] C E F	B C E F	B C D E [shaded]	B C D E F	B C D E F	C D E F	D E F
SATURDAY		B C D E F	B C D E F	B C D E F	B C D E F						

LUNCH [shaded]

* Includes 45 minutes/day preparation & balancing

	TELLER	WINDOW HOURS	HOURS* WORKED	PAID HOURS
Teller Supervisor	A	4.00	6.75	40.00
	B	32.50	37.50	38.00
	C	33.00	38.00	38.00
	D	29.00	33.25	34.00
	E	26.00	31.50	32.00
	F	29.50	33.75	34.00
SUPERVISION			24.88	
ATM			6.00	
TOTAL HOURS			211.63	216.00
TOTAL FTE			5.3	5.4
RECOMMENDED FTE				5.5
CURRENT FTE				6.5
DIFFERENCE				-1.0



Reporting Capabilities *(Continued)*

A variety of reports are available:

Staffing Reports

- Branch Information Report
- Graphic Staffing Report
- Staffing Summary Report
- Branch Utilization Report
- Measured Activity Detail Report
- Customer Profile Report
- Teller Activity Summary Report
- Fixed Activities Report
- Reference Staff Level Report
- Staffing Efficiency Report
- Average Transaction Salary Costs
- Transactions / Teller / Hour
- Activity Volume / Time Distribution
- Weekly Transaction Volume

Scheduling Reports

- Scheduled Versus Required Staff
- Branch Schedule: Management Report
- Weekly Work Schedule
- Staff Types

Report Samples

Branch Information Report

5 - Wadsworth

Parameters	Lobby	Default 1	Default 2	Platform
Service Time	1.85	1.85	1.85	1.85
Transactions/Customer	1	1	1	1
Customer Wait Time	5	5	5	5
Utilization	70%	70%	70%	70%
Traffic Adjustment	0%	0%	0%	0%
Open/Close Times				
Monday	8:30/17:00	8:30/17:00	8:30/17:00	8:30/17:00
Tuesday	8:30/17:00	8:30/17:00	8:30/17:00	8:30/17:00
Wednesday	8:30/17:00	8:30/17:00	8:30/17:00	8:30/17:00
Thursday	8:30/17:00	8:30/17:00	8:30/17:00	8:30/17:00
Friday	8:30/19:00	8:30/19:00	8:30/19:00	8:30/19:00
Saturday	8:30/14:00	8:30/14:00	8:30/14:00	8:30/14:00
Sunday	- / -	- / -	- / -	- / -

Transaction Descriptions

No tellers are on file for this branch.

Fixed Activities Report

5 - Wadsworth

Lobby

Time	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p	Tot
Mon	15	0	0	0	0	0	0	0	0	0	30
Tue	15	0	0	15	0	0	0	0	0	0	45
Wed	15	0	0	0	0	0	0	0	0	0	30
Thu	15	0	0	0	0	0	0	0	0	0	30
Fri	15	0	0	0	0	0	0	0	15	15	45
Sat	15	0	0	0	0	0	0	0	0	0	30

Report Samples

Reference Staff Level Report

5 - Wadsworth

Week of 12/1/2003

Lobby

Time	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p	Tot	
Mon	2	1	2	2	2	2	2	2	2	2	2	29
Tue	1	2	2	2	2	2	2	2	2	2	2	30
Wed	1	1	1	1	1	0	1	1	1	1	0	13
Thu	0	1	1	1	1	1	1	1	1	0	0	13
Fri	0	2	1	2	1	2	2	2	2	2	2	31
Sat	0	2	2	2	2	2	1	0	0	0	0	17

Default 1

Time	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p	Tot	
Mon	1	2	2	2	2	1	2	2	2	2	2	28
Tue	1	1	1	1	1	0	0	1	1	1	1	14
Wed	2	2	2	2	2	2	2	1	2	2	2	31
Thu	2	2	2	2	3	3	2	2	3	3	3	41
Fri	2	2	2	2	2	1	1	3	3	3	2	45
Sat	1	2	2	2	2	2	2	2	0	0	0	19

Week of 12/8/2003

Lobby

Time	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p	Tot
Mon	0	1	1	1	1	1	1	1	1	1	15
Tue	1	2	2	2	2	2	2	2	2	1	29
Wed	0	1	1	1	1	2	2	2	2	2	21
Thu	0	1	1	1	1	1	1	1	1	0	14
Fri	0	2	2	2	2	1	2	2	2	1	32
Sat	0	2	2	2	2	2	2	2	0	0	18

