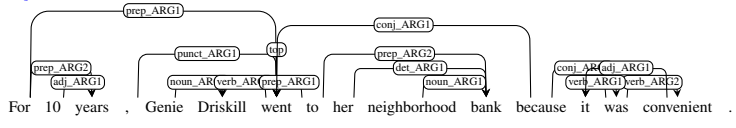
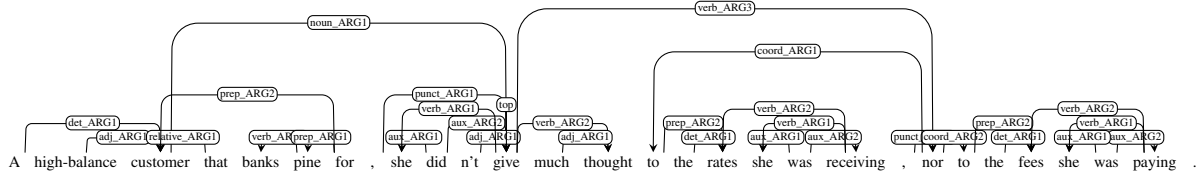


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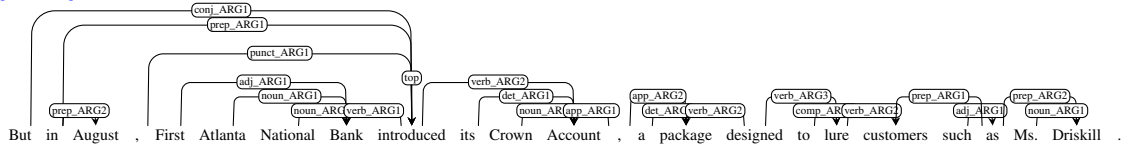
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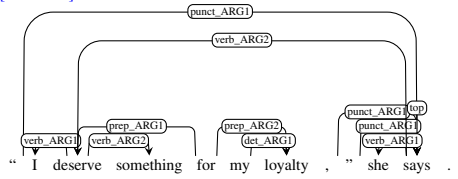
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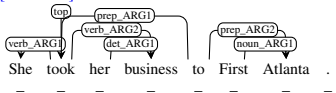
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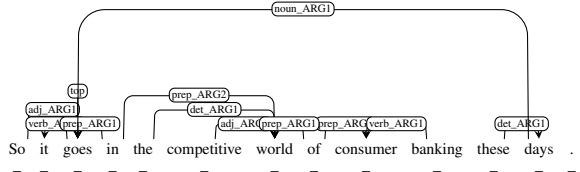
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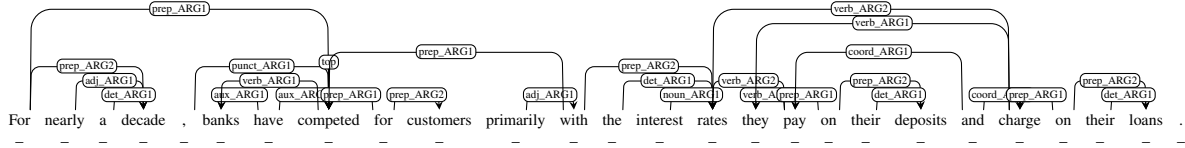
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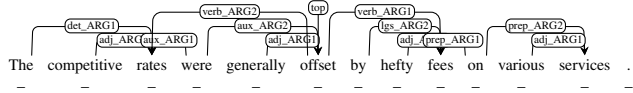
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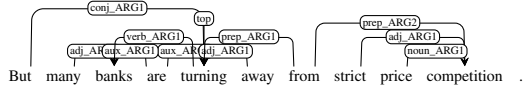
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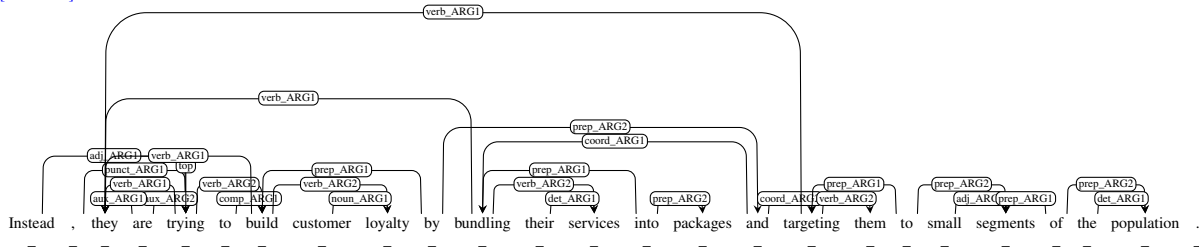
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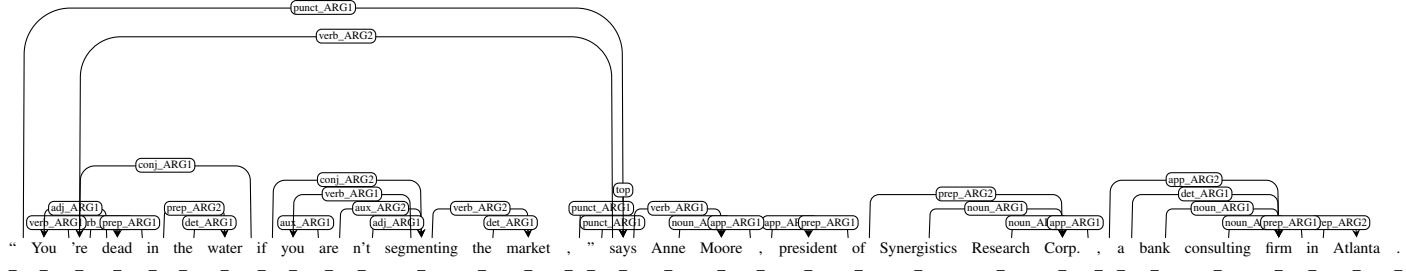
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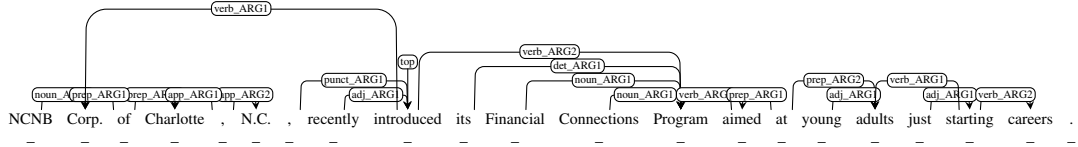
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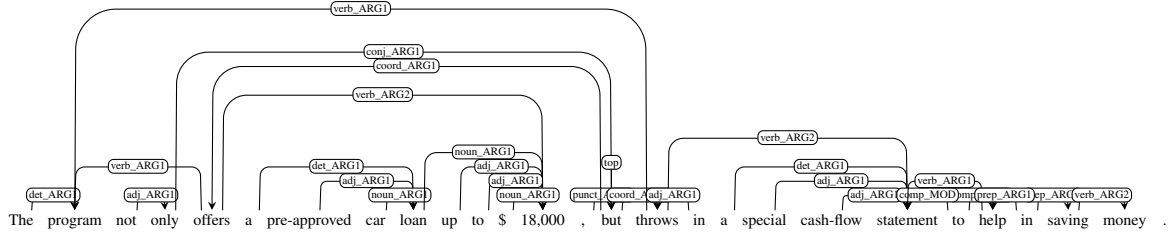
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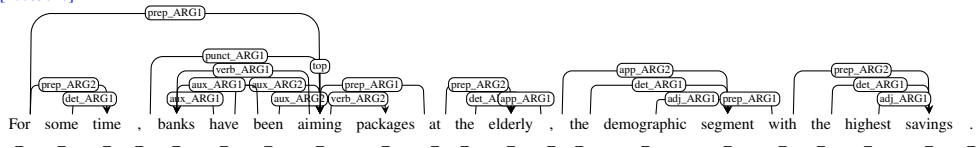
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[20085015]



