
THE PERFECT CLIMATE

BrandBank and CSP Optimize the Service Climate to Deliver a Cycle of Success in Customer Experience



Presented by BrandBank and Customer Service Profiles (CSP)

IN 2012, BRANDBANK, AN ATLANTA-BASED FINANCIAL INSTITUTION IDENTIFIED TWO IMPORTANT GOALS. The first goal was to take a proactive approach to meeting the customers' needs with the right solutions. The second was to establish a superior service culture that would distinguish BrandBank and expand their competitive advantage in the marketplace.

Launched under the name BrandStrong, this initiative shaped the customer service experience and became an integral part of BrandBank's culture. BrandStrong articulated the customer service standards. It specified engagement routines and expectations for both teammate-to-customer interactions and interactions between teammates. BrandStrong also defined the community engagement responsibilities, and how team mates could get involved in their respective communities.

Towanna Johnson, Retail Sales & Service Manager for BrandBank, states that BrandStrong embodies the three cornerstones of their culture--service, sales and

compliance. She also recalls how, in the early days, a chant sprang up internally around the initiative: "BrandStrong, All Day Long!" When the response to the call "BrandStrong!" became "All Day Long!" it galvanized the team. Johnson clarifies that there are two levels to their brand promise. Not only is there a clear expectation of how BrandBank teammates will engage with customers to deliver BrandStrong, but also that teammates will engage each other in a responsive and supportive manner. They understood that it took all hands on deck, everyone in every role and in every business line to create that outstanding customer experience.

Integral to the sales effort was a mandate to balance sales with exceptional customer service. Often when incentives get tied to sales, that balance can easily be upset. With that in mind, BrandBank made certain that all service behaviors were well-structured, with careful attention to expectations and to how BrandBank teammates would be held accountable.

At the time, all of BrandBank's customer satisfaction statistics were kept manually by the bank. In its pursuit of excellence, the bank realized that the internal handling of that data was problematic. They were unable to compare their customer service performance with other banks, or to understand what a 'best in class' score might look like at that time. Their process used in-house DIY survey tools which could launch various surveys but the data management was completely manual and time-consuming. And still there was the problem of what to do. Nothing about the data they amassed suggested how to make it actionable.

The problem, however, became an opportunity when Customer Service Profiles (CSP), a full-service customer satisfaction research and performance organization, was introduced to BrandBank by the bank's strategic advisor, Craig Metz. In CSP, BrandBank found a skilled and experienced collaborator who could not only gather and provide insight about their customer experience data, but also help transform that data into action that would produce measurable results.

Fundamental to CSP's approach is a paradigm they've named the Cycle of Success. This Cycle acknowledges that there are four critical elements in a good customer management program: employees, customers, data and managers. Only when all four elements are working in synergy will the customer experience be consistently positive.

The initial benefit of the BrandBank/CSP partnership was significant. With CSP managing the customer satisfaction data, results were now being delivered to the bank in real time, enabling managers to also recognize and reward teammates for desired behaviors in real time. The prompt delivery of data also enabled managers to effectively coach behaviors that needed to be brought up to the bank's standard.

As CSP began to deliver the data in a more actionable format, BrandBank was able to make an important shift. Previous evaluations on customer experiences that were gathered manually had included prospects as well as customers. Here the bank chose to focus on their exist-

ing customer base. Aided by CSP, they went deeper into discovering the areas where they were serving customers well, and other areas they could target for improvement. Underlying this inquiry was the desire to learn how BrandBank might increase its share of wallet from existing customers.

From the early stages of BrandBank's relationship with CSP, one fact quickly became apparent. The CSP-provided customer experience data revealed a direct positive correlation between satisfaction and sales. As the bank's customer experience scores moved higher, so did numbers of new accounts, deposit growth and increase in wallet share. That discovery profoundly affected the bank's strategy going forward. While competitors were focusing primarily on products and sales, BrandBank chose to focus on the customer experience, knowing that sales would follow.