Default 1

Time	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p	Tot
Mon	1	2	2	2	2	2	2	2	2	2	30
Tue	1	1	1	1	1	0	1	1	1	1	15
Wed	2	2	2	2	2	1	2	2	2	2	30
Thu	0	2	2	2	2	2	1	2	2	2	29
Fri	2	2	2	2	2	2	2	2	3	3	45
Sat	2	2	2	2	2	2	2	2	0	0	20

Report Samples

Measured Activity Detail Report

5 - Wadsworth

Week of 2/4/2002

Lobby

Time	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p	Tot											
Mon	15	19	27	15	10	13	18	20	16	2	7	15	11	18	20	1	0	0	0	0	0	227
Tue	23	27	16	13	13	18	15	15	13	16	21	33	26	21	15	1	0	0	0	0	0	286
Wed	7	10	7	10	10	17	18	19	12	17	12	9	2	5	3	2	0	0	0	0	0	160
Thu	14	20	11	16	8	10	10	1	1	11	14	1	12	20	21	1	0	0	0	0	0	171
Fri	0	29	14	20	15	25	25	15	25	24	20	4	8	21	23	30	21	30	18	2	0	369
Sat	10	28	26	29	29	28	29	31	29	2	0	0	0	0	0	0	0	0	0	0	0	241

Default 1

Time	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p	Tot											
Mon	0	9	8	1	4	3	1	3	3	11	5	2	2	4	9	4	0	0	0	0	0	69
Tue	0	5	6	2	5	1	0	4	15	5	10	4	5	3	4	0	0	0	0	0	0	69
Wed	1	15	18	18	9	4	3	3	4	6	7	13	17	14	13	2	0	0	0	0	0	147
Thu	6	12	9	9	10	5	5	25	14	6	6	14	15	10	12	1	0	0	0	0	0	159
Fri	1	26	12	10	12	8	11	13	16	4	1	22	22	11	19	12	9	14	17	1	0	241
Sat	3	14	11	8	23	24	13	15	7	0	0	0	0	0	0	0	0	0	0	0	0	118

Week of 2/11/2002

Lobby

Time	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p	Tot											
Mon	35	31	14	16	15	21	9	16	5	9	18	22	16	23	18	2	0	0	0	0	0	270
Tue	0	5	15	2	6	4	5	13	6	2	0	6	5	11	7	1	0	0	0	0	0	88
Wed	6	19	12	12	6	7	23	15	18	6	2	17	8	16	10	0	0	0	0	0	0	177
Thu	3	14	10	11	9	10	18	21	18	14	7	22	14	20	13	1	0	0	0	0	0	205
Fri	11	26	20	17	23	27	21	30	14	20	31	18	6	14	37	29	24	18	13	1	0	400
Sat	8	31	29	30	30	31	27	35	20	5	0	0	0	0	0	0	0	0	0	0	0	246

Default 1

Time	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p	Tot											
Mon	0	2	1	0	5	4	7	8	9	14	6	2	2	7	5	0	0	0	0	0	0	72
Tue	5	23	9	9	9	11	11	7	15	17	26	15	7	7	11	6	0	0	0	0	0	188
Wed	4	19	14	5	5	6	10	4	10	20	11	6	6	7	12	1	0	0	0	0	0	140
Thu	2	21	11	8	10	4	6	7	4	10	5	18	4	7	11	4	0	0	0	0	0	132
Fri	8	15	6	11	10	5	8	12	19	9	8	12	38	26	23	6	28	16	24	1	0	285
Sat	2	21	15	21	21	17	12	14	6	2	0	0	0	0	0	0	0	0	0	0	0	131

Week of 2/18/2002

Lobby

Time	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p	Tot											
Mon	0	0	0	0	0	0	0	0	0	0	0											
Tue	8	23	15	30	43	31	30	15	18	12	17	15	26	22	19	3	0	0	0	0	0	327
Wed	3	16	11	4	3	19	17	14	11	12	5	8	8	10	7	1	0	0	0	0	0	149
Thu	15	15	11	15	20	10	20	14	5	10	12	4	17	17	21	1	0	0	0	0	0	207
Fri	9	18	16	12	8	13	20	19	20	18	14	7	0	11	20	19	17	9	14	1	0	265
Sat	6	24	38	32	27	22	34	25	21	3	0	0	0	0	0	0	0	0	0	0	0	232



