



2011
Prime
RESEARCH

California Bank & Credit Union Customer Experience Rankings

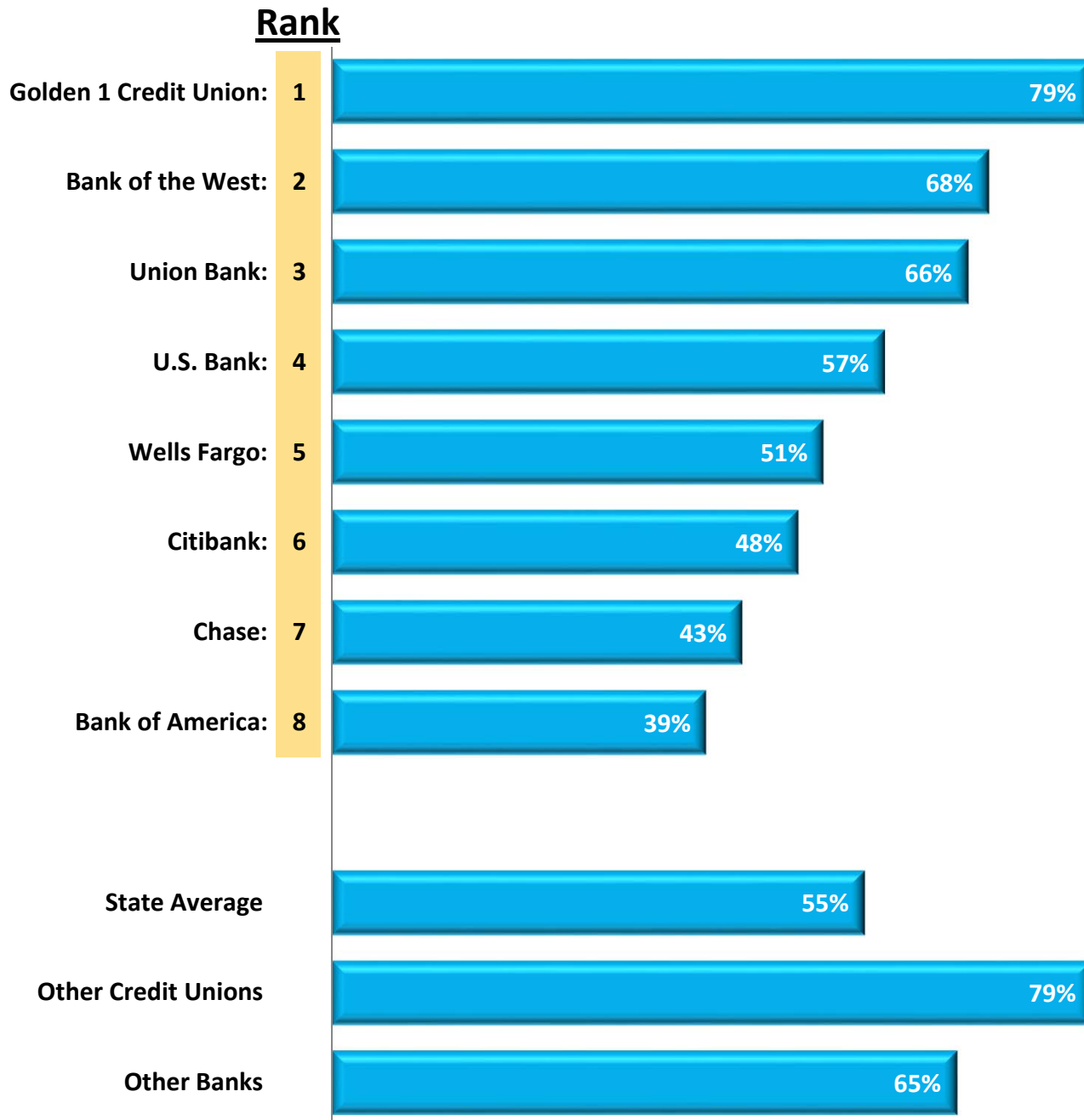
Prime Performance 2011 California Bank & Credit Union Survey