BrandBank also saw a real opportunity to differentiate themselves with a service message. At the time, most banks in their marketplace weren't talking about

service. They also understood that there had to be something behind that message. It had to be more than "Our people make the difference," a common theme in advertising that was too vague to carry much weight with consumers. If service was the bank's brand platform, they knew they would have to make the claim valid and not based on emotion. The data that CSP had been busy gathering and analyzing provided that validation. Here were quantifiable results that supported BrandBank's claim of a superior customer experience. That message resonated with BrandBank customers because it was the message they needed to hear.

The financial crisis of 2008 had changed the landscape for many banks. BrandBank saw a way to distinguish themselves from both the bigger and the community banks. The message was clear: lead not with sales but with service, learn where each customer is in their financial journey, and then meet each individual's needs with the appropriate products.

The shift to being solutions-based versus products-based took discipline. BrandBank needed to walk a very deliberate path to deliver on their 'customer first' promise. Ongoing insights provided by CSP continued to validate that BrandBank had chosen the right path as their competitors continued to advertise products over service.

BrandBank's customer focus is evident the moment you enter any branch. What consumers won't see there is the brochure rack common in many other banks that displays product offerings. BrandBank deliberately withdrew from this approach. Aligning with its service culture, they wanted their teammates to have the conversation with every customer that determines needs before receiving options geared to meeting their unique financial objectives. At the conclusion of those conversations, each customer receives a summary document outlining the recommendations.

Putting the emphasis on customers rather than products also allowed BrandBank the flexibility to design and price prod-

ucts that aligned with customer needs. It was another distinguishing move in the bank's overall strategy, compared to community banks that commonly used rate specials to drive deposits. Getting away from selling first sounded like a strange reorientation for any profit-minded business. But by letting go, BrandBank was able to intimately learn its customers needs and then put the right products in the right hands at the right price levels.

With its business banking clients, BrandBank knew that every business has an owner. Being both responsive and responsible to those owners resulted in products that truly help business customers pay, collect, manage and protect their funds efficiently.

As products were redesigned to fit the needs and expectations of BrandBank's business clients, the bank also worked to increase product knowledge among teammates. The goal was not to make every teammate an expert on every product, but to provide overall knowledge and designate experts on partic-

ular products to whom clients could be referred. Extensive work was also done around BrandBank's treasury solutions with their business clients. The objective was complete transparency, so clients could trust that BrandBank was holding itself accountable for strictly ethical business practices.

When BrandBank chose to differentiate itself by building relationships over selling products, they needed in-depth insight into their current customer experience. CSP delivered that insight, equipping bank management with an accurate and detailed picture of that experience that could be shared with teammates. The CSP findings helped BrandBank pinpoint their institution's key drivers for customer satisfaction, and how to accomplish that through every position within the branch. Customers also wanted to feel that their banker "understood their unique financial needs" and would be able to help them choose the right products.

By gathering data from a statistically significant number of BrandBank customers,

CSP ensured that the findings could be applied with confidence over the bank's entire customer base. These findings revealed specific behaviors that, when replicated by teammates, could significantly enhance the customer experience and result in greater overall customer satisfaction. The goal was to create the kind of exceptional service experience that would compel current customers to enthusiastically recommend BrandBank to family and friends.

The program took time and a concerted effort from BrandBank management and teammates. Early signs indicated that enhancing their service culture was having the desired effect. Customers were expanding their banking relationship as a result and the bank was beginning to achieve that greater share of wallet.

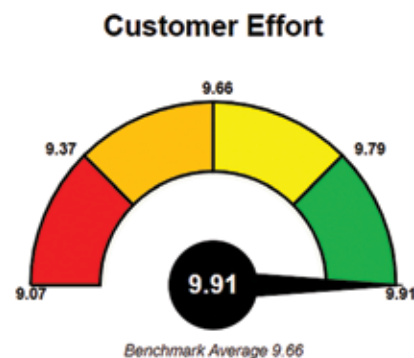
Johnson remember the genesis moment in BrandBank's service culture back in 2012, when Richard Fairey joined on as BrandBank's President and Chief Operating Officer.