Report Samples

Customer Profile Report

Average of entire month of DEC, 2004

1 - Broadway

Lobby

	Transaction Type	Time	Activity Volume	Percentage of Tot. Vol	Total Time	Percentage of Tot. Time
1	DDA Deposit	2.00	20	6.1	40	9.5
2	Savings & CD Deposit	1.12	4	1.2	4	1.1
3	IRA Deposit	2.32	0	0.0	0	0.0
4	On-Us Checks	0.96	89	27.1	85	20.4
5	Foreign Checks	1.25	40	12.2	50	11.9
6	Savings & CD W/D	1.19	20	6.1	24	5.7
7	IRA Withdrawal	2.77	0	0.0	0	0.0
8	Loan Payment	1.24	0	0.0	0	0.0
9	Passbook Loan	0.00	0	0.0	0	0.0
10	Utility Payment	1.27	134	40.7	170	40.6
11	MO, CC, TC	2.68	13	4.0	35	8.3
12	Cash Advance	3.15	1	0.3	3	0.8
13	Other	1.27	4	1.2	5	1.2
Total Transactions		329	Avg. Time 1.27	Total Time (min) 419	Utilization 25.4%	

Platform

	Transaction Type	Time	Activity Volume	Percentage of Tot. Vol	Total Time	Percentage of Tot. Time
1	DDA Deposit	2.00	4	57.1	8	69.6
2	Savings & CD Deposit	1.12	0	0.0	0	0.0
3	IRA Deposit	2.32	0	0.0	0	0.0
4	On-Us Checks	0.96	1	14.3	1	8.3
5	Foreign Checks	1.25	0	0.0	0	0.0
6	Savings & CD W/D	1.19	0	0.0	0	0.0
7	IRA Withdrawal	2.77	0	0.0	0	0.0
8	Loan Payment	1.24	0	0.0	0	0.0
9	Passbook Loan	0.00	0	0.0	0	0.0
10	Utility Payment	1.27	1	14.3	1	11.0
11	MO, CC, TC	2.68	0	0.0	0	0.0
12	Cash Advance	3.15	0	0.0	0	0.0
13	Other	1.27	1	14.3	1	11.0
Total Transactions		7	Avg. Time 1.64	Total Time (min) 12	Utilization 0.0%	

Report Samples

Branch Utilization Report

5 - Wadsworth

Avg. of 3 Weeks (2/2/2004 - 2/29/2004)

