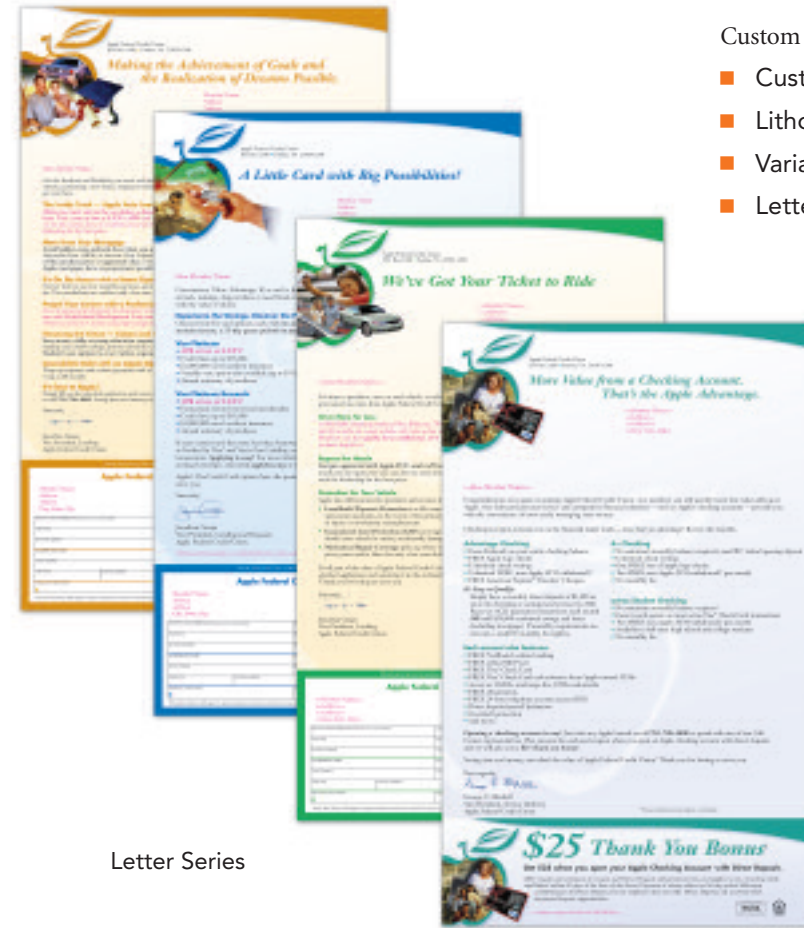


Custom Matrix Solutions

Below are samples of matrix programs that have been created for our clients.

All custom projects are quoted individually based on volumes, selections and parameters. Minimum volumes apply.



Letter Series

Custom Matrix Programs can include:

- Custom Creative
- Lithographic or Digital Printing
- Variable Data
- Lettershop and Mail Services

Postcards Series



Pricing & Order Form

Please photocopy and complete this form, attach copy edits and/or instructions and fax to 949-465-0777. Or, order online at www.psbonline.com. Please type or print clearly. When submitting text files, please email to mail@psbonline.com. Note your project name in the subject line.

Matrix Select Pricing

Because each client situation features a unique set of needs – based on monthly volume and number of letter versions – the pricing information below is representative. We will provide you with a comprehensive quote based on your unique requirements. Determine an approximate project price by adding the three elements of your matrix program: #1. Print Cost, #2. Monthly Lettershop Processing, and #3. Postage Expenses

1 Print Material Cost

- Includes:
- Letter stock (4 color printing)
 - Outside full-window envelope (white)
 - Inside business reply envelope (window)

only \$.49 each letter

2 Monthly Lettershop Processing*

- All-inclusive service includes:
- Laser letter set-up and processing
 - Data review, postal pre-sorting, CASS certification
 - Folding and insertion
 - Post office delivery

- Fees consist of two components, set-up and processing:
- Set-up cost per each letter version: \$95
 - Letter Processing (cost per thousand): \$125**

* Assumes one mailing per month; additional mailing frequencies available at additional cost.
** Minimum monthly lettershop letter processing fee: \$100. Prices subject to change.

3 Postage Expenses

At PSB, you pay only for actual postage expenses.

- Approximate postage cost per letter:
- Pre-sorted Standard Class: \$.244
 - Pre-sorted First Class: \$.351
 - First Class: \$.42

Your actual cost may vary depending on the quality of your data files and mailing list. Very low volume mailings (under 200 pieces) will be sent out with a 42c stamp. Actual postage amount may differ from quote.

QUOTE REQUEST

- Yes! I'm interested in a Matrix program. Please send me a customized quote for:
- MatrixSelect Custom Creative I'd like samples
- I'm ready to order. Please contact me to start my project.

