



May 1, 2007

Marketing Communications

Internet Banking 101: An Online Introduction to eBank and eCorp

A great way to educate your customers about our online services

The thought of banking on the Internet may seem intimidating to some of your clients. To help alleviate some of their stress, we are introducing a great tool to help customers become familiar with our Internet banking services – eBank and eCorp. This is just another way we are putting our best foot forward to improve the customer experience at Willow Financial Bank.

Please click on the link below to launch the Online Education Center. Take time to browse and become familiar with the services so you can recommend the appropriate products to customers and prospects.

Once you have taken it for a test drive, feel free to respond to us by Monday, May 7 with any suggestions you may have to improve this valuable resource.

Learn more about Internet banking for both personal and business customers. Each of the tabs in this link provides you with information about these important services. You can select a "click and learn video" to see an animated presentation of each highlight, answer any FAQ's at the "help center" or further educate your customers with the "glossary." Use these tools to provide convenience to your customer and deepen their banking relationship.

<http://www.onlinebanktours.com/WillowFinancialBank>

Personal Internet Banking

Both new and current customers can benefit from the perks that Internet banking has to offer. When opening a new account, be sure to let your customers know that convenient banking is at their fingertips... literally. Use this simple tool to illustrate how they can monitor their account on a daily basis.

Enhanced Online Security

Use this section to ease the concerns of customers asking about the safety of personal information. This link not only shows our customers the measures we are taking to prevent identity theft, but it also gives helpful hints on how they can secure themselves against possible problems.

Internet Banking

Show customers that they will have access to their account information 24 hours a day from a convenient place... their own home. With Internet banking, known as our eBank service, customers will be able to view real-time account balances, check images, account history, pay bills, export account activity to financial software and spreadsheets and transfer funds. All of this is done from a secure Web site.

Phishing and ID Theft

Use this link to inform customers of the common phishing scams, how to avoid becoming a victim and what to do if they feel they have been targeted in a phishing scheme. It's the perfect opportunity to remind them that the first defense against being a victim is being informed.

Business Internet Banking

Do you have a prospect that is on the fence about bringing accounts to Willow Financial Bank? Perhaps our business Internet banking services, known as eCorp, can help sway their decision. The time saved by getting account information on their own is time that can be used to create more business. Be sure to highlight all of the convenience features to sweeten the pot.

Security Tokens

Willow Financial Bank's online security measures provide optimum protection from fraud and identity theft. Learn more about our security token login process for business customers, how it provides another level of security to safeguard personal information and offers other convenient ways to access accounts.

Business Internet Banking

By accessing their accounts at anytime with business Internet banking, business owners can spend more time in their office instead of in our office. Customers can view account balances, transaction histories, check images and payment schedules in real time from anywhere with an Internet connection. Our security features keep all the information from getting into the wrong hands and the business owner will be able to concentrate on the bottom line.

Remote Deposit Capture

Does your customer not have enough time in the day for daily trips to the bank? See if they would benefit from remote deposit capture so the bank can come to them. It's the quickest way to turn a check deposit into cash. This link helps determine if the business is a candidate for remote deposit capture and spells out the nuts and bolts of the process.

These are great tools to help show our customers the benefits of eBank and eCorp. They are also great tools to help you enhance your own knowledge of eBank and eCorp, which will open up new ways of providing exceptional customer service. Being a personal banker that has an aptitude for all of the banks products and services can only improve our customers' experience.