



CAMELS
Stock Navigation
Program



EFFECTIVE MANAGEMENT
of **LONG TERM**
INVESTOR INTEREST

Take Advantage of CAMELS Stock Navigation Program—an Affordable and Effective Investor Initiative for Increased Stock Liquidity and Fair Market Value

CAMELS Stock Navigation Program is a suite of investor relations services specifically created to advance the investor communications of privately-held and/or publicly-traded community banks.



CAMELS CONSULTING GROUP^{LLC}
Increasing Shareholder Value

camelsgroup.com

Reawaken Investor Interest and Grow Your Bank's Shareholder Base

CAMELS Stock Navigation Program is a proprietary program tailored to meet the specific needs of private and publicly-traded community bank holding companies and institutions. The program is effective and feasible for banks in asset ranges from \$25 million to publicly traded multi-bank holding companies in excess of \$5 billion.

CAMELS Stock Navigation Program provides the tools that bank leaders need to address the key challenges of finding new shareholders and maintaining and expanding investor interest now, and over the long term.

What Can CAMELS Stock Navigation Program Do for Your Bank?

Establishing the fair market value of your bank's stock is an important first step in increasing liquidity and investor interest. It is essential for privately held banks to value their stock consistently throughout the year, which is easily accomplished through the stock valuation component of the **CAMELS Stock Navigation Program**.

The program also supports increasing stock values, providing liquidity and preparing banks to handle large block transactions and director exits. At the same time, **CAMELS Stock Navigation Program** focuses on capital expansion and preservation strategies which are important issues for both private and publicly-traded stocks.

"Our community thought that the bank was owned by just a few local wealthy individuals. We needed to reverse that misconception and expand our shareholder base."

Community Bank Chairman
\$50 million in assets

"We were faced with growing levels of treasury stock, declining price and an aging shareholder base. CAMELS Stock Navigation Program provided the solutions to regain control and ensure that investors see our stock as a viable investment."

Community Bank President & CEO
\$225 million in assets

Create a New Investor Relations Strategy

Shareholder Benefits

Increased shareholder wealth, liquidity, and continued local investor interest.

Bank Benefits

Energized shareholder base that provides unparalleled organic growth, capital expansion opportunities, and accretive M & A transactions.

CAMELS Stock Navigation Program guides your bank's stock growth strategy by:

- Defining director, management, staff and shareholder responsibilities.
- Supporting the identification of prospective customers.
- Establishing stock liquidity strategies.
- Formulating capital strategies.
- Defining the relationship between market maker, board, and shareholder.
- Reinforcing the importance of stock valuations for investors in privately-traded stocks.
- Establishing an Investor Relations Program that drives investor interest within your service communities.
- Addressing dividend strategies.
- Providing the benefits of Dividend Reinvestment Plans ("DRIP"), self-directed bank stock IRAs and CAMELS' ShareholderLink.
- Supporting the ability to raise capital effectively.
- Promoting greater understanding of market movements (bid/ask) of listed stock.
- Supporting the reinvention of your bank's shareholder base.
- Promoting accretive M & A transactions.
- Assimilating PLACEHOLDER-based shareholders.

Reinvent Your Bank's Investor Communications for Increased Success

CAMELS Stock Navigation Program is designed to provide bank management with a results-driven, self-monitoring program that is easy to implement, effective and affordable.

CAMELS Stock Navigation Program enables bank leadership to:

- Take charge of their shareholder base and be prepared for large block transactions.
- Maintain contact with their most valuable shareholders, those that want to expand their investment.
- Bring Main Street investors back to your bank with a specialized investor relations program tailored to your investor audience.
- Have the necessary organizational readiness for raising capital from within your service communities.
- Be prepared for shareholder post sell-offs due to splits, mergers and acquisitions, and investment life cycle.
- Reinvent bank growth and speed profitability of de novo or existing branches.



- Prepare effective messaging for presidents and chairpeople.
- Tell their bank's story with powerful investor marketing materials and shareholder communications materials.
- Benefit from specialized investor relations web page options.
- Facilitate shareholder meetings and prospective investor luncheons.



"We needed to raise capital to meet growth, but faced a transitioning shareholder base, declining FMV, and lack of community awareness of ownership opportunity that translated into non-existent liquidity. The Stock Navigation Program provided the solutions we needed."

Community Bank President & CEO
\$365 million in assets

Schedule a complimentary, confidential review of your investor relations program today.

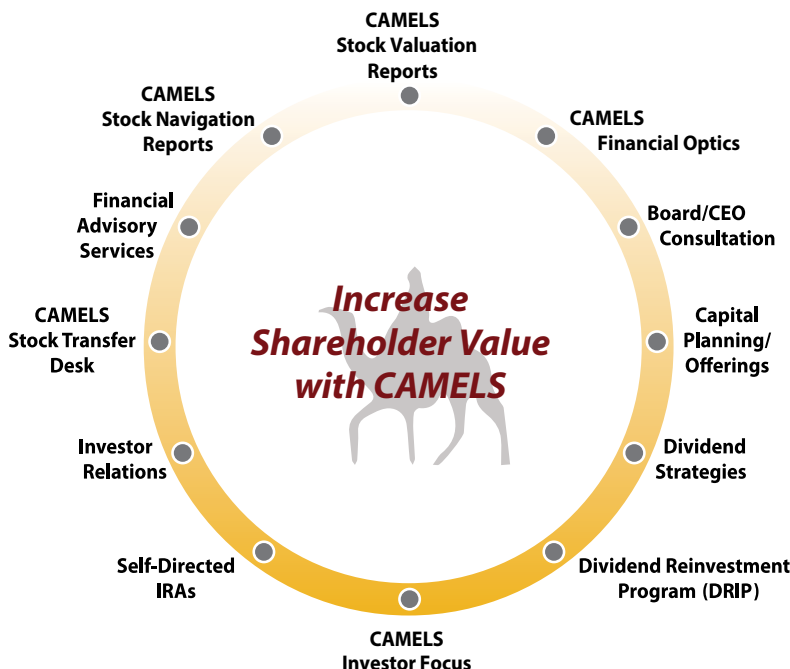
Call 614-746-4634 or Email: eschmidt@camelsgroup.com



Increase Investor Interest and Stock Liquidity Over the Long Term—with Help from CAMELS

CAMELS Stock Navigation Program addresses the continual challenges of meeting increased capital requirement ratios within today's banking environment. The program is designed to ensure that stock value equates to 'currency value' supporting expansion opportunities and continued investor interest. **CAMELS Stock Navigation Program** and decades of expertise assists bank boards through the development of shareholder contribution programs encompassing:

- Development of dividend strategies
- Establishment of multiple of book value objectives
- Increase of stock liquidity
- Continual reinvention of the shareholder base
- Solutions to address aging shareholder bases
- Dividend reinvestment programs (DRIPs)
- M & A transaction support



Edward E. Schmidt
President & CEO
CAMELS Consulting Group, LLC

PROVEN SOLUTIONS *For increasing shareholder value*

At CAMELS Consulting Group, we focus on one thing:
Providing privately-held and publicly-traded community banks with proven solutions to increase shareholder value.

Led by Edward E. Schmidt, recognized for his extensive experience in bank valuation, stock liquidity and shareholder management, CAMELS offers a comprehensive suite of solutions exclusively designed for the community bank sector.



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