Jim S Miller

President, Prime Performance

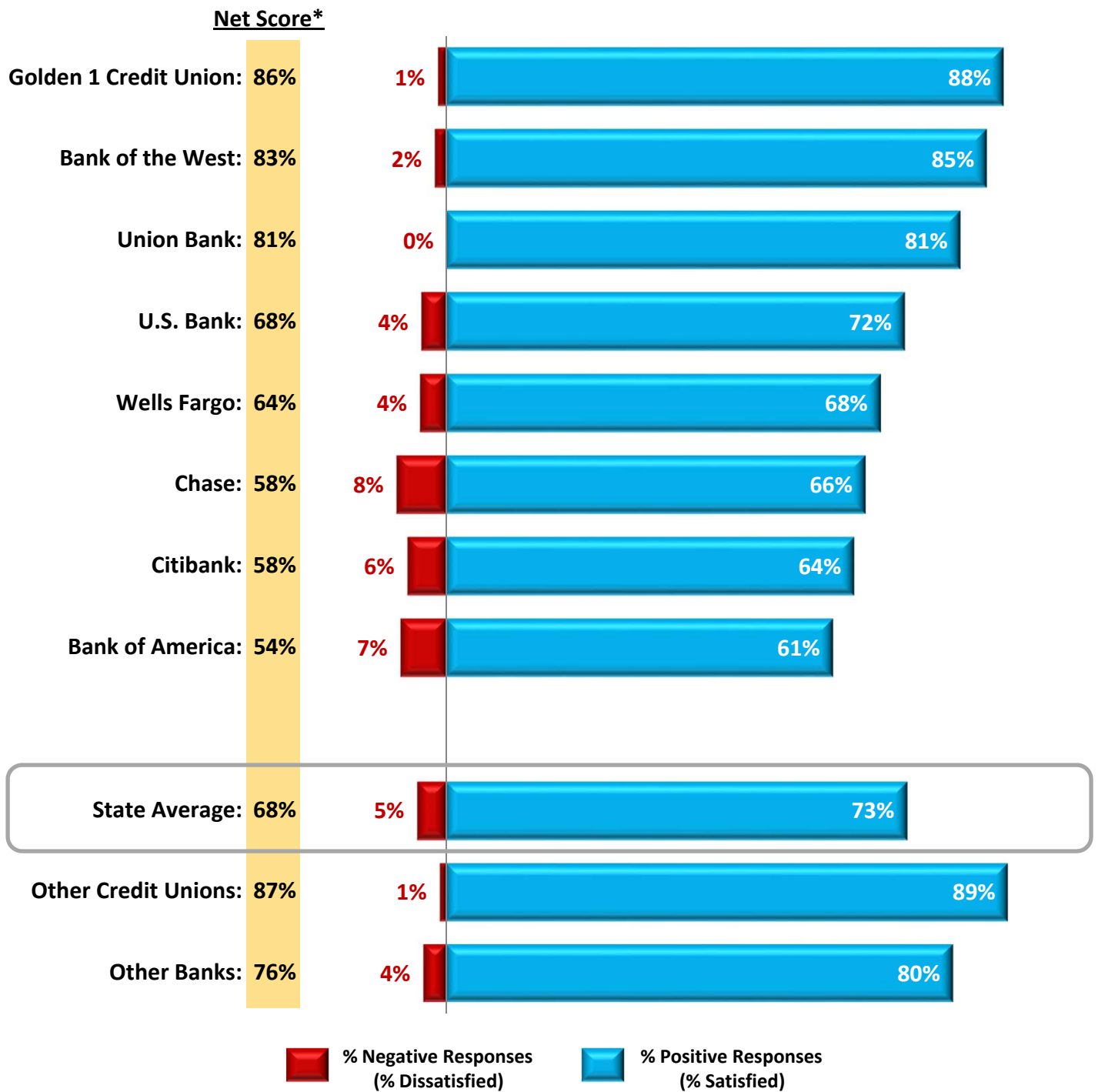
www.primeperformance.net

Overall Experience Ranking: Prime Experience Index (PXI)*



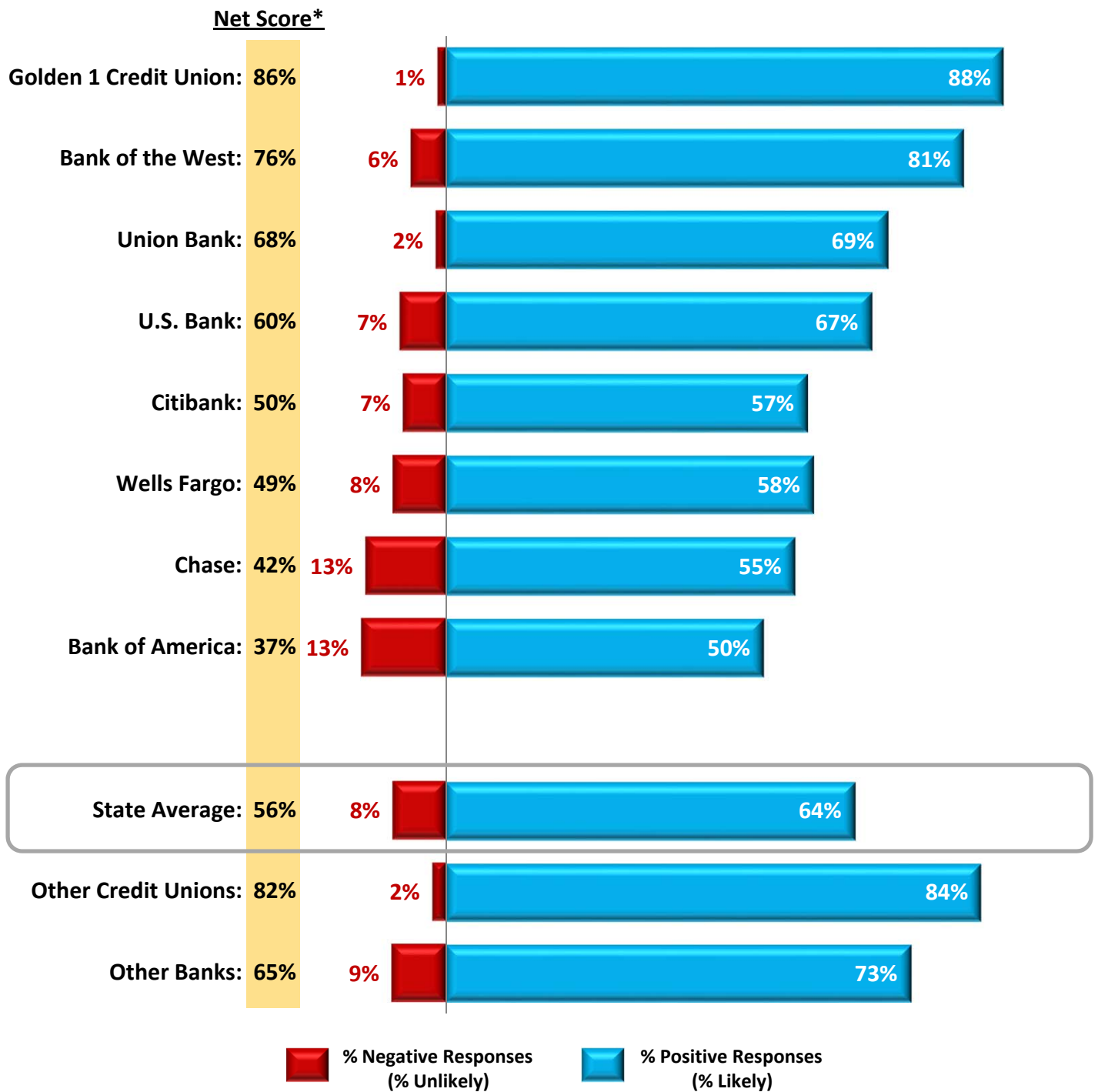
To learn more about the PXI, visit <http://primeperformance.net/2011/the-prime-experience-index-pxi/>.