Lobby																				
Wait Time	5.00					Service Time	1.21					0 % Adjustment			1.00	Activity/Cust	70 % Max. Util			
Mon	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p
Cust	5	26	10	18	18	12	10	26	14	12	18	8	16	4	0	0	0	0	0	0
Back Ofc	15	0	0	0	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0
Avg Wait	0.3	0.7	0.8	0.4	0.4	1.2	0.4	1.2	0.8	0.7	1.6	1.2	0.4	0.6	0.3	0.2	0.0	0.0	0.0	0.0
Utiliztn %	70	52	40	36	36	48	36	48	40	52	56	48	61	32	32	16	0	---	---	---
Rec Staff	1	2	1	2	2	1	2	1	1	2	1	2	1	2	1	1	0	0	0	0
Act Staff	2	3	2	2	2	2	2	2	3	3	2	2	2	2	2	2	0	0	0	0
Variance	1	1	1	0	0	1	0	1	1	1	2	1	0	1	0	1	-1	0	0	0
Tue	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p
Cust	3	26	16	13	11	12	15	17	11	10	13	11	16	14	14	2	0	0	0	0
Back Ofc	15	0	0	15	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0
Avg Wait	0.2	0.7	0.3	0.2	1.0	1.2	0.3	0.3	1.0	0.8	1.4	1.0	0.3	1.6	1.6	0.1	0.0	0.0	0.0	0.0
Utiliztn %	62	52	32	51	44	48	30	34	44	40	52	44	57	56	56	8	0	---	---	---
Rec Staff	1	2	2	2	1	1	2	2	1	1	1	1	2	1	1	1	0	0	0	0
Act Staff	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	1	0	0	0	0
Variance	0	0	0	0	1	1	0	0	1	1	1	1	0	1	1	0	-1	0	0	0
Wed	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p
Cust	6	13	9	10	12	6	13	11	3	6	6	6	4	10	14	1	0	0	0	0
Back Ofc	15	0	0	0	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0
Avg Wait	0.1	1.3	0.7	0.8	1.1	0.4	1.3	0.9	0.2	0.4	0.4	0.4	0.2	0.8	1.5	0.0	0.0	0.0	0.0	0.0
Utiliztn %	37	52	36	40	48	24	52	44	12	24	24	24	66	40	56	4	0	---	---	---
Rec Staff	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0
Act Staff	1	2	2	2	2	1	2	2	1	1	1	1	1	2	2	1	0	0	0	0
Variance	-1	1	1	1	1	0	1	1	0	0	0	0	1	1	0	-1	0	0	0	0
Thu	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p
Cust	2	14	10	6	7	7	0	1	5	7	5	7	8	4	10	2	0	0	0	0
Back Ofc	15	0	0	0	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0
Avg Wait	0.1	1.5	0.8	0.4	0.5	0.5	0.0	0.0	0.3	0.5	0.3	0.5	0.1	0.2	0.8	0.1	0.0	0.0	0.0	0.0
Utiliztn %	58	56	40	24	28	28	0	4	20	28	20	28	41	16	40	8	0	---	---	---
Rec Staff	1	1	1	1	1	1	1	1	1	1	1	1	2	1	1	1	0	0	0	0
Act Staff	1	1	1	1	1	1	0	1	1	1	1	1	1	1	1	1	0	0	0	0
Variance	0	0	0	0	0	0	-1	0	0	0	0	0	-1	0	0	0	-1	0	0	0
Fri	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p
Cust	1	14	9	9	11	19	21	15	14	11	6	2	6	11	13	12	13	15	9	2
Back Ofc	15	0	0	0	0	0	0	0	0	0	0	0	15	15	0	0	0	0	0	0
Avg Wait	0.0	1.5	0.7	0.7	0.9	0.4	0.4	0.3	1.5	0.9	0.4	0.1	0.1	0.2	1.3	1.1	1.3	0.3	0.7	0.1
Utiliztn %	54	56	36	36	44	38	42	30	56	44	24	8	37	47	52	48	52	30	36	8
Rec Staff	1	1	1	1	1	2	2	2	1	1	1	1	2	2	1	1	2	1	1	1
Act Staff	0	2	2	2	2	2	2	2	2	1	1	1	2	2	2	1	2	1	1	2
Variance	-1	1	1	1	0	0	0	0	1	0	0	0	-1	0	1	0	1	-1	0	-1
Sat	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p	9a	10a	11a	12p	1p	2p	3p	4p	5p	6p
Cust	3	18	16	18	15	16	17	14	13	3	0	0	0	0	0	0	0	0	0	0
Back Ofc	15	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0
Avg Wait	0.2	0.3	0.3	0.3	0.3	0.3	1.5	1.3	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Utiliztn %	62	36	32	36	30	32	34	56	52	62	0	---	---	---	---	---	---	---	---	---
Rec Staff	1	2	2	2	2	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0
Act Staff	1	2	2	2	2	2	2	2	2	2	0	0	0	0	0	0	0	0	0	0
Variance	0	0	0	0	0	0	0	1	1	1	-1	0	0	0	0	0	0	0	0	0

