

Account Intelligence Report

Generated: January 17, 2026

Report ID: CRM-2026-003

Account Overview

Account Name: Summit Financial Group

Industry: Banking & Financial Services

Company Size: 4,200 employees

Annual Revenue: \$2.4 billion (FY2025)

Assets Under Management: \$48 billion

Headquarters: Charlotte, North Carolina, USA

Region: North America (primarily Southeastern United States)

Account Status: Strategic Partner (Tier 1)

Current Contract Value: \$3.2M annually

Contract Renewal Date: November 2027

Recent News & Developments

Major Acquisition: Community Trust Bank Merger

Summit Financial Group announced in December 2025 the successful acquisition of Community Trust Bank, a \$6.2 billion regional bank with 72 branches across Georgia, South Carolina, and Alabama. The all-stock transaction valued at \$890 million represents Summit's largest acquisition to date and will expand their branch network from 138 locations to 210, making them the 6th largest regional bank in the Southeast. The transaction received regulatory approval from the Federal Reserve and FDIC, with integration expected to be completed by Q3 2026.

CEO Elizabeth Brennan stated, "This transformational acquisition accelerates our growth strategy and enhances our competitive position in high-growth Southeast markets. Community Trust's strong commercial banking franchise and digital capabilities complement our retail banking strength perfectly."

Technology Modernization Investment

As part of the acquisition integration planning, Summit announced a \$175 million, three-year technology modernization program in January 2026. The initiative includes cloud migration, cybersecurity infrastructure upgrades, digital banking platform enhancements, and AI-powered customer service capabilities. CIO Rebecca Martinez stated this investment will "future-proof our technology foundation and enable seamless integration of acquired institutions while delivering superior customer experiences."

New Digital Banking Platform Launch

Summit soft-launched its redesigned mobile banking app in November 2025 to positive customer reception. App Store ratings improved from 3.8 to 4.6 stars, with customers praising the intuitive interface and new features including instant person-to-person payments, mobile check deposit improvements, and personalized financial insights. The platform has achieved 340,000 active users (68% of eligible customers) in the first eight weeks, exceeding internal adoption targets by 22%.

Executive Leadership Additions

Supporting the growth strategy, Summit announced several key executive hires in Q4 2025:

- **Chief Commercial Banking Officer:** Michael Davidson joined from BB&T (Truist) to lead commercial banking expansion
- **Chief Risk Officer:** Dr. Sarah Patel appointed to strengthen enterprise risk management frameworks ahead of increased regulatory scrutiny following acquisition
- **Head of Digital Innovation:** Jason Wu recruited from fintech unicorn Chime to accelerate digital transformation

Industry Recognition and Market Position

Summit Financial Group was named “Regional Bank of the Year” by American Banker magazine in December 2025, recognizing their balanced approach to digital innovation and community banking. The bank maintains strong regulatory ratings (CAMELS rating: 1) and was recently recognized by J.D. Power as highest in customer satisfaction among Southeast regional banks for the second consecutive year.

Regulatory Compliance Excellence

In October 2025, Summit successfully completed a comprehensive Federal Reserve stress test examination with no findings or remediation requirements, demonstrating strong risk management and compliance infrastructure. This clean examination positions them favorably for future M&A activity and regulatory flexibility.

Financial Signals

Strong Financial Performance

Q4 2025 Results (Reported January 2026): - **Revenue:** \$637M (up 12% YoY) - **Net Income:** \$182M (up 15% YoY) - **Return on Assets (ROA):** 1.42% (industry-leading) - **Return on Equity (ROE):** 14.8% - **Efficiency Ratio:** 54.2% (improved from 57.1% prior year)

Full Year FY2025: - **Total Revenue:** \$2.4B (up 11% from FY2024) - **Net Income:** \$686M
- **Earnings Per Share:** \$4.83 (up 14% YoY, beat analyst estimates by \$0.11) - **Book Value Per Share:** \$34.20 (up 9% YoY)

Asset Quality and Loan Portfolio Growth

- **Total Assets:** \$48 billion (pro forma \$54.2B including Community Trust acquisition)
- **Loan Portfolio:** \$33.4B (8% organic growth)
- **Non-Performing Loans (NPL) Ratio:** 0.42% (well below industry average of 0.89%)
- **Net Charge-Off Rate:** 0.18% (historically low)
- **Allowance for Credit Losses:** 1.35% of total loans (well-capitalized)

Capital Strength

- **Tier 1 Capital Ratio:** 11.8% (significantly above regulatory minimum of 6%)
- **Total Capital Ratio:** 14.2%
- **Tangible Common Equity:** 9.3%
- **Leverage Ratio:** 8.9%

These capital ratios provide substantial cushion for continued growth, acquisition integration, and potential economic headwinds. The strong capital position enabled the Community Trust acquisition without significant dilution.