Overall Satisfaction With Service



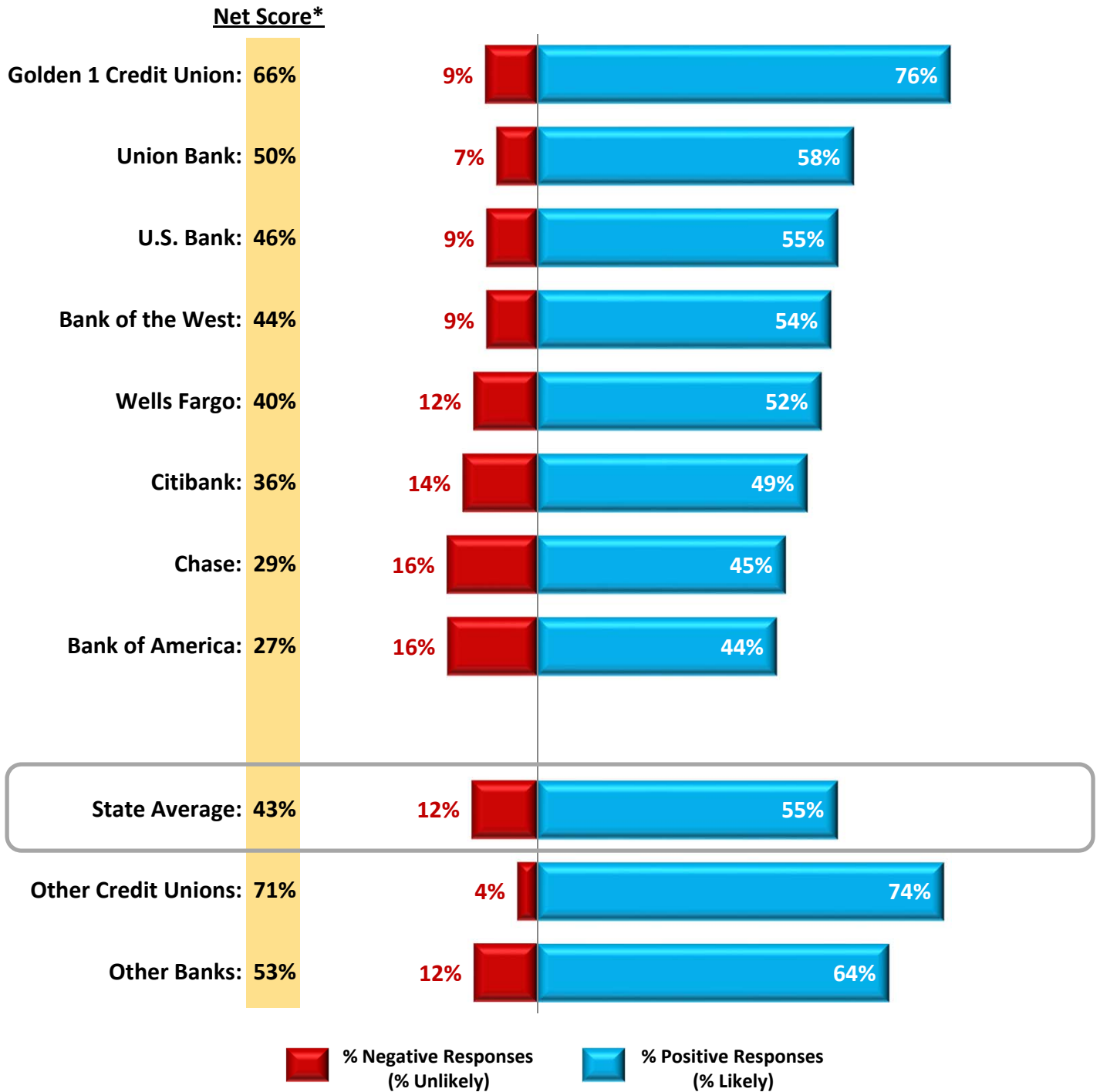
Net Score: % of Positive Responses (6&7) Minus % of Negative Responses (1,2&3)