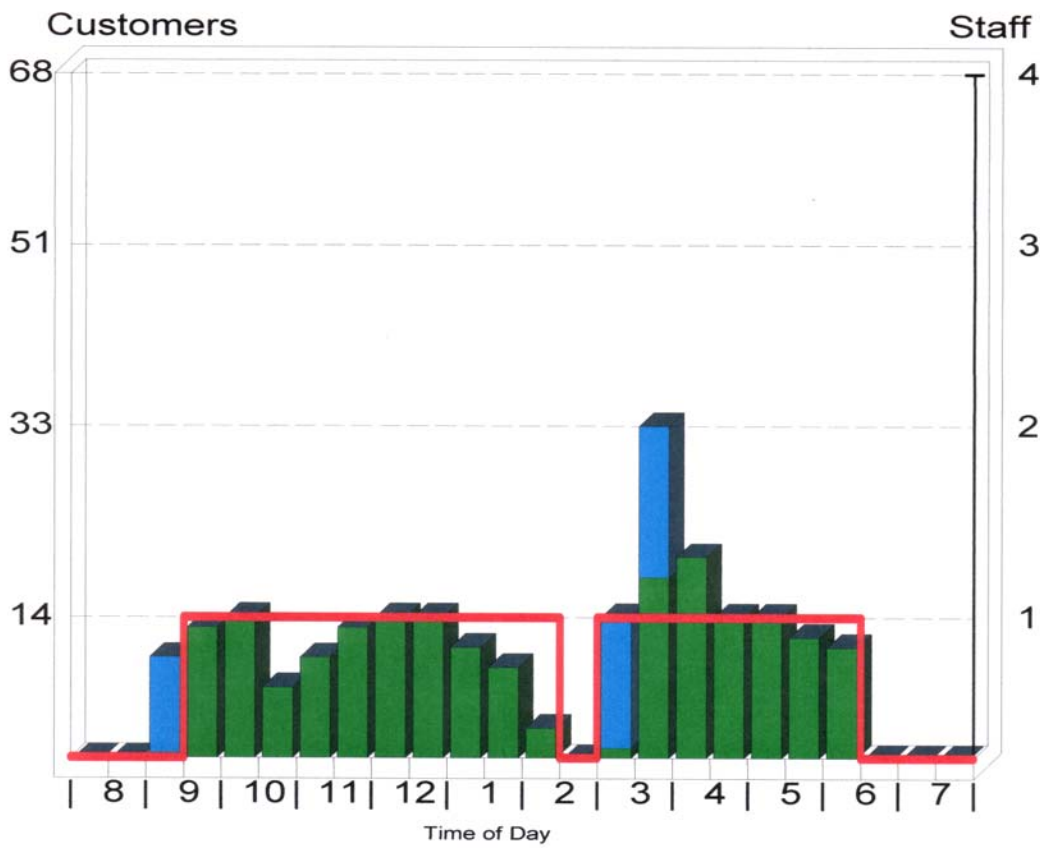


Report Samples

Graphic Staffing Report

5 - Wadsworth
Friday - Lobby

week of 3/1/2004



Wait Time 5.00
Activity/Customer 1.00

Service Time 1.21
Traffic Adj. 0%

Utilization 70%
Efficiency Index 89.5%

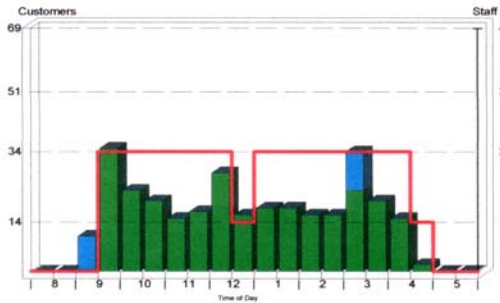
Report Samples

Graphic Staffing Report

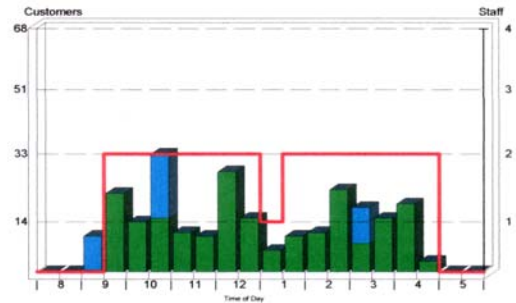
5 - Wadsworth
Lobby

week of 3/1/2004

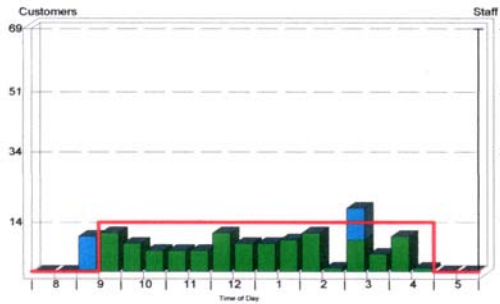
Mon



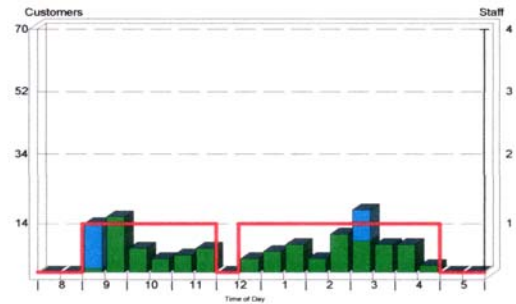
Tue



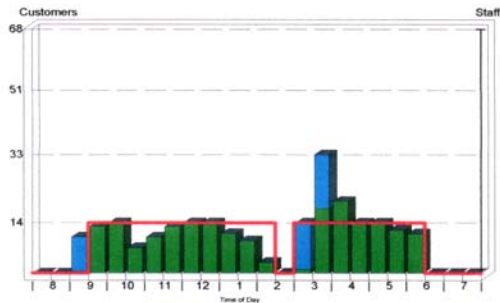
Wed



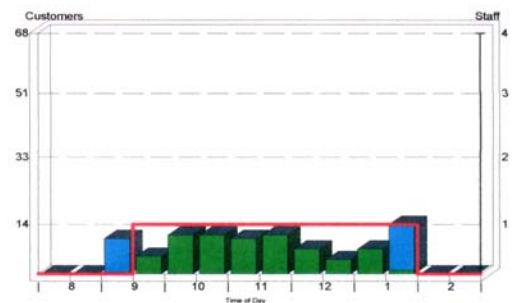
Thu



Fri



Sat



Sun

Closed

Audit Line

Wait Time	5.00
Service Time	1.19
Utilization	70%
Activity/Customer	1.00
Traffic Adjustment	0