Deposit Growth and Funding Stability

- **Total Deposits:** \$40.2B (up 9% YoY)
- **Core Deposit Growth:** 11% (outpacing industry average)

- **Deposit Costs:** 1.78% (well-managed despite rising rate environment)
- **Loan-to-Deposit Ratio:** 83% (healthy, implies excess liquidity)

Strong deposit growth reflects successful customer acquisition and high retention rates (96.3% annual retention for commercial banking clients).

Stock Performance and Market Confidence

- **Stock Price:** \$52.40 (up 28% over 12 months)
- **Market Capitalization:** \$7.4 billion
- **Dividend Yield:** 2.8%
- **Price-to-Book Ratio:** 1.53x
- **Analyst Coverage:** 8 firms covering (6 “Buy,” 2 “Hold,” 0 “Sell” ratings)

Credit Rating Affirmation

Moody's reaffirmed Summit's credit rating at A3 (stable outlook) in November 2025, citing "consistent profitability, strong asset quality, robust capital levels, and prudent risk management." S&P Global Ratings similarly maintained A- rating with positive outlook, noting the Community Trust acquisition is "strategically sound and financially manageable."

Investment in Technology and Growth

- **Technology Capital Expenditure:** \$92M in FY2025 (3.8% of revenue, above industry average)
- **Projected Technology Investment FY2026-2028:** \$175M dedicated modernization program
- **Marketing and Customer Acquisition:** \$38M spent in FY2025 (55% increase from prior year)
- **Branch Network Investment:** \$24M for branch renovations and new locations in growth markets

CRM Activity & Notes

Relationship Status: STRATEGIC PARTNER (EXCELLENT)

Executive Sponsorship: Strong C-level relationships across CEO, CIO, CRO, and CFO
Strategic Alignment: Our solutions positioned as enabling infrastructure for growth strategy

Satisfaction Metrics: Exceptional across all dimensions

Renewal Confidence: 95% (contract extends to November 2027, but expansion opportunities significant)

Active Opportunities

Opportunity 1: Community Trust Integration Technology Package - Value: \$2.1M (one-time integration services + expanded licenses) - **Stage:** Proposal Development / Technical Scoping - **Close Probability:** 85% - **Primary Contact:** Rebecca Martinez, CIO - **Secondary Contact:** Karen Stevenson, SVP Integration Management Office - **Timeline:** Decision by February 28, implementation starting April 2026 - **Notes:** Summit needs to integrate Community Trust's 72 branches and 890 employees onto common technology platform by Q3 2026. Our solutions are already in place at Summit, making us natural choice to extend across merged entity. Competing vendors lack incumbent advantage. Strong executive support from CIO who views this as critical path to integration success.

Opportunity 2: AI-Powered Fraud Detection Enhancement - Value: \$680K annually (recurring SaaS expansion) - **Stage:** Pilot/Proof of Concept - **Close Probability:** 70% - **Primary Contact:** Dr. Sarah Patel, Chief Risk Officer - **Timeline:** Pilot completion end of January, decision by mid-March - **Notes:** New CRO Sarah Patel is championing advanced

fraud detection capabilities as part of enterprise risk management modernization. Our AI/ML fraud detection module is in 4-week pilot across commercial banking portfolio. Early results showing 34% improvement in fraud detection rates with 18% reduction in false positives. Strong business case for expansion to entire bank.

Opportunity 3: Digital Banking Analytics Platform - **Value:** \$420K annually (new module addition) - **Stage:** Discovery/Requirements Gathering - **Close Probability:** 60% - **Primary Contact:** Jason Wu, Head of Digital Innovation - **Timeline:** Requirements finalization by March, decision by May - **Notes:** Jason Wu (new hire from Chime) wants advanced customer behavior analytics to personalize digital banking experiences and improve product recommendations. Our newly launched analytics module aligns perfectly with his vision. He's impressed with initial demonstrations. Budget approval likely given CEO's digital transformation emphasis.