Likely to Recommend



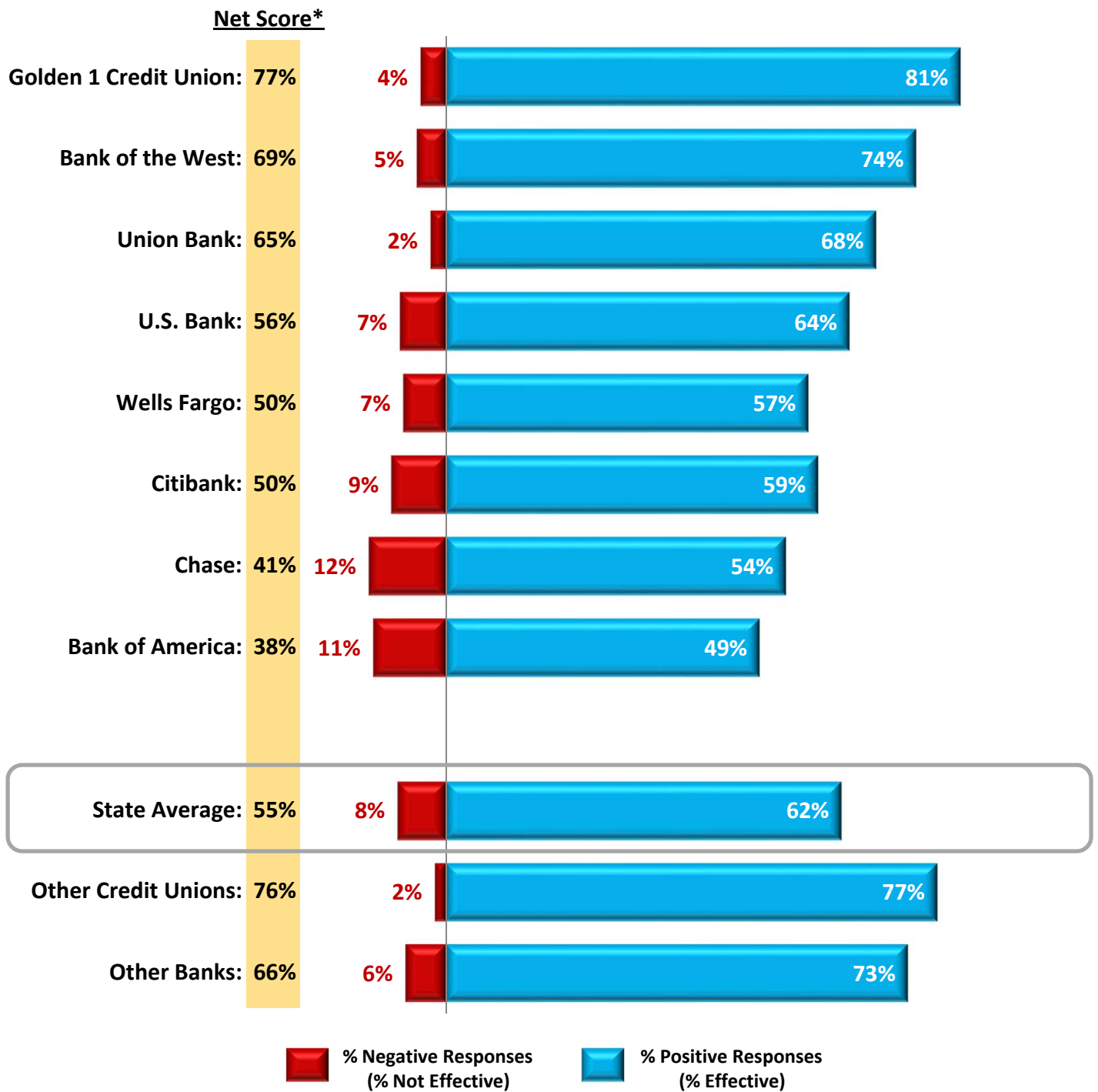
Net Score: % of Positive Responses (6&7) Minus % of Negative Responses (1,2&3)