Report Samples

Staffing Summary Report

Avg. of 2/4/2002 - 3/3/2002

		Mon	Tue	Wed	Thu	Fri	Sat	Sun	FTEs
3 - Northfield									
<i>Lobby</i>	Current	19.5	16.5	20.5	24.0	31.5	18.0	0.0	3.3
	Needed	16.0	16.0	15.0	16.0	23.5	14.0	0.0	2.5
	Variance	3.5	0.5	5.5	8.0	8.0	4.0	0.0	0.7
<i>Drive-Up</i>	Current	7.5	7.5	7.5	7.0	8.0	5.5	0.0	1.1
	Needed	8.5	11.0	8.5	8.5	10.5	10.0	0.0	1.4
	Variance	-1.0	-3.5	-1.0	-1.5	-2.5	-4.5	0.0	-0.3
<i>Default</i>	Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Needed	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Variance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Platform</i>	Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Needed	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Variance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5 - Wadsworth									
<i>Lobby</i>	Current	15.5	13.5	10.0	10.5	18.0	10.0	0.0	1.9
	Needed	14.5	13.0	9.5	11.0	19.0	10.0	0.0	1.9
	Variance	1.0	0.5	0.5	-0.5	-1.0	0.0	0.0	0.0
<i>Default 1</i>	Current	8.5	10.5	13.5	14.5	19.0	8.5	0.0	1.9
	Needed	8.5	8.5	9.5	8.5	14.0	6.5	0.0	1.4
	Variance	0.0	2.0	4.0	6.0	5.0	2.0	0.0	0.5
<i>Default 2</i>	Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Needed	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Variance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Platform</i>	Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Needed	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Variance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Report Samples

Staffing Efficiency Report

Avg. of 2/2/2004 - 2/29/2004

Rank	Branch Name/Number	Division	SEI	Average Ref Staff	Average Required	Average Effcy.
1	5 - Wadsworth		70.9%	3.4	4.7	128.2%
2	3 - Northfield		66.5%	3.4	5.1	133.5%
3	49 - South Main St.		62.6%	3.2	5.2	137.4%
4	47 - Westgate		62.5%	3.1	5.0	137.5%
5	11 - Fairwood		56.3%	2.8	4.9	143.3%
6	51 - Fairlawn		55.4%	2.9	5.3	144.6%

Teller Activity Summary Report

Data from download file - DEC, 2004

Location	DDA Deposit		Savings & CD		IRA Deposit		On-Us Checks		Foreign Checks		Savings & CD	
Northfield	1,066	6.5%	257	1.6%			2,746	16.8%	2,150	13.1%	438	2.7%
Wadsworth	613	5.4%	183	1.6%			1,837	16.3%	1,721	15.3%	254	2.3%
Fairwood	615	6.3%	127	1.3%			1,953	20.1%	1,274	13.1%	324	3.3%
Westlake	642	7.1%	132	1.5%			1,541	17.0%	1,029	11.3%	179	2.0%
Westgate	752	4.7%	199	1.2%			2,729	17.1%	1,859	11.7%	377	2.4%
South Main St.	583	5.3%	99	0.9%	2	0.0%	2,381	21.7%	1,116	10.2%	248	2.3%
Totals by Type	4,271		997		2		13,187		9,149		1,820	

Location	IRA Withdrawal		Loan Payment		Passbook Loan		Utility Payment		MO, CC, TC		Cash Advance	
Northfield	26	0.2%	148	0.9%			8,636	52.8%	410	2.5%	69	0.4%
Wadsworth	11	0.1%	120	1.1%			5,997	53.3%	208	1.8%	31	0.3%
Fairwood	6	0.1%	42	0.4%			4,829	49.8%	253	2.6%		
Westlake	8	0.1%	89	1.0%			4,883	53.7%	296	3.3%	35	0.4%
Westgate	19	0.1%	135	0.8%			8,828	55.4%	425	2.7%	62	0.4%
South Main St.			72	0.7%			5,773	52.6%	367	3.3%	86	0.8%
Totals by Type	70		606				38,946		1,959		283	

