

**Message from the Chief Executive Officer, Commercial Banking**  
**Winning Business in the Changing Competitive Landscape**

As the demand for loans heats up amid the economic recovery, we are finding that our competitors' appetite for risk and market share is also intensifying. In many cases, we are competing for deals from a defensive standpoint as our rival banks rush to present proposals first and utilize sales strategies such as high hold limits.

It is critical that we always react quickly and appropriately to attractive credit opportunities, making sure to engage our credit partners as early as possible. In addition, we should proactively identify deals before they come up for renewal. This will demonstrate our leadership in providing thoughtful recommendations, emphasize our commitment to the client and allow us to be the first to meet their needs.

To help you compete more effectively, please use our [talking points and tactics](#) to aid in your interactions with clients and prospects in situations where another institution takes a high hold.

Please be sure to keep this information top of mind. Your manager is also available to answer questions and work with you on potential solutions to earn the business.