Likely to Come to the Bank First For Additional Products or Services



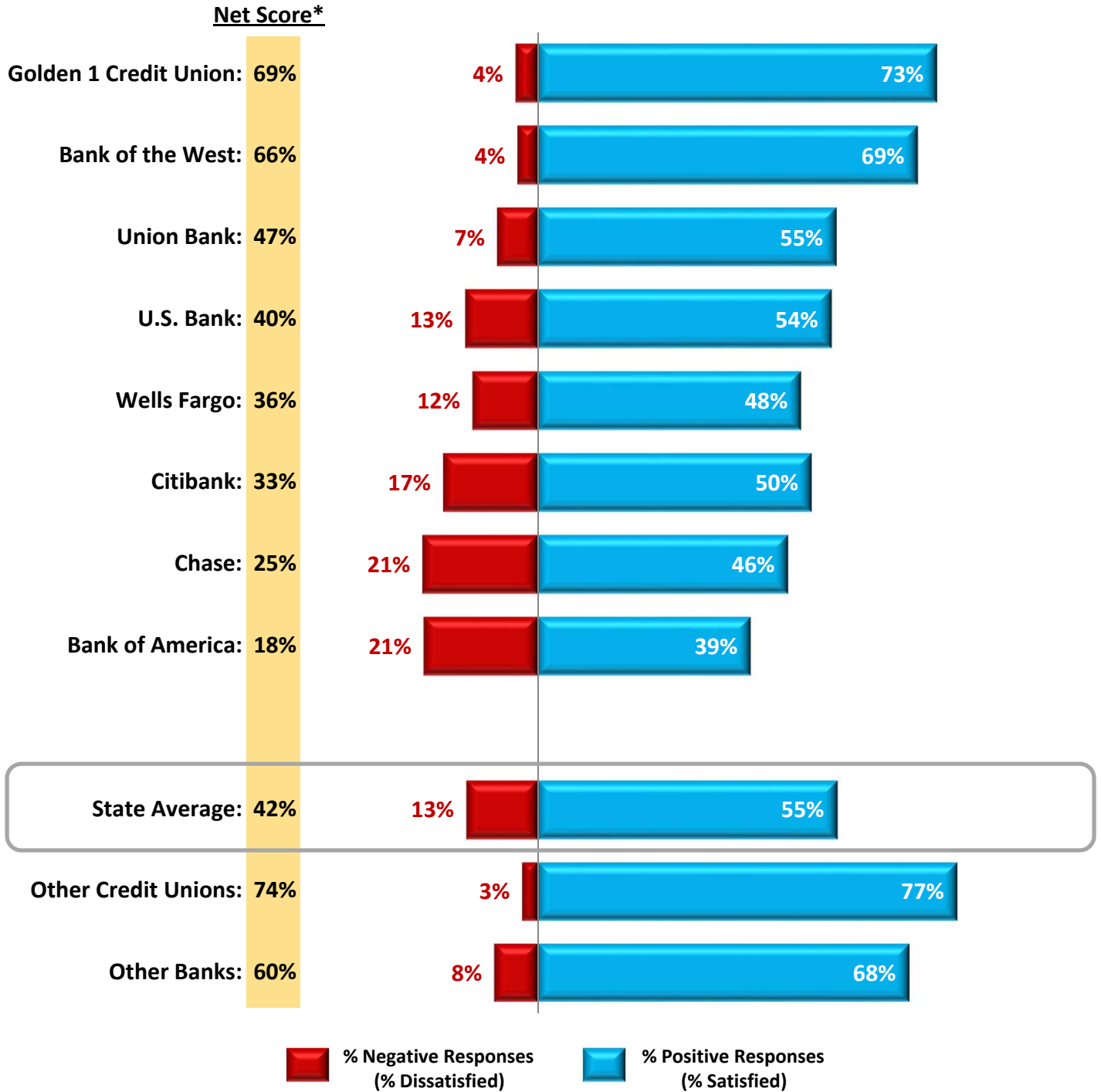
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Effective at Meeting Your Financial Needs



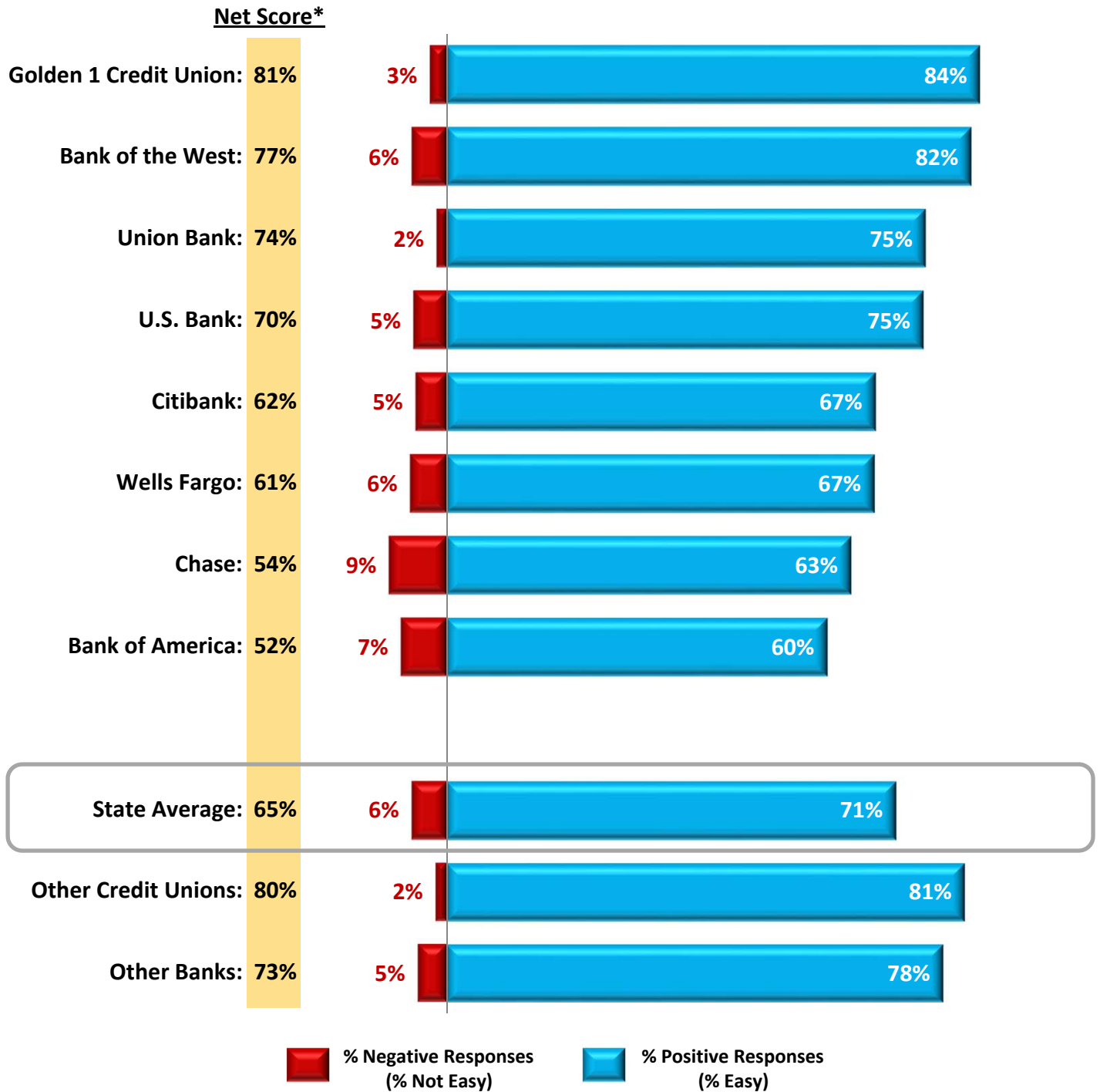
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Doing What is in Your Best Interest