Location	Other				Trn/Tell/Hr
Northfield	262	1.6%	148	0.9%	19
Wadsworth	131	1.2%	149	1.3%	16
Fairwood	141	1.5%	138	1.4%	15
Westlake	119	1.3%	132	1.5%	15
Westgate	350	2.2%	188	1.2%	21
South Main St.	95	0.9%	161	1.5%	16
Totals by Type	1,098		916		



Report Samples

STAFF TYPES

FTCSA1

Short Name: FCSA1

	Start Time	Stop Time	Hour Standards	
Monday	9:00 AM	4:30 PM	Daily Min Hours	6.5
Tuesday	9:00 AM	4:30 PM	Daily Max Hours	9.5
Wednesday	9:00 AM	4:30 PM	Daily O/T Hours	9.5
Thursday	8:30 AM	4:30 PM	Weekly Max Hours	45.0
Friday	8:30 AM	5:00 PM	Weekly O/T Point	37.5
Saturday	off	off		
Sunday	off	off		

Scheduled Breaks

	Length	Required hours	Earliest time	Latest time
First Break	60 min	4.00 hrs	2.00 hrs	3.50 hrs
Second Break	--			

Other Employee Information

Home Branch	Generic Employee	Home Branch Num.	0
Employee Status	Full-timer	Employee Num	
Exempt	No	Teller	Yes
Paid holidays	No	Platform	No
Key employee	No	Days Allowed	5

BRANCH SCHEDULE: MANAGEMENT REPORT

Branch: 4 - Metway Chambers

Week of 9/7/98

Job Description/Employee		Monday	Tuesday	Wednsdy	Thursday	Friday	Saturday	Sunday	Total
FTCSA1	Regular	6.50	6.50	6.50	7.00	7.50			34.00
	O/T								
FTCSA2	Regular	6.50	6.50	6.50	7.00	7.50			34.00
	O/T								
FTCSA3	Regular	6.50	6.50	6.50	7.00	7.50			34.00
	O/T								
CSA PT1	Regular	4.00	4.00	4.00	4.00	4.00			20.00
	O/T								
CSA PT2	Regular	4.00	4.00	4.00	4.00	4.00			20.00
	O/T								
CSA PT 3	Regular	4.00	4.00	4.00	4.00	4.00			20.00
	O/T								
Daily Totals	Regular	31.50	31.50	31.50	33.00	34.50	0.00	0.00	162.00
	O/T								