Opportunity 4: Compliance Management System Expansion - **Value:** \$340K annually (expanded licenses + new modules) - **Stage:** Early Discussion - **Close Probability:** 50% - **Primary Contact:** Jennifer Cole, Chief Compliance Officer - **Timeline:** Q2 2026 evaluation - **Notes:** Post-acquisition, Summit will face enhanced regulatory scrutiny due to increased asset size (crossing \$50B threshold triggers additional oversight). Compliance team anticipates need for expanded compliance management capabilities. Currently using our basic modules, looking to expand to enterprise suite. Competition from specialized compliance vendors, but our integrated approach has appeal.

Recent Interactions

January 14, 2026 - Executive Steering Committee Meeting Attended quarterly executive steering committee with CEO Elizabeth Brennan, CIO Rebecca Martinez, CRO Sarah Patel, and CFO Thomas Anderson. Extremely positive and strategic discussion. CEO specifically thanked our team for "being a true partner through our growth journey" and emphasized that technology vendors who "understand and support our strategic objectives" will be prioritized. Rebecca (CIO) presented our role in acquisition integration plan, receiving enthusiastic board support. Meeting concluded with request for our executive team to participate in their annual strategic planning session in March.

January 8, 2026 - Integration Planning Workshop Full-day on-site workshop with integration management office and technology teams. Reviewed detailed plan for extending our platform across Community Trust footprint. Collaborative session with strong alignment on approach and timeline. Karen Stevenson (SVP IMO) commented, "You're the only vendor who came prepared with a detailed integration playbook. This is exactly the kind of partnership we need."

December 12, 2025 - CRO Initial Meeting First meeting with newly appointed Chief Risk Officer Dr. Sarah Patel. Excellent introduction and chemistry. She comes from rigorous risk management background and was impressed by our security, compliance, and audit capabilities. Immediately saw value in AI fraud detection and requested pilot. Her comment: "Finally, a vendor who speaks risk management language and understands financial services regulatory environment."

November 20, 2025 - Digital Innovation Strategy Session Met with Jason Wu (Head of Digital Innovation) to discuss their digital banking strategy. Jason is visionary and aggressive on digital transformation. He views our analytics capabilities as "foundational infrastructure" for personalization initiatives. Scheduled follow-up technical deep-dive for January. Strong potential champion for expansion.

October 15, 2025 - Quarterly Business Review Standard QBR with excellent results across all metrics. Customer health score 96/100. CIO Rebecca Martinez specifically highlighted our "proactive partnership approach" and "deep understanding of banking operations." Discussed potential expansion areas including acquisition integration support. CFO Thomas Anderson joined last 30 minutes and expressed appreciation for "predictable costs and clear ROI."

Customer Satisfaction Metrics

- **Net Promoter Score (NPS):** 78 (top quartile for enterprise software)

- **Customer Health Score:** 96/100 (Excellent - Green status)
- **Support Response Time:** Avg 2.1 hours (significantly exceeds SLA of 4 hours)
- **Support Resolution Time:** Avg 8.3 hours for P1 issues (exceeds SLA of 12 hours)
- **Executive Sponsor Engagement:** Very High - monthly touchpoints, quarterly steering committee
- **Product Adoption Rate:** 94% of licensed features actively used (exceptional)
- **User Satisfaction Survey:** 4.7/5.0 average rating across 340 surveyed users

Key Stakeholder Sentiment

- **Elizabeth Brennan (CEO):** Champion - Views us as strategic partner, not vendor. Highly supportive
- **Rebecca Martinez (CIO):** Champion - Strong advocate, driving expansion initiatives. Excellent relationship
- **Dr. Sarah Patel (CRO):** Emerging Champion - New but very positive, actively championing fraud detection pilot
- **Thomas Anderson (CFO):** Supporter - Values ROI and cost predictability. Approves investments readily
- **Jason Wu (Digital Innovation):** Engaged - Excited about analytics capabilities, potential champion
- **Karen Stevenson (Integration PMO):** Strong Supporter - Critical voice in integration technology decisions
- **End User Community:** Highly Satisfied - Consistent positive feedback, high adoption rates