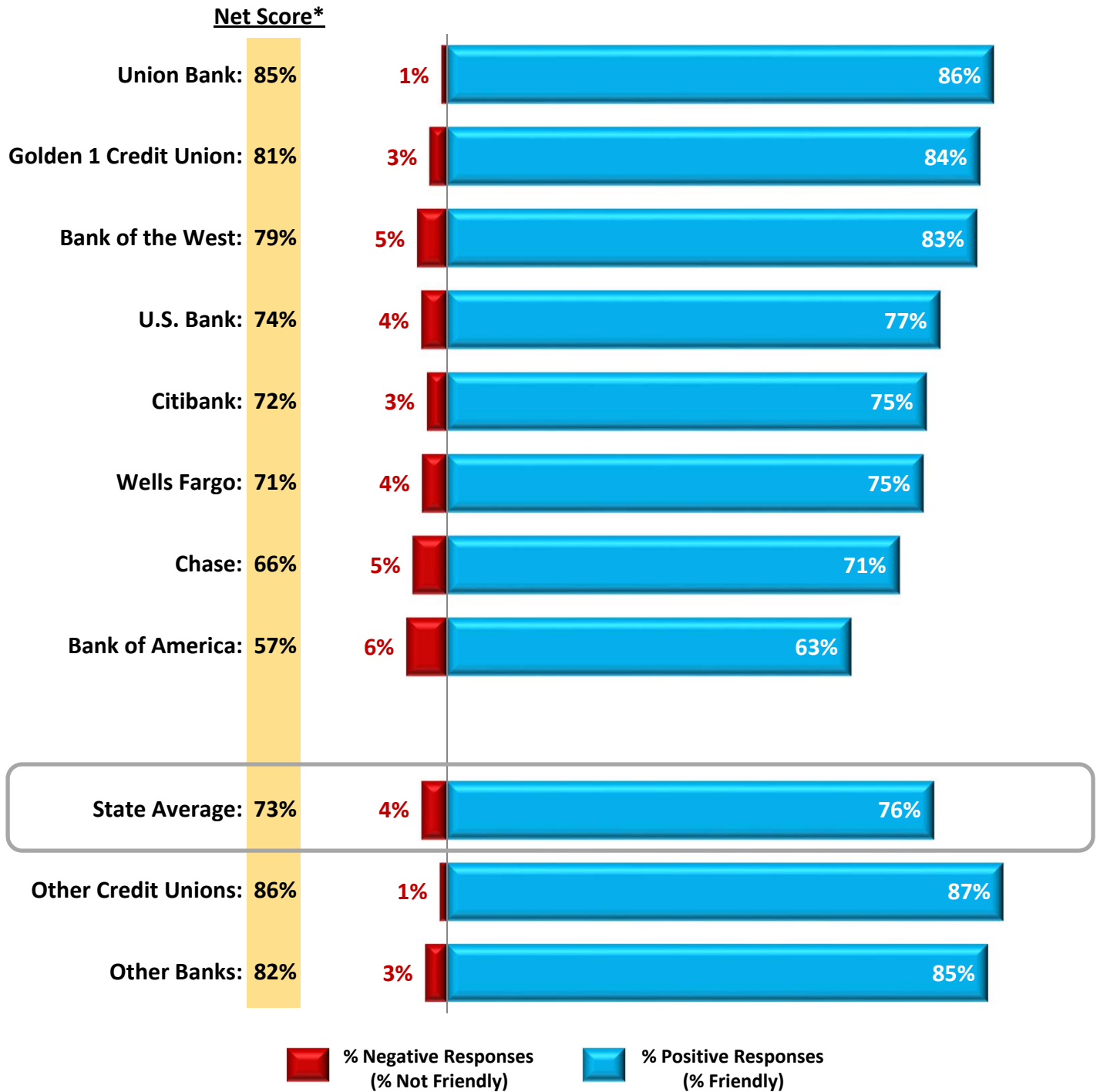
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Making it Easy to do Business With