Fairey's passion for customer service was instrumental in mounting the BrandStrong initiative. Building on BrandBank's history and legacy, he was successful at getting the team to commit to leading with what was most important to the customer. BrandBank also ensured that the necessary resources were allocated to infuse BrandStrong into the bank's culture on an ongoing basis. That includes rewarding teammates not only for sales, but also for outstanding customer service performance.

At the time, Fairey made a pivotal statement. "We earn the right to sell through service," he said. BrandStrong 1.0 was rolled out in 2013. The goal was to raise the bar on the bank's consistent delivery of customer service through awareness and creating a positive customer experience. A year and a half later, the elevation of the customer experience had in fact earned BrandBank the right to sell to its customers, and sales figures began to increase.

Johnson is quick to point out that the bank's desire to create meaningful client

relationships wasn't simply a service play to sell more products and services. Rather, the financial results BrandBank experienced was the natural outcome of pursuing genuine relationships with the bank's clients. CSP was instrumental in helping BrandBank understand the importance of drivers like their ability to understand and assist the bank's clients with their needs and making them feel valued. Those drivers were accurate predictors of how loyal clients would be, and how likely to promote the bank to others.



Superior service cultures don't create themselves. They require careful training and development, along with ongoing support. Johnson credits CSP's on-site training and development capabilities for rooting BrandBank managers and teammates in that culture. These training sessions and CSP's ongoing support

helped bank leaders not only understand their customer service data, but also the set of behaviors that add up in customers' minds as best in class.

'Service' is a word that often is easily thrown around. BrandBank's goal was to make it much more than that. During CSP's on-site training sessions, bank leaders and teammates learned to see and feel the impact of service behaviors in the moment. Together they were schooled in recognizing and reinforcing positive behaviors, and also how to provide immediate coaching when a break in service occurred.

The initial training targeted BrandBank's assistant branch managers, who typically had been the institution's service ambassadors in their respective branches. The intent of the session was to help assistant branch managers not only see service in action, but also to feel the service delivered.

The training sessions employed a unique approach to experiencing and evaluating service. Two groups of BrandBank

teammates were sent to lunch at two different restaurants. Though the restaurants were comparable in price and environment, the groups discovered a night-and-day difference in their own experience as customers. Providing service evaluation forms helped teammates evaluate that service on specific points, including a) What was the overall appearance of the restaurant? b) Are managers involved with servers and other staff members? c) Does the food arrive at the table after an acceptable wait, or are there delays? d) What was the quality of the interaction between restaurant servers and other teammates and their group of diners?

The primary objective was to see and feel how these service behaviors affected the overall dining experience. For example, how does it feel when, in the process of seating your party, the host becomes distracted, walks away and leaves your party hanging? Or if you're seated at your table but your server doesn't show up in a timely manner? Or you hear your server being really friendly to the table next to yours, but his treatment of your par-

ty is cold? Participants were also asked to observe the overall atmosphere. Was there an orderly flow or did it seem chaotic? Did the other diners appear to be relaxed and enjoying themselves, or were they anxious? By observing the dining experience in detail, the BrandBank teams learned how specific service behaviors or gaps in service formed their impression as customers.

The differing experience of each team dramatized the importance of creating a positive service climate. Group A came back with rave reviews. The service was wonderful. The food was fresh and each order was delivered to the table accurately. The overall mood of the place was upbeat and happy. Group B's experience was completely opposite of Group A's, and had left that group simply wanting to get their food and get out.

Having seen these service behaviors in a neutral environment, the BrandBank teams now had a better understanding of how their own service behaviors impacted bank customers. If they treated a customer they knew well in a friend-

ly manner but had a more sterile manner with someone entering their branch for the first time, that behavior did not create a superior service climate. It was imperative that every customer received the same friendly treatment, regardless of the banking relationship. They were able to experience, as at the restaurant, the unfavorable impression created when the teammates engage a customer, become distracted and leave that customer hanging.