Partnership Initiatives

Joint Innovation Program: Summit designated as “strategic innovation partner” in November 2025. This includes: - Quarterly innovation workshops with their leadership team - Early access to our product roadmap and beta features - Joint case study and co-marketing opportunities - Invitation to our customer advisory board

Executive Engagement Program: - Our CEO meets with their CEO semi-annually - Our CTO collaborates with their CIO on technology strategy - Dedicated customer success executive (VP-level) assigned - 24/7 priority support with dedicated support manager

Social Media & Market Sentiment

Overwhelmingly Positive Brand Perception

Social media analysis of Summit Financial Group shows exceptionally positive sentiment across all platforms:

Positive Sentiment (84%): - Customer testimonials about excellent service and digital banking experience - Employee pride and engagement (strong employer brand) - Community appreciation for local involvement and charitable initiatives - Industry recognition and awards generating positive buzz

Neutral Sentiment (14%): - Standard banking industry mentions - Financial news coverage of acquisition and results - Analyst commentary

Negative Sentiment (2%): - Minimal complaints (industry-low levels) - Occasional individual service issues (typical for any bank)

LinkedIn Activity and Thought Leadership

Summit’s LinkedIn presence is robust and professional: - Company page: 28,400 followers (grew 18% in 2025) - CEO Elizabeth Brennan: 12,300 followers, regular thought leadership posts on banking transformation - CIO Rebecca Martinez: 8,600 followers, active in technology and fintech communities - Employee advocacy program: 640+ employees

regularly share company content

CEO's recent posts on "The Future of Community Banking in a Digital Age" received 2,400+ engagements and was featured in several banking publications. Her authentic leadership style and strategic vision resonate strongly.

Customer Reviews and Satisfaction

Glassdoor (Employee Perspective): - **Overall Rating:** 4.3/5.0 (based on 312 reviews) - **CEO Approval:** 91% (Elizabeth Brennan - exceptional) - **Recommend to Friend:** 85% - **6-Month Trend:** Consistently high, slight uptick following acquisition announcement

Review themes: "Great culture," "Strong leadership," "Real career opportunities," "Values employees," "Community-focused," "Exciting growth phase"

Google Reviews (Customer Perspective): - **Average Rating:** 4.5/5.0 across 3,600+ branch reviews - Regional variation: 4.3 to 4.7 depending on market - New digital banking app receiving 4.6 stars with 15,000+ reviews

J.D. Power Customer Satisfaction: - Highest ranking among Southeast regional banks (2 consecutive years) - Above-average scores across all measured categories - Particular strength in branch experience and digital banking

Media Coverage Analysis

Major Financial Publications: - **Wall Street Journal** (Jan 2026): "Summit Financial's Smart Growth Strategy" - positive profile of acquisition - **American Banker** (Dec 2025): "Regional Bank of the Year" feature story - extensive positive coverage - **The Financial Brand** (Nov 2025): "Summit's Digital Banking Success Story" - case study on mobile app transformation - **Charlotte Business Journal** (Jan 2026): "Summit Emerges as Southeast Banking Power" - local pride piece

Industry Analyst Reports: - Keefe, Bruyette & Woods (KBW): Upgraded to "Outperform" with \$58 price target (Jan 2026) - Raymond James: "Top Pick in Regional Banks" designation (Dec 2025) - Piper Sandler: "Best-in-class regional bank operator" in sector analysis (Nov 2025)

All recent analyst reports highlight management quality, strategic execution, sound capital allocation, and digital banking momentum as key strengths.

Industry Conference Presence

CEO Elizabeth Brennan speaking at three major banking conferences in Q1 2026: - Bank Directors' Conference (February) - keynote on M&A integration best practices - Digital Banking Summit (March) - panel on balancing digital innovation with community banking values - Regional Banking Forum (April) - presentation on growth strategies in competitive markets

CIO Rebecca Martinez speaking at Fintech conferences on technology modernization and cloud migration strategies.

This visibility enhances Summit's brand recognition and thought leadership positioning in the banking sector.

Risk Assessment

MINIMAL RISKS (Very Low Probability)

Integration Execution Risk - LOW While the Community Trust acquisition is significant, Summit has strong track record of successful integrations (4 prior acquisitions integrated smoothly 2018-2023). Experienced integration management office, dedicated

resources, and realistic timelines reduce execution risk. For us, integration represents opportunity more than risk.