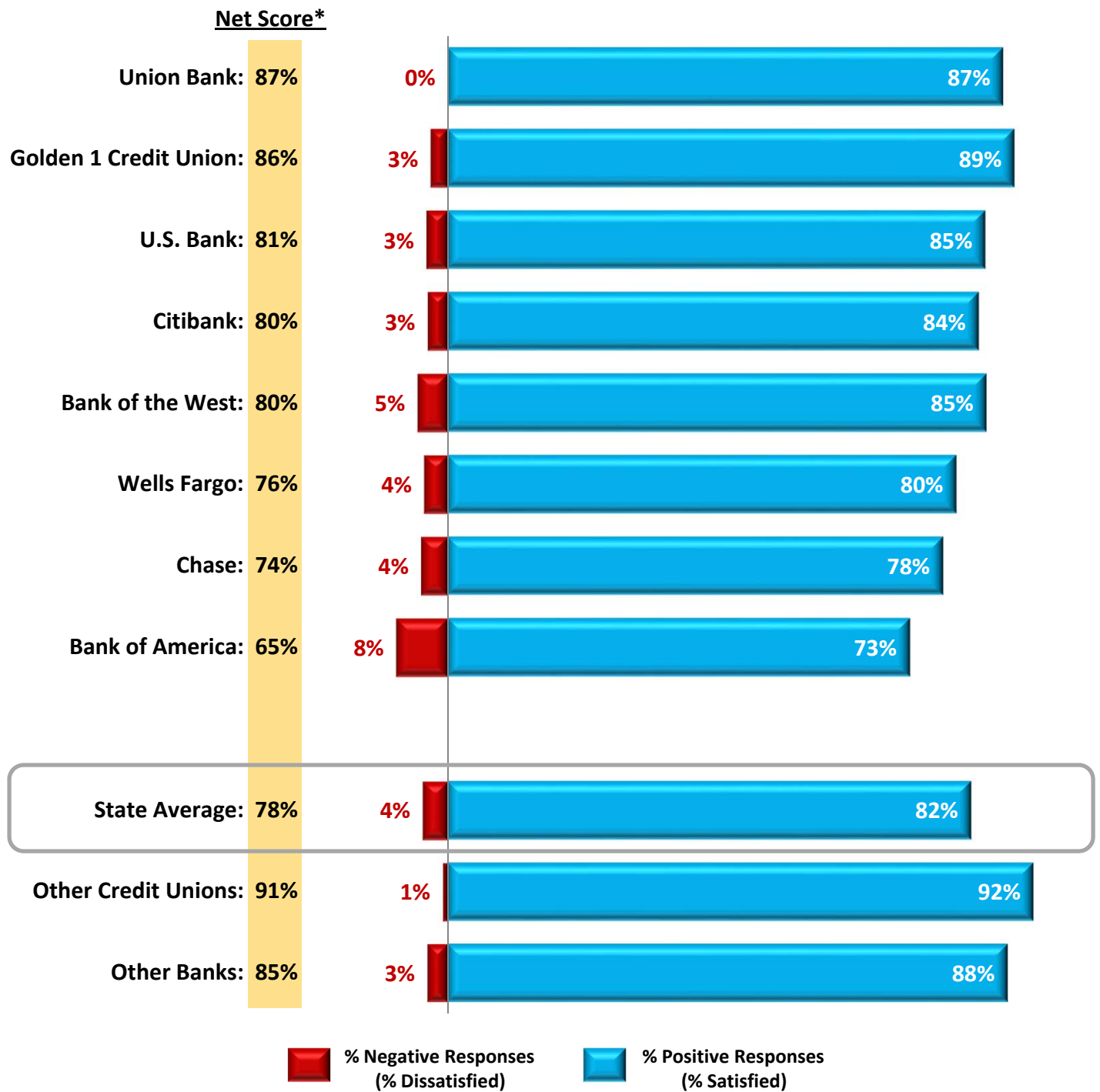
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Providing Friendly Service



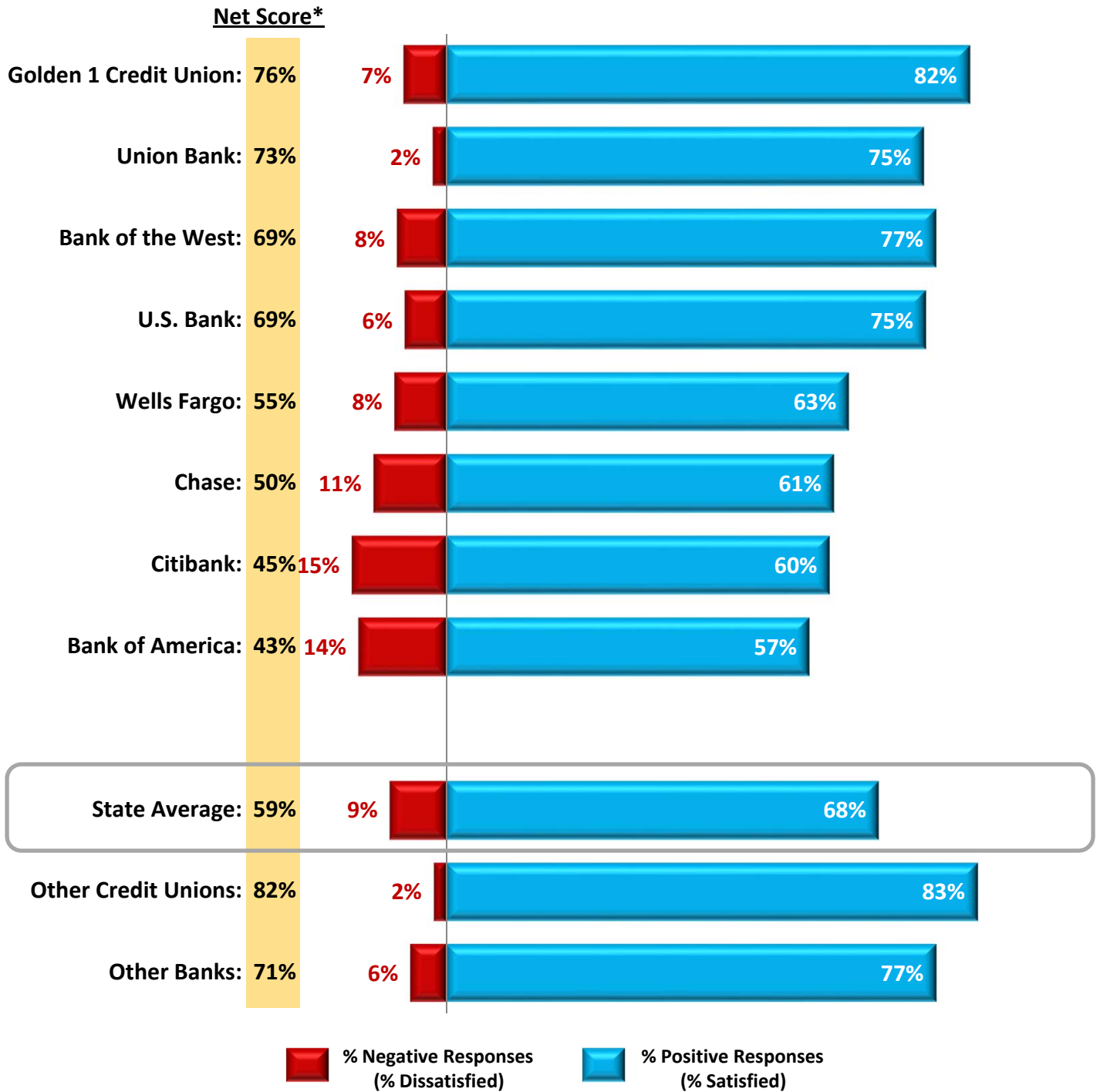
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Satisfaction with Branches