During these sessions where CSP's Cycle of Success was put into action, managers received tools to help them coach desired behaviors with teammates. Where customer service evaluations often focus purely on the statistics, CSP's development approach was designed to move beyond the numbers and get BrandBank teammates excited about sharpening their customer service skills. The training and development program was so successful that the bank is undertaking an expanded version in August.

The intent of these upcoming training and development sessions is positive

transfer, taking the successful service disciplines and behaviors that are now part of the BrandBank culture with a path-forward perspective. This synthesizing of the service culture will also help customers through the transition period.

Johnson's praise for CSP and their partnership with BrandBank is effusive. She notes CSP's quick response to her requests, and their willingness to share knowledge of what's going on in the marketplace, which has helped BrandBank avoid pitfalls of other institutions and make improvements. CSP's market intelligence--which includes more than 30 years working exclusively in financial services--has been helping BrandBank navigate its entry into the digital channel. With research indicating that larger banks are increasingly engaging customers digitally, CSP is helping BrandBank understand the dynamics of the digital space and best practices in digital customer engagement.

Sue Wyatt, director of Retail Banking, also notes the importance and rarity of partnerships like BrandBank's with CSP.

She appreciates CSP's depth of understanding of their organization, and willingness to hold BrandBank accountable for maintaining the high standards in their customer experience that were set out in the beginning of the relationship. She also credits CSP's approach to training and development as a measure of how well they have gotten to know BrandBank as a client. Rather than being a cookie-cutter approach to training, Wyatt states that CSP was able to expertly match the education to behaviors that were key drivers of BrandBank's customer experience.

John Berigan, CSP's Executive Vice President, remarks that one reason for the success of the partnership is that from a sales perspective, CSP and BrandBank have a similar approach. His company doesn't lead by trying to sell product. They are problem solvers first, intent on learning what a client's needs are prior to making any recommendations. He also credits Johnson and Wyatt with allowing CSP a seat at the table, and their willingness to be forthright in sharing their goals and objectives. Involving CSP at a

strategic level gave them a deeper understanding of where BrandBank wanted to go, and the insight Berigan and his team needed to bring to help make it all happen.

Berigan also notes that a key component in the success of the partnership is their ability to evolve together. In a dynamic banking marketplace, changes in those dynamics often call for new tactics, shifting focus, and constantly examining and adjusting objectives to keep pace with the market. Because open lines of communication have existed since the beginning of the partnership, CSP has been able to help BrandBank move ahead and prosper by sharing best practice intelligence and helping BrandBank apply that knowledge to opportunities on an ongoing basis.

The most rewarding aspect of the BrandBank/CSP partnership is their ability to report dramatic growth from the comprehensive service culture initiative. Compared to their peer group of institutions with \$1 to \$5 billion in assets, BrandBank's growth has been unprecedented.

Jeffrey Kraus, BrandBank's SVP Treasurer of Accounting and Finance, points first to growth in demand deposits behind the service initiative. Those demand deposits (business and personal combined), which in 2012 were approximately 18% of BrandBank's deposit portfolio, grew by almost 142%. NOW, money market account deposits and savings deposits also grew by healthy percentages.

Kraus notes how gratifying it was for circles within BrandBank to watch those dollar amounts change as deposits grew. Seen from a historical perspective, the growth is even more dramatic. BrandBank opened its doors back in 1905. From that beginning until December of 2012, demand deposits had grown to total \$152 million. Between December 2012 and December 2017 and behind the service culture change, demand deposits had grown an additional \$215 million to total nearly \$368 million. So in only five years and with CSP's help, BrandBank had be able to achieve demand deposit growth that exceeded its previous 107 year history!