Competitive Displacement Risk - VERY LOW Strong relationships across executive team, high satisfaction scores, proven value delivery, and strategic partner status make competitive displacement highly unlikely. Contract extends to November 2027, giving us multi-year runway. No indications of vendor evaluation or dissatisfaction.

Financial Risk - NEGLIGIBLE Summit's financial position is exceptionally strong. Credit ratings affirmed, capital well above requirements, profitability consistent, and market confidence high. Zero concerns about their ability to pay or financial stability.

OPPORTUNITIES DISGUISED AS RISKS

Increased Regulatory Scrutiny As Summit crosses \$50B asset threshold post-acquisition, they will face enhanced regulatory oversight including CCAR (Comprehensive Capital Analysis and Review) stress testing and stricter risk management requirements. This is actually an opportunity for us as they will need enhanced compliance, risk management, and reporting capabilities - areas where we have strong solutions.

Technology Integration Complexity Merging two banks' technology infrastructures is complex, but we're positioned as solution provider not problem source. Our role in integration creates expansion opportunities and deepens strategic relationship.

Opportunity Identification

IMMEDIATE/HIGH-PRIORITY OPPORTUNITIES (0-3 Months)

1. Acquisition Integration Technology Package - LARGE DEAL Value: \$2.1M (one-time) + \$780K annually (expanded recurring)

Probability: 85%

Urgency: Decision by February 28

Strategy: This is the #1 priority. Integration success is board-level priority for Summit. We must position as the critical enabler of seamless integration. Emphasize our incumbent advantage, deep knowledge of their environment, and proven implementation methodologies.

Action Plan: - Final proposal submission by January 28 - Executive presentation to integration steering committee February 10-12 - Address any technical or commercial concerns immediately - Secure verbal commitment by end of February

Business Case: Integration project de-risked by using proven vendor already embedded in their environment. Time-to-value accelerated by 3-4 months versus onboarding new vendor. Total cost of ownership favorable due to no learning curve.

2. AI-Powered Fraud Detection - PILOT TO PRODUCTION Value: \$680K annually

Probability: 70%

Urgency: Decision by mid-March

Strategy: Pilot completion end of January. We need to ensure pilot results are documented compellingly. Work closely with CRO's team to demonstrate clear ROI. Build business case showing fraud loss reduction, false positive elimination, and operational efficiency gains.

Action Plan: - Pilot results presentation February 5 - Detailed ROI analysis and business case by February 15 - Address any technical questions or concerns - Secure approval and begin contract process by March 15

Business Case: Fraud losses reduced by estimated \$2.2M annually based on pilot results. False positive reduction saves 120 staff hours weekly. Rapid deployment (4-6 weeks to full production) given pilot success.

SHORT-TERM OPPORTUNITIES (3-6 Months)

3. Digital Banking Analytics Platform Value: \$420K annually

Probability: 60%

Urgency: Decision by May

Strategy: Jason Wu is new, ambitious, and has CEO backing for digital innovation. Our analytics platform enables his vision for personalized customer experiences and data-driven product recommendations. Position as foundational infrastructure for next-generation digital banking.

Action Plan: - Requirements gathering workshops February-March - Detailed proposal and ROI analysis by early April - Executive demonstration for CEO and digital banking team mid-April - Secure approval by end of May for Q3 implementation

Business Case: Improved customer engagement drives product cross-sell (estimated 8-12% uplift), reduces churn (estimated 1.5 percentage point improvement), and enables personalized experiences that differentiate from competitors. Aligns with CEO's strategic priority of digital leadership.

4. Compliance Management System Expansion Value: \$340K annually

Probability: 50%

Urgency: Decision by Q2

Strategy: Post-acquisition regulatory scrutiny will intensify. \$50B+ asset banks face significantly enhanced compliance requirements. Position our enterprise compliance suite as proactive investment ahead of regulatory exams rather than reactive scramble.

Action Plan: - Compliance risk assessment with CCO's team March-April - Benchmark against peer banks' compliance infrastructure - Proposal emphasizing regulatory readiness by May - Leverage relationships with banking regulators (references, case studies)

Business Case: Avoid regulatory findings and enforcement actions. Demonstrate proactive compliance posture to regulators. Integrated compliance system more efficient than point solutions. Peer banks at similar asset levels have similar infrastructure (competitive positioning).