[20085018]



[20085019]

Those efforts are being stepped up .

Jude MacDonald , vice president of retail sales at Barnett Banks Inc. of Jacksonville , Fla. , says the company now targets sub-segments within the market by tailoring its popular Seniors Partners Program to various life styles .

" Varying age , geography and life-style differences create numerous sub-markets , " Ms. MacDonald says .

She says individual Barnett branches can add different benefits to their Seniors Partners package - such as athletic activities or travel clubs - to appeal to local market interests .

" An active 55-year-old in Boca Raton may care more about Senior Olympic games , while a 75-year-old in Panama City may care more about a seminar on health , " she says .

Banks have tried packaging before .

The concept begot a slew of copycats , but the banks stopped promoting the packages .

One big reason : thin margins .

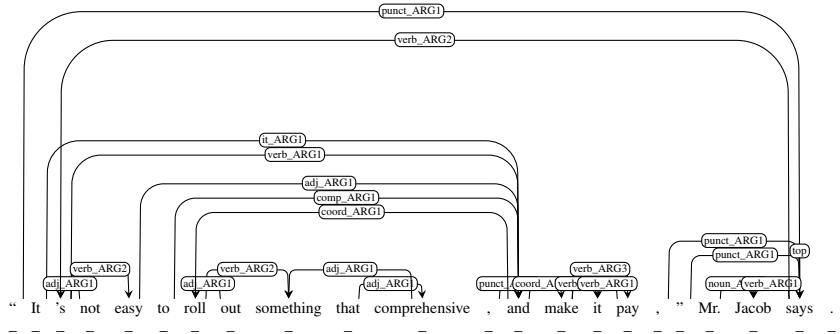
As banks ' earnings were squeezed in the mid-1970s , the emphasis switched to finding ways to cut costs .