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Kraus emphasizes the growth of demand deposits for a reason. As he puts it, they are considered the Holy Grail in the banking industry because of their ‘low-to-no’ acquisition cost. As you move down the deposit chain--through money market and savings deposits, and finally down to time deposits and public funds--costs to the bank go up. (Ultimately, in terms of cost-of-acquisition, time deposits and public funds are the most costly.)

Some of BrandBank’s most significant growth during the 2012-2017 window was in business banking. The snapshot below reveals impressive increases across key indicators:

BUSINESS BANKING GROWTH

(December 2012 to December 2017)

| | |
|----------------------------|---------|
| Business Account \$ | +1,247% |
| Business Accounts | +571% |
| Business Analysis Accounts | +841% |
| Treasury Accounts | +626% |

Again, Johnson acknowledges that it would not have been possible for Brand-Bank to achieve their Best-In-Class Customer Service Recognition without their

partnership with CSP. Though the bank had decided internally to bolster its service climate back in 2012, she credits CSP with helping them hear the voice of their customer through the data, make that customer satisfaction actionable, and then follow through by designing and conducting training and development sessions to establish and maintain BrandBank’s customer-centered culture at its highest level.

The BrandBank/CSP story is particularly powerful because it’s not merely about increasing internal morale. Ultimately, it’s a story of significant bottom-line results.

Kraus adds that it’s gratifying to look at BrandBank’s growth now relative to where they were in 2012. Back then, he notes, the bank was operating at a loss simply trying to build itself back up. Today, he indicates another “Holy Grail” in banking: achieving an ROA (Return on Assets) above 1%. Referencing their numbers, Kraus observes that Brand-Bank was able to achieve its ROA above 1% every single year during the period from 2014 to 2017.*

(*) Calculated on a pre-tax pre-provision basis.

Kraus was eager to compare BrandBank's growth with their peer group, a sampling of 263 U.S. banks with between \$1 and \$5 billion in assets. Those numbers show BrandBank's ROE (Return On Equity) on a pre-tax pre-provision basis for the period from January through December 2017 was 18.1% compared to peer banks' average ROE of 14.8%. For peer banks to close the percentage gap and catch up to BrandBank, they would have to increase their earnings on average by \$5.6 million.

Pointing again to their demand deposit growth, Kraus shows that BrandBank's CAGR (Compound Annual Growth Rate) for the past five years was 19.3%, compared to their peer banks' 10.8%, a significant difference of 8.5 percentage points. As previously stated, demand deposits are the most desirable deposits to bankers because they're considered 'free money' which banks don't have to spend as much to acquire.

As evidence of how desirable demand deposits are, Kraus recalls all the gimmicks banks have historically dangled in

front of customers to encourage these deposits—everything from toasters to free checking to cash. But thanks to their partnership with CSP and the development of their service climate, BrandBank didn't need to resort to hooks to bring in those deposits. Demand deposits came in because the deposit makers found a superior customer experience there.

Jeff Dahms, CSP's VP of Research and Development, recalls the early days of his company's relationship with BrandBank, which began simply with gathering customer experience data and providing insight. When CSP revealed that BrandBank had achieved number one rankings in the market in certain metrics, BrandBank expressed their desire to promote those superior rankings through press releases and their advertising.

Dahms recalls the passion that BrandBank's Towanna Johnson and Sue Wyatt had, as program owners, to really understand the customer experience data CSP was amassing and the story it told. Johnson and Wyatt were eager to share that story with their teammates and customers. Dahms also points out that having

strong program owners on the client side is crucial for a productive partnership.

As the partnership grew, Dahms admired Johnson's ability to know what she wanted, but also her honesty that in the arena of customer experience, neither she nor the bank knew everything. This is a common element of other best-in-class institutions, where CSP is seen as a partner, not just a vendor who provides numbers. In fact, data is only a fraction of what CSP can provide. Another strength he saw in BrandBank was their openness to have CSP assist them in training and development of their service climate.