MEDIUM-TERM OPPORTUNITIES (6-12 Months)

5. Enterprise Data Management & Reporting Platform Value: \$890K annually + \$400K implementation

Probability: 45% (exploratory stage)

Strategy: As Summit grows through acquisition and crosses regulatory thresholds, they will need enterprise-grade data management, analytics, and regulatory reporting capabilities. CCAR stress testing, resolution planning, and enhanced reporting will require data infrastructure upgrades.

Action Plan: - Monitor regulatory developments and requirements - Educate CFO and CRO on data infrastructure needs for \$50B+ banks - Conduct data maturity assessment (complimentary) Q2/Q3 - Position for budget allocation in FY2027 planning cycle

Business Case: Regulatory compliance requirement (must-have for CCAR). Manual reporting processes don't scale. Integrated data platform enables better decision-making across risk, finance, and operations.

6. Commercial Banking Digital Transformation Value: \$620K annually

Probability: 40% (concept stage)

Strategy: New Chief Commercial Banking Officer Michael Davidson (from BB&T/Truist) will likely bring ideas for commercial banking modernization. Commercial banking digital experiences lag retail banking. Opportunity to extend our capabilities into commercial segment with treasury management, digital onboarding, and commercial client portals.

Action Plan: - Build relationship with Michael Davidson (currently focused on integration)

- Understand his vision for commercial banking transformation - Develop commercial banking digital platform proposal Q2/Q3 - Target FY2027 budget inclusion

Business Case: Commercial clients expect digital experiences comparable to retail banking. Digital onboarding reduces account opening time from weeks to days. Treasury management self-service reduces operational costs and improves client satisfaction.

LONG-TERM STRATEGIC OPPORTUNITIES (12+ Months)

7. M&A Technology Playbook Partnership Value: Ongoing advisory relationship + technology for future acquisitions

Strategy: Summit's successful growth-through-acquisition strategy will likely continue. Position as their strategic technology M&A advisor and preferred integration platform provider for future deals.

Action Plan: - Document Community Trust integration success (case study, metrics, lessons learned) - Offer to develop standardized M&A technology integration playbook - Position for next acquisition (likely within 18-24 months given strategy)

8. Regional Expansion into Adjacent Markets Value: Scale with them as they grow

Strategy: Summit is likely to expand beyond current Southeast footprint into adjacent regions (potentially Florida, Tennessee, Kentucky). We scale with them, providing consistent technology infrastructure across expanding geography.

Recommended Sales Strategy & Talking Points

Strategic Positioning: The Growth Partner

Core Message: "Summit Financial Group is in an exciting growth phase - acquisition integration, digital transformation, and market expansion. We're not just a technology vendor; we're the strategic partner enabling your growth vision at every step."

Key Themes for All Engagements

1. Growth Enablement Partnership "*Elizabeth [CEO] has articulated a clear growth strategy: geographic expansion through strategic acquisitions, digital banking leadership, and operational excellence. Our platform is the technology foundation enabling all three pillars of that strategy.*"

2. Proven Partnership Track Record "*We've been partners for three years with exceptional results - 96/100 customer health score, 94% feature adoption, and consistent delivery. As you scale through acquisition and innovation, you're not taking risk on an unproven vendor - you're extending a partnership that works.*"

3. Banking Industry Expertise "*We live and breathe banking. We understand your regulatory environment, competitive pressures, and operational complexities. We're not general-purpose software adapted for banking - we're purpose-built for institutions like Summit navigating growth and transformation.*"

4. Integration Acceleration "*Time is money in M&A integration. Every month of delayed integration costs you in duplicate systems, operational inefficiencies, and customer friction. Our proven integration methodology and existing presence at Summit accelerates your timeline by 3-4 months versus onboarding a new vendor.*"

Opportunity-Specific Talking Points

For Integration Technology Package: "*The Community Trust integration is your #1 strategic priority for 2026. Our proposal doesn't just provide technology - it provides de-risked, accelerated integration. Karen [SVP IMO] said we're 'the only vendor who came*

with a detailed integration playbook. 'That's because we've done this before, we know your environment, and we're deeply invested in your success.'

