## Document 0085

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For 10 years , Genie Driskill went to her neighborhood bank because it was convenient . p:e-u-i card:i-i-c n:x _ named:x-c named:x-c v:e-i p:e-u-i q:i-h-h n_of:x-i n_of:x-i x:e-h-h pron:x _ a_for:e-p-i _
                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   _____nor_c
                                                    high-balance customer that banks pine for , she did n't give much thought to the rates she was receiving , nor to the fees she was paying n_of:x-i n_of:x-i n_of:x-i v_for:e-i-i _ pron:x _ neg:e-h v:e-i-p-u much-many_a:e-p n_of:x-i p:e-u-i q:i-h-h n_of:x-i pron:x _ v:e-i-p _ pre-u-i q:i-h-h n:x pron:x _ v:e-i-p _ pron:x _ v_for:e-i-i-i
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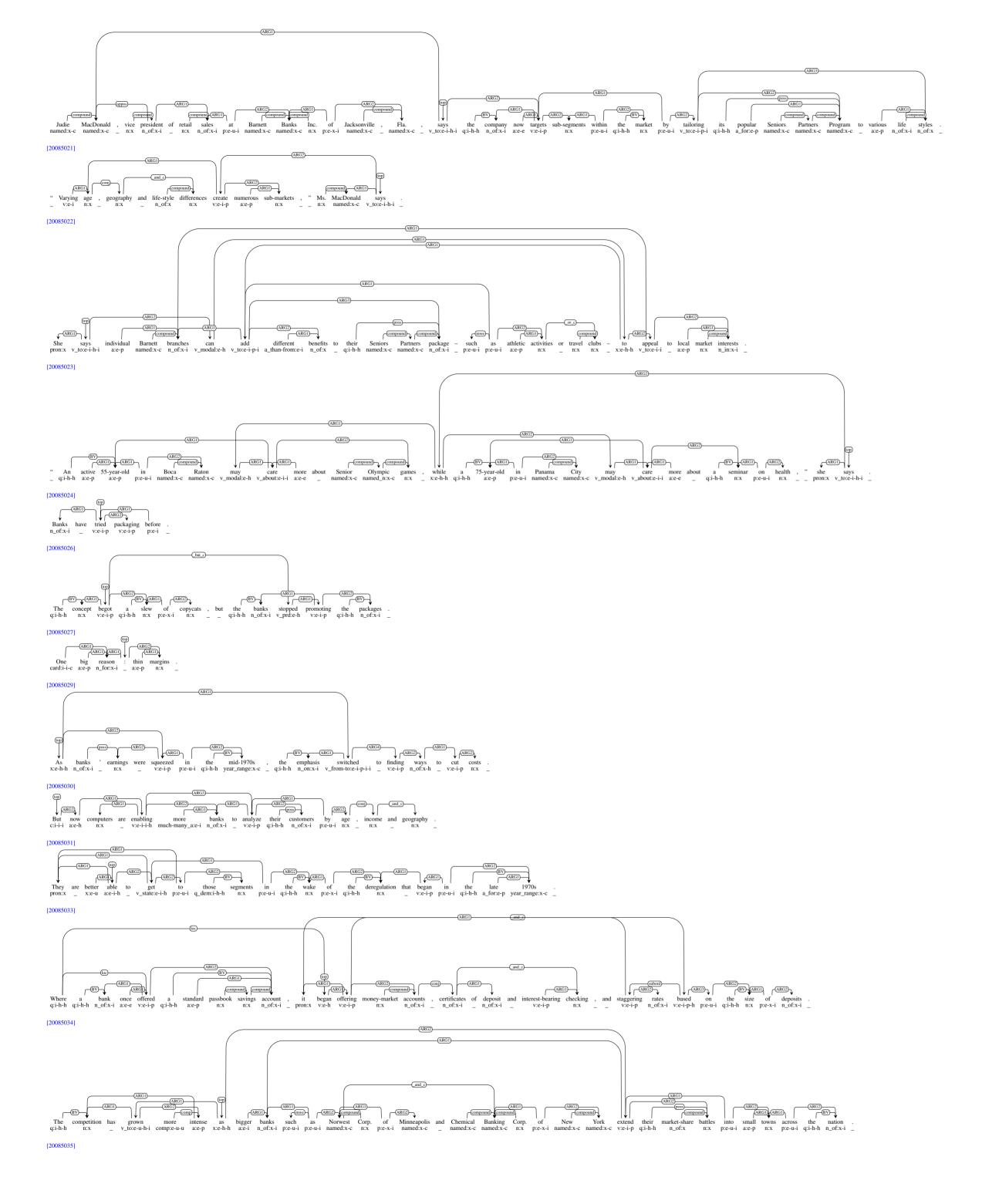
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         " I deserve something for my loyalty , " she says pron:x v:e-i-p thing:x p:e-u-i q:i-h-h n_to:x _ pron:x v_to:e-i-h-i _
      She took her business to First Atlanta pron:x v:e-i-p-h q:i-h-h n:x p:e-u-i named:x-c named:x-c _
          So it goes in the competitive world of consumer banking these days a thus:e-h pron:x v:e-i p:e-u-i q:i-h-h a:e-p n_of:x-i _ n_of:x-i _ n_of:x-i _ n.x q_dem:i-h-h n_of:x-i _ n.x q_dem:
                                                                                                                                                                                                                                              BV ARG1
                                              nearly a decade , banks have competed for customers primarily with the interest rates they pay on their deposits and charge on their loans in a cardii-i-i- c n:x n_of:x-i v:e-i- p:e-u-i n_of:x-i a:e-e p:e-u-i q:i-h-h n_in:x-i n_of:x-i pron:x v_for:e-i-i-i p:e-u-i q:i-h-h n_of:x-i v:e-i-p p:e-u-i q:i-h-h n:x
                                                       Competitive rates were generally offset by hefty fees on various services a:e-p n_of:x-i _ a:e-e v:e-i-p _ a:e-p n:x p:e-u-i a:e-p n:x _
                                              many banks are turning away from strict price competition much-many_a:e-p n_of:x-i _ v:e-i p:e-u-i a:e-p n_of:x n:x
                                                         , they are trying to build customer loyalty by bundling their services into packages and targeting them to small segments of the population pron:x v:e-i-p nof:x-i n_to:x p:e-u-i n_of:x-i n_to:x-i n_to:
          "You 're dead in the water if you are n't segmenting the market , " says Anne Moore , president of Synergistics Research Corp. , a bank consulting firm in Atlanta pron:x _ a:e-p p:e-u-i q:i-h-h n:x x:e-h-h pron:x _ neg:e-h v:e-i-p q:i-h-h n:x _ v_to:e-i-h-i named:x-c named:x-
                                                                                                                                                                                                                                                                                                              , recently introduced its Financial Connections Program aimed at young adults just starting careers . a:e-e v_to:e-i-p q:i-h-h named:x-c named:x-c
   For some time , banks have been aiming packages at the elderly , the demographic segment with the highest savings pre-u-i q:i-h-h n_of:x - n_of:x-i _ v_at:e-i-p-i n_of:x-i _ q:i-h-h n:x _ q:i-h-h a:e-p n:x p:e-u-i q:i-h-h a:e-i n:x
Those efforts are being stepped up . q_dem:i-h-h n:x _ _ v_up:e-i-i _ _ _
       [20085020]
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