But now computers are enabling more banks to analyze their customers by age , income and geography .

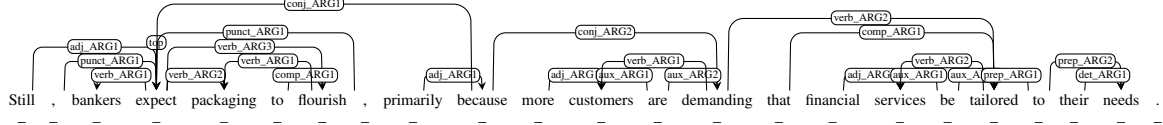
They are better able to get to those segments in the wake of the deregulation that began in the late 1970s .

Where a bank once offered a standard passbook savings account , it began offering money-market accounts , certificates of deposit and interest-bearing checking , and staggering rates based on the size of deposits .

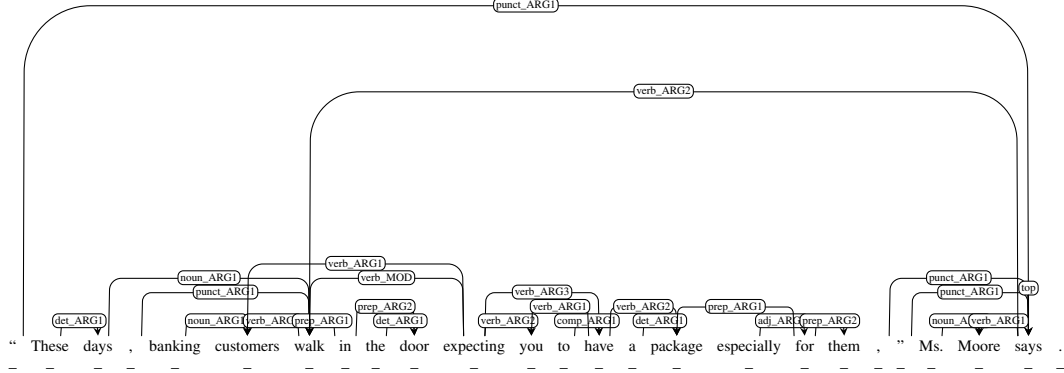




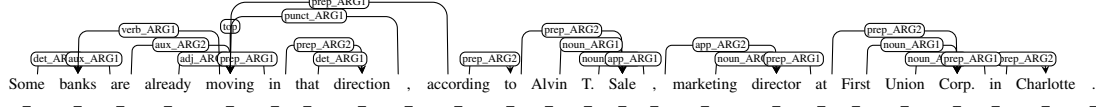
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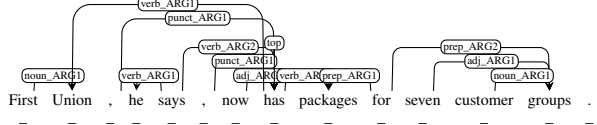
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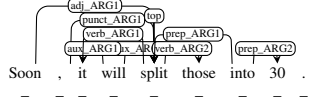
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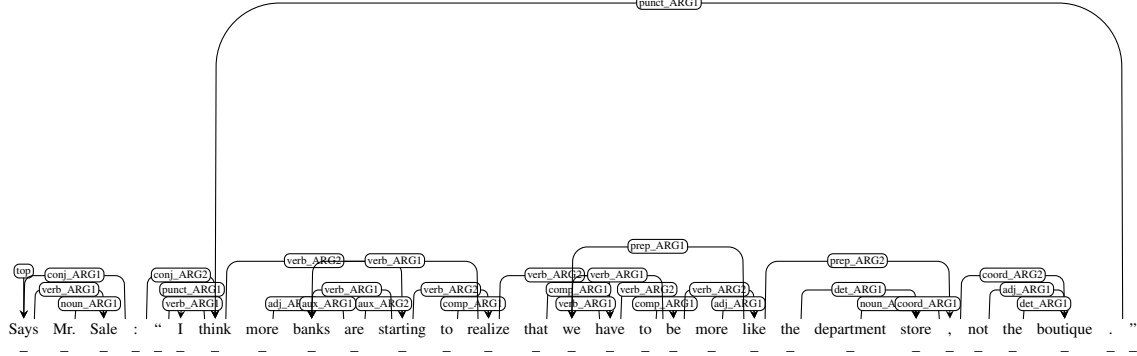
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