CUSTOMER INFORMATION

Organization Name: _____

Today's Date: _____ Date Due: _____

Contact Person/
Project Manager: _____

Title: _____
(New Clients Only)

Address: _____

City: _____ State: _____ Zip: _____

Phone: () _____ Ext. _____ Fax: () _____

Email: _____

PROJECT REQUIREMENTS

Approximate count of monthly letters: _____

Number of versions each month
(check applicable versions below): _____

- Welcome Letter (ML107) General Loans (ML607)
 Checking (ML207) Home Equity (ML707)
 Savings (ML307) Mortgage (ML807)
 Credit Card (ML407) Anniversary (ML907)
 Auto (ML507)

(A successful Matrix Program requires a 12-month commitment)

OTHER SPECIAL REQUESTS

(Please describe any special requirements. Attach a separate sheet if necessary.)



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26012 Atlantic Ocean • Lake Forest, CA 92630
 Toll-Free: 877-384-7772 • Phone: 949-465-0772 • Fax: 949-465-0777
 Email: mail@psbonline.com • Website: www.psbonline.com

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Matrix Select

Now on
certified "green"
paper stock

a comprehensive matrix mailing program to build sales and profits

Why a Matrix Program?

The competitive nature of the financial industry continues to increase. This increase of non-traditional financial service providers (such as online brokerages, traditional brokers and insurance agents), combined with the continued consolidation of traditional retail banking operations, has made the consumer a target for new product solicitations.

A Matrix Mailing program gives you the ability to:

- Improve account retention through the systematic presentation of new product and service offers
- Increase sales by bringing new users to the institution
- Increase profits by improving overall cross-sell ratio and spreading existing costs across the balance of your accounts

A Word About Environmentally Friendly Paper Stock

This year, PSB is proud to announce the decision to print all MatrixSelect Letters on FSC-certified papers. What that means to you, is that when you choose PSB's MatrixSelect letter program, each letter will carry the FSC logo. That logo guarantees your concerned readers that the paper was produced from a certified forest. These managed forests ensure that replacement trees are planted in sufficient numbers to offset those cut down for the production of wood-based products. Costs for FSC-certified papers are usually higher, but PSB has absorbed those increases for our MatrixSelect Letter clients. For more information about the Forest Stewardship Council, visit their website at www.fsc.org.

Eco-friendly!
FSC paper stock on all MatrixSelect Designs for 2009!



How it works

Matrix mailings were derived from the creation of a simple matrix that groups prospects into different cells based on their current account relationship and the next most likely purchase in which they might be interested.

On a regular, consistent basis, high value offers are targeted to these clients with the goal of cross-selling a new product. The matrix continues to update as clients are deleted from certain cells within the matrix upon their agreement to purchase an item.

SIMPLE MATRIX (SAMPLE)

	MONTH 1	MONTH 2	MONTH 3	MONTH 4
CURRENT ACCOUNT TYPE	SOLICITATION TYPE	SOLICITATION TYPE	SOLICITATION TYPE	SOLICITATION TYPE
Brand New Accounts	Welcome	Credit Card	Home Equity	Deposit Products
Credit Card	Checking	Home Equity	Deposit Products	Auto Loan
Mortgage	Checking	Home Equity	Deposit Products	Auto Loan
Home Equity	Checking	Personal Loan	Deposit Products	Auto Loan



Matrix Program Features

- Full service design and account management for each project
- High quality lithographic or digital printing
- All projects designed, printed and mailed from our facility
- Complete quality control

	Features	Benefits
MatrixSelect	<p>Pre-created inventory of letters and envelopes featuring high quality designs and printing.</p> <p>Suggested copy provided at no cost (all copy and headlines can be modified to meet your objectives).</p> <p>All material is kept at our facility until use.</p> <p>Letters printed on FSC-certified paper stock.</p>	<p>Cost-effective — You eliminate the creative, design, and inventory fees associated with a custom project.</p> <p>Speed — Your message gets to the market faster.</p> <p>Flexibility — Choose from a series of letter artwork that match your objectives.</p> <p>Hassle-Free — You eliminate the hassle of managing the program details.</p> <p>Environmentally Friendly — There is no extra cost.</p>
MatrixCustom	<p>PSB will develop exclusive creative to match your brand and image.</p> <p>Choose from letters, postcards, or self-mailers.</p> <p>All material is printed either lithographically and stored until usage (subject to minimum quantities) or digitally on-demand.</p>	<p>Brand consistency — Your materials match your existing brand look and feel.</p> <p>Increased flexibility — Copy and design are created just for you.</p>

MatrixSelect Creative Options

Flexibility is the key with MatrixSelect. Choose from nine high-quality stock letters, each customizable to your needs. Letter titles are suggestions only; you can pick any letter graphic for your particular offer.



Your mailing will feature a live stamp

Full window envelope allows you to maximize your message and graphics without the expense of custom envelopes.

New!!
Environmentally friendly FSC paper stock on all MatrixSelect Letters!

Letters are printed on FSC-certified 70# plainfield opaque 8.5" x 14" stock.

Bounce back response panel tears off from the bottom of the letter and mails back to your institution in this #9 window envelope.



For additional designs call your account representative.