Dahms prefers referring to the 'climate' versus 'culture.' 'Culture,' in his assessment, is monolithic, the mass of history and stories and artifacts of an organization that is challenging and time consuming to change--like trying to throw an aircraft carrier into reverse. When talking about a service climate, however, it's more finite. In banking, a service climate can be as small as the team at an individual branch. As such, it's much easier to effect change quickly by get-

ting that team on the same page, setting expectations and holding all teammates accountable.

Dahms states that another positive when working with BrandBank was their willingness to invest in developing their people. He describes a workshop CSP customized and conducted for the bank's executives and managers. The workshop began with a presentation of the data and some storytelling. Then Dahms and his team encouraged the BrandBank participants to move the discussion to a higher level. From an overview of the data, they segmented it down, getting increasingly more specific. There were some great stories of customer service to tell, but Dahms also encouraged them to discuss the challenges they might face in sustaining their service climate at a high level.

Dahms counsels CSP's clients to understand both strengths and weaknesses. Not knowing why something is successful is as problematic as not knowing why something is unsuccessful. It's human nature, he believes, that if we don't know

what we're doing is right and why, we just might change it. So it's critical to understand those behaviors that produce positive consequences as much as those that result in negative outcomes for customers.

Dahms believes the secret sauce in the relationship was BrandBank's willingness to work together to obtain the data that would be the most helpful. Armed with that data, the bank acquired answers to key questions that helped them make choices strategically.

Dahms comments that clients aren't always as willing as BrandBank to invest in the development of their managers through workshops like the ones CSP designed. Many companies assume that training around the customer experience is largely common sense, and they should be able to take that training function in-house. The perception that it's as easy as standing up and presenting a PowerPoint is short-sighted. To be successful, training has to be designed with a knowledge of adult learning techniques. It also requires knowing that one

technique does not fit all. Some teammates will be visual learners. For others, looking at the data is more informative.

Another strength of the partnership was evident in how long it took CSP to design BrandBank's development and training workshops. Normally this training design can take anywhere from ten to twelve weeks, and involves an extensive discovery and needs assessment process. But by that point, CSP knew BrandBank so well that the training was designed in half the normal time. The bank benefited by faster implementation as teammates got to work enhancing their customer service climate.



Once the training is done, Dahms acknowledges that in all cases it's up to their clients to walk the walk. In that area, he also gives BrandBank high marks for

16 facilitating the changes, having meaningful communication around customer service with their teams internally, and especially holding every BrandBank teammate accountable for taking them from “good to great.”

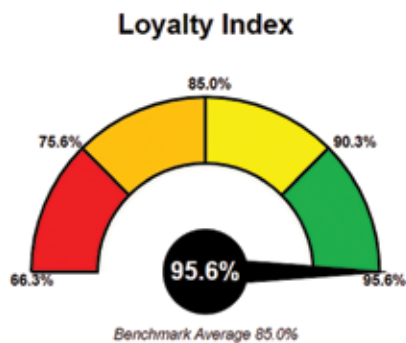
Johnson also states that as proud as she is of what has been achieved in the last six years, it’s about more than just numbers. Critical to the success of their efforts was creating excitement and fun around the BrandStrong initiative. A big part of her reward personally has been watching everyone work together to exceed customer expectations, which fulfills a vital part of BrandBank’s mission and vision.

In reflecting on BrandBank’s journey and their ongoing partnership with CSP, Johnson notes with satisfaction the payoff of all that hard work to establish a customer experience that’s second to none. She sees how a single word like ‘service’ came to power their entire organization, compelling every BrandBank teammate to rise up and take action.

Johnson remembers a very different BrandBank seven years ago—a compartmentalized organization without a central rallying cry. Today, they work together with cohesiveness and a willingness to go above and beyond. The cry, “Brand-Strong, all day long!” shows the power of what can happen when the driver is the customer, and everyone reaps the rewards.