Grand Totals

Regular Hours	Overtime Hours
162.00	

Report Samples

SCHEDULE FOR WEEK OF 9/7/98

Branch: 4 - Metway Chambers

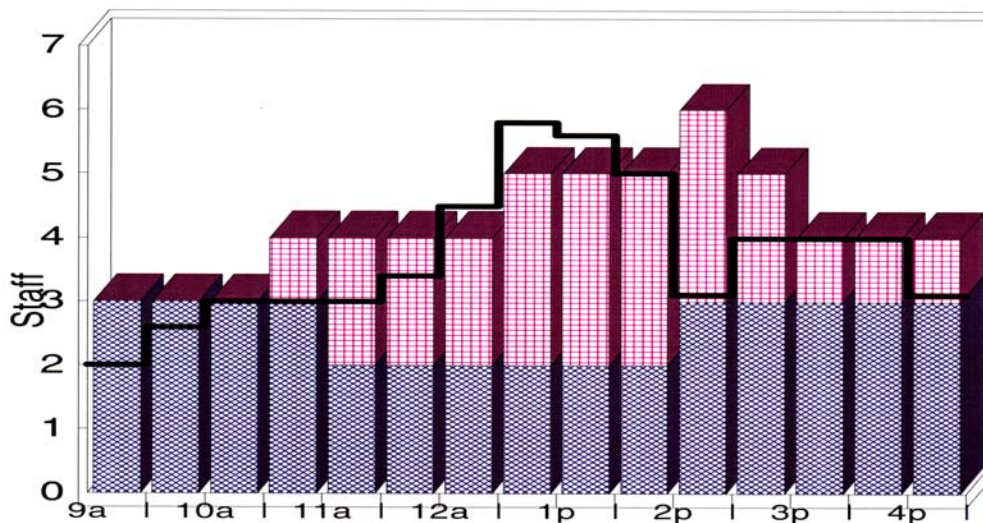
Employee	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
FTCSA1	Lobby Shift 9:00 a - 4:30 p Break 11:00 a - 12:00 p	Lobby 9:00 a - 4:30 p 11:00 a - 12:00 p	Lobby 9:00 a - 4:30 p 11:00 a - 12:00 p	Lobby 8:30 a - 4:30 p 11:00 a - 12:00 p	Lobby 8:30 a - 5:00 p 11:00 a - 12:00 p		
FTCSA2	Lobby Shift 9:00 a - 4:30 p Break 12:00 p - 1:00 p	Lobby 9:00 a - 4:30 p 12:00 p - 1:00 p	Lobby 9:00 a - 4:30 p 12:00 p - 1:00 p	Lobby 8:30 a - 4:30 p 12:00 p - 1:00 p	Lobby 8:30 a - 5:00 p 12:00 p - 1:00 p		
FTCSA3	Lobby Shift 9:00 a - 4:30 p Break 1:00 p - 2:00 p	Lobby 9:00 a - 4:30 p 1:00 p - 2:00 p	Lobby 9:00 a - 4:30 p 1:00 p - 2:00 p	Lobby 8:30 a - 4:30 p 1:30 p - 2:30 p	Lobby 8:30 a - 5:00 p 1:30 p - 2:30 p		
CSA PT1	Lobby Shift 10:30 a - 2:30 p Break	Lobby 10:30 a - 2:30 p	Lobby 10:30 a - 2:30 p	Lobby 10:30 a - 2:30 p	Lobby 10:30 a - 2:30 p		
CSA PT2	Lobby Shift 11:00 a - 3:00 p Break	Lobby 11:00 a - 3:00 p	Lobby 11:00 a - 3:00 p	Lobby 11:00 a - 3:00 p	Lobby 11:00 a - 3:00 p		
CSA PT 3	Lobby Shift 12:30 p - 4:30 p Break	Lobby 12:30 p - 4:30 p	Lobby 12:30 p - 4:30 p	Lobby 12:00 p - 4:00 p	Lobby 12:30 p - 4:30 p		

SCHEDULED VERSUS REQUIRED STAFF

4 - Metway Chambers
Area Summary
Monday (Regular Day)

Week of 9/7/1998

Schedule SEI 80%



Pricing & Implementation Options

TELLERGRAPH is provided as a stand alone staffing model or as a complement to our retail consulting assignments.

For financial institutions interested in utilizing the model we offer three options.

Option A:

Purchase TELLERGRAPH Software

(This option includes the following)

TELLERGRAPH Software
Full Software Documentation
Two-Day Training Course

Pricing is based either on number of branches, number of affiliate or regional applications, or packaged to a holding company for unlimited usage. We strive to work with our clients to determine the most cost effective package for the organization.

Option B:

TELLERGRAPH Software and “Pilot” Program

This option is identical to option A, except we will pilot TELLERGRAPH implementation in a selected number of branches. To facilitate implementation, our consulting staff will assist in the implementation of TELLERGRAPH in select retail offices to demonstrate how to develop standards, generate data, interpret results and recommend optimum teller staffing in the pilot offices.

Client Results

TELLERGRAPH has enabled community, regional and superregional financial institutions to dramatically reduce personnel expense and improve customer service in the United States, Canada, South America, and Australia. A small sample of results our clients have realized follow:

Sample Clients		
<u>Organization</u>	<u>Location</u>	<u>Branches</u>
SunTrust Banks	FL/GA/TN	600+
National Bank of Canada	Canada	600+
First Michigan	MI	72
Comerica	MI, IL	300
Sovereign Bank		
(Tellergraph has been delivered to hundreds of institutions)		

Retail Staffing Results		
<u>Organization</u>	<u>Number Branches</u>	<u>Expense Reduction (FTE)</u>
Southeast Bank	65	100
Northeast Bank	53	46
Midwest Holding Company	72	35
Southwest Bank	125	84

System Requirements

Microsoft® Windows 98™, Windows NT™, Windows 2000™, Windows XP™

Pentium II or later processor

Memory requirements: 128 MB RAM

Network or 20 MB mb free hard disk space

Pointing Device and SVGA or better display

Graphics printer supported by Windows: Color or B&W



Contact Information

Castle Creative Services, LLC
115 Softwood Cir.
Roswell, GA 30076

(678) 585-0144 Phone
(877) 227-3664 Toll Free (in US)
(678) 585-0144 Fax

office@castlecreative.com
www.tellergraph.com