For AI Fraud Detection: *"Sarah [CRO], your pilot results speak for themselves: 34% improvement in fraud detection, 18% reduction in false positives. That translates to over \$2M in prevented fraud losses annually and massive operational efficiency gains. The question isn't whether to do this - it's how quickly can we get it into production before fraud actors adapt."*

For Digital Analytics: *"Jason [Digital Innovation], you come from Chime - you've seen what data-driven personalization can do. Our analytics platform gives you the foundation to deliver those fintech-caliber experiences while maintaining the trust and relationships that define Summit's community banking heritage. This is how you win with both digital natives and traditional banking customers."*

For Compliance Expansion: *"Crossing \$50B in assets is a big deal from a regulatory perspective. The Fed's expectations for compliance infrastructure at \$50B+ banks are significantly higher. The banks we've talked to wish they'd upgraded compliance systems 12 months before they needed them rather than scrambling reactively. You have a window now to be proactive."*

Executive Engagement Approach

CEO (Elizabeth Brennan): - Focus on strategic enablement, growth vision alignment - Emphasize partnership mindset and long-term commitment - Thank her for public recognition and continued confidence - Minimal product detail, maximum business value discussion

CIO (Rebecca Martinez): - Strong technical partnership, deep collaboration - Emphasize our responsiveness and technical expertise - Joint innovation roadmap discussions - Position ourselves as extension of her team

CRO (Dr. Sarah Patel): - Speak risk management and compliance language - Demonstrate understanding of regulatory environment - Show how technology reduces risk and improves controls - Build trust through expertise and thoroughness

CFO (Thomas Anderson): - Clear ROI and business case for every proposal - Cost predictability and budget management - Efficiency gains and cost avoidance - Strategic investment vs. operational expense positioning

Objection Handling

Objection: "We need to evaluate other vendors for integration technology"

Response: "Absolutely reasonable for due diligence, and we welcome the comparison. But consider the integration timeline risk. The RFP, evaluation, selection, contracting, and onboarding process typically takes 4-6 months before any actual integration work begins. That puts your Q3 2026 integration deadline at serious risk. We can start Monday. The question is: What's the value of accelerating integration by 4+ months versus theoretical feature differences between vendors?"

Objection: "Your pricing is higher than competitive options"

Response: "We're probably not the cheapest vendor in any category - but we're consistently the best total value. When you calculate total cost including implementation time, training, integration complexity, support quality, and risk mitigation, our TCO is typically 20-30% lower than alternatives. Plus, you've already made the investment in our platform - expansion pricing leverages that sunk cost rather than starting over."

Objection: "We need to focus resources on core integration, may delay new initiatives"

Response: "That's exactly why our proposals are designed to support integration success. The fraud detection and analytics capabilities aren't distractions from integration - they're competitive advantages you can deploy quickly because we're already integrated into your environment. New vendors would require the distraction of implementation. We deliver value in weeks, not months."

Objection: "Budget constraints with acquisition costs"

Response: “Thomas [CFO], we understand the acquisition requires significant capital allocation. Our proposals are structured to align with your cash flow and budget cycles. We can phase implementations, structure payments to match go-live dates, and demonstrate clear ROI that justifies the investment. Additionally, several proposals generate cost savings or revenue uplift that effectively self-fund the investment.”

Competitive Intelligence

Strengths vs. Competition: - Incumbent relationship and deep knowledge of their environment - Proven delivery track record with measurable satisfaction - Banking industry specialization vs. generalist competitors - Integration speed advantage (3-4 month faster time-to-value) - Executive relationships at multiple levels (CEO, CIO, CRO, CFO)

Potential Competitive Threats: - Specialized point solutions claiming “best of breed” features - Lower-cost offshore vendors targeting individual projects - Large enterprise platforms offering integrated suites

Defense Strategy: - Total cost of ownership analysis showing hidden costs of change - Risk mitigation messaging emphasizing stability during transformation - Integration and interoperability complexity with point solutions - Reference customers who regretted vendor proliferation

Engagement Calendar

January 2026: - Final proposal submission for integration package (January 28) - Fraud detection pilot completion and results presentation (January 30)

February 2026: - Integration steering committee presentation (February 10-12) - Fraud detection ROI business case delivery (February 15) - Digital analytics requirements workshops (February 20-28) - Integration package verbal commitment target (February 28)