In anything, the differences between ‘good’ and ‘great’ may be subtle, but they’re also profound. In measuring and moving customer service, that difference manifests itself in lot of small details—like how things get labeled, anchored, or where questions are placed. When BrandBank and CSP were able to identify what things were in that gap between good and great, they were able to synthesize their thinking around a methodology to close that gap, and then standardize the evaluation procedure across everything being measured. That, along with both partners’ continued willingness to learn from each other and ask the challenging questions has created a cycle of success with no end in sight. ●

In June of this year, BrandBank proudly announced that it had earned the #1 Best-in-Class Customer Service recognition in the peer asset group \$1-\$5 billion for the fourth consecutive year. CSP customer satisfaction polling also revealed that in 2017, more than 97% of BrandBank customers were “highly likely” to recommend the bank to friends and family. This means that more customers were satisfied, stayed with BrandBank, and chose to tell others about their experience than customers of comparably sized banks.



THE PARTNERSHIP

Towanna Johnson, VP BrandBank
Retail Sales & Service Manager

Towanna has more than 20 years of retail banking experience, and has worked in various areas of banking. She joined BrandBank in 2012, and is responsible for the bank’s customer service experience. Under her leadership, BrandBank was ranked Best-In-Class in Customer Service in its peer group for the past four years consecutively.

Sue Wyatt, BrandBank

SVP Director of Retail Banking

Sue joined BrandBank in 2014, and is responsible for the bank’s retail and small business distribution channel. Sue brings more than 35 years of banking experience in small business, high net worth clients, and helping clients achieve their financial goals. Under her leadership, BrandBank achieved 94% Net Promoter scores, highest of all financial institutions in the country in the \$1B-\$5B assets level. Sue is engaged in the community through Leadership Gwinnett class of 2016-2017, Gwinnett County Schools Community Based Mentoring Program

Advisory Board, Partners Against Domestic Violence Funding Committee, Literacy Mission, Global Women of Change, and President of Lawrenceville Kiwanis.

Jeffrey Kraus, BrandBank

Treasurer Accounting/Finance

Jeff is the Treasurer for BrandBank, which is a \$2.4 billion community bank located in the metro Atlanta area. His responsibilities include managing the bank's investment portfolio, wholesale funding, asset/liability management, financial reporting and oversight and management of the budgeting and forecasting process. Jeff joined BrandBank in 2011. Previously, he served as the Chief Financial Officer for eight years at a \$500 million community bank in northeast Georgia. Jeff has worked in various areas of banking, including seven years with a public accounting and advisory firm specializing in the financial institution industry.

Jeff Dahms, CSP

Jeff has been with CSP since 2014. He has over 12 years of experience managing and consulting to data for both

internal and external clients and has extensive experience in helping Executives focus on key indicators in order to achieve maximum results. Jeff is responsible for executing all phases of the customer service measurement process including designing surveys, analyzing data, identifying trends, and delivering executive summaries. He also is responsible for working with clients to build innovative research and analysis solutions.

John Berigan, CSP

John has been with CSP since 2001 and in the sales industry for over 35 years. John is the primary contact for all Sales and Marketing inquiries, contract negotiations, as well as ongoing projects for current clients. John is also a principal owner of CSP.

Steve Kutilek, CSP

President & CEO

Steve has managed CSP since 2001. Prior to joining CSP, Steve was the Vice President of Sales at Call Interactive, a division of First Data Corporation (FDC). In addition to his duties as CEO, Steve is a principal owner of CSP.

About BrandBank

Lawrenceville, Georgia-based BrandBank, was chartered as The Brand Banking Company in 1905, and is the oldest community bank in Gwinnett County. BrandBank has \$2.4 billion in assets and operates 13 locations throughout Metro Atlanta. For more information, please visit www.thebrandbank.com.

About CSP

Passionate about improving the insightful delivery of the customer experience, our management team guides CSP's Customer Experience Management programs and Research solutions. Their knowledge, consultative nature and thought leadership are what really drives the process of how to actually know customers and take the appropriate action to improve the customer experience. For more information, please visit www.csp.com.

Cycle of Success