March 2026: - Participate in Summit’s annual strategic planning session (March 5-6) - Fraud detection approval and contract execution (March 15) - Compliance management needs assessment (March 20-30) - Digital analytics proposal delivery (early April)

Ongoing: - Monthly executive touchpoint (CEO, CIO, or CFO) - Quarterly steering committee meetings - Customer Advisory Board participation - Joint innovation workshops

Next Steps & Action Items

IMMEDIATE (This Week): 1. Finalize integration technology package proposal - Target: January 22 2. Coordinate fraud detection pilot results documentation with CRO’s team - Target: January 23 3. Prepare executive presentation materials for February steering committee - Target: January 24 4. Schedule digital analytics requirements workshop with Jason Wu’s team - Target: January 25

HIGH PRIORITY (Next 2-4 Weeks): 5. Submit integration technology package proposal (January 28) 6. Fraud detection pilot results presentation to CRO (January 30) 7. Integration steering committee presentation (February 10-12) 8. Fraud detection business case and ROI analysis (February 15) 9. Digital analytics requirements workshops (February 20-28) 10. Secure integration package verbal commitment (February 28)

MEDIUM PRIORITY (30-60 Days): 11. Participate in annual strategic planning session (March 5-6) 12. Fraud detection contract finalization (March 15) 13. Digital analytics proposal delivery (early April) 14. Compliance management needs assessment (March-April) 15. Quarterly business review preparation (April)

ONGOING/STRATEGIC: 16. Monitor Community Trust integration progress and support needs 17. Build relationship with new executives (Sarah Patel, Jason Wu, Michael Davidson) 18. Maintain executive engagement cadence (CEO, CIO, CRO, CFO) 19. Track competitive activity and market intelligence 20. Participate in Customer Advisory Board and

joint innovation programs

Account Team

Strategic Account Executive: Richard Morrison (richard.morrison@company.com) - PRIMARY OWNER

Strategic Customer Success Manager: Angela Chen (angela.chen@company.com)

Principal Solutions Architect: Marcus Johnson (marcus.johnson@company.com)

Account Development Manager: Priya Sharma (priya.sharma@company.com)

Executive Sponsor: David Park, EVP Sales (david.park@company.com)

Technical Account Manager: Kevin Wright (kevin.wright@company.com)

Extended Team Support: - Banking Industry Solutions Lead: Dr. Jennifer Martinez - Integration Services Lead: Robert Thompson

- Product Management (Banking): Sarah Li - Customer Advisory Board Liaison: Lisa Anderson

Last Updated: January 17, 2026

Next Review Date: February 17, 2026

Account Status: Strategic Growth Account - Excellent Health

Opportunity Value (12 Months): \$4.1M+ in identified opportunities

Conclusion

Summit Financial Group represents a model strategic account with exceptional health, strong growth trajectory, and significant expansion opportunities. The combination of organic growth, strategic acquisitions, digital transformation initiatives, and technology modernization creates a perfect environment for deepening our partnership.

Key Success Factors: 1. **Strong executive relationships** across CEO, CIO, CRO, and CFO levels 2. **Proven delivery track record** with 96/100 customer health score 3.

Strategic alignment between our capabilities and their growth initiatives 4. **Multiple expansion opportunities** totaling \$4.1M+ in next 12 months 5. **Competitive moat** from incumbent advantage and deep integration

Critical Actions: 1. Close integration technology package (\$2.1M) by February - this is highest priority 2. Convert fraud detection pilot to production (\$680K) by March 3. Maintain executive engagement and strategic partnership positioning 4. Build relationships with new executives who will drive future opportunities 5. Document integration success as reference for future acquisitions

Risk Mitigation: - Minimal risks identified; primary risk is execution (our responsibility) - Maintain service excellence and relationship quality - Stay ahead of their needs with proactive recommendations - Monitor competitive activity (low threat but vigilant)

This account should continue receiving “white glove” treatment with dedicated resources, executive engagement, and strategic investment in the relationship. The ROI on account investment is exceptional and the growth potential significant.

CONFIDENCE LEVEL: VERY HIGH - STRATEGIC PARTNERSHIP MOMENTUM

This account intelligence report is confidential and intended for internal sales and customer success teams only.