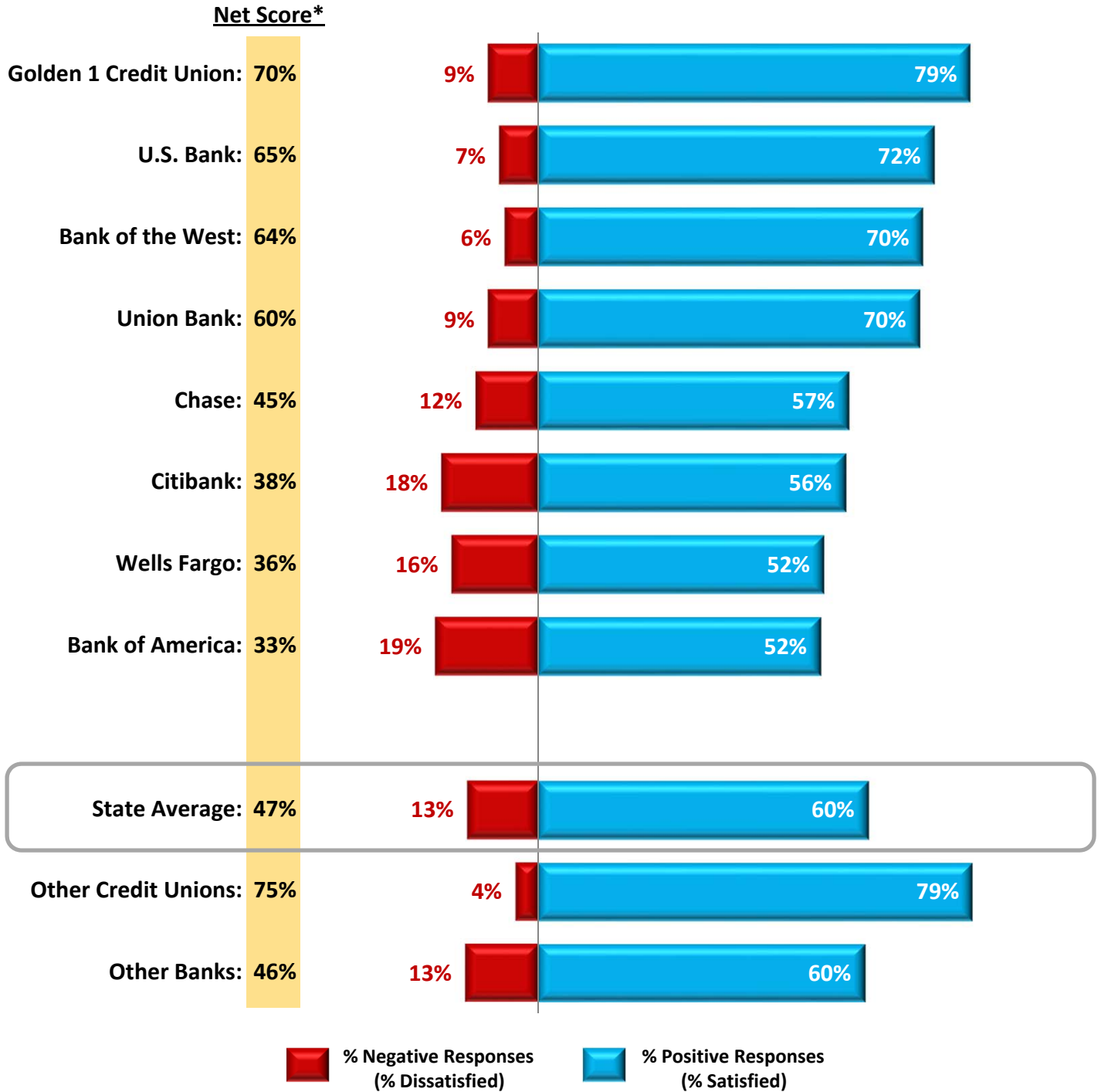
Net Score: % of Positive Responses (6&7) Minus % of Negative Responses (1,2&3)

Satisfaction with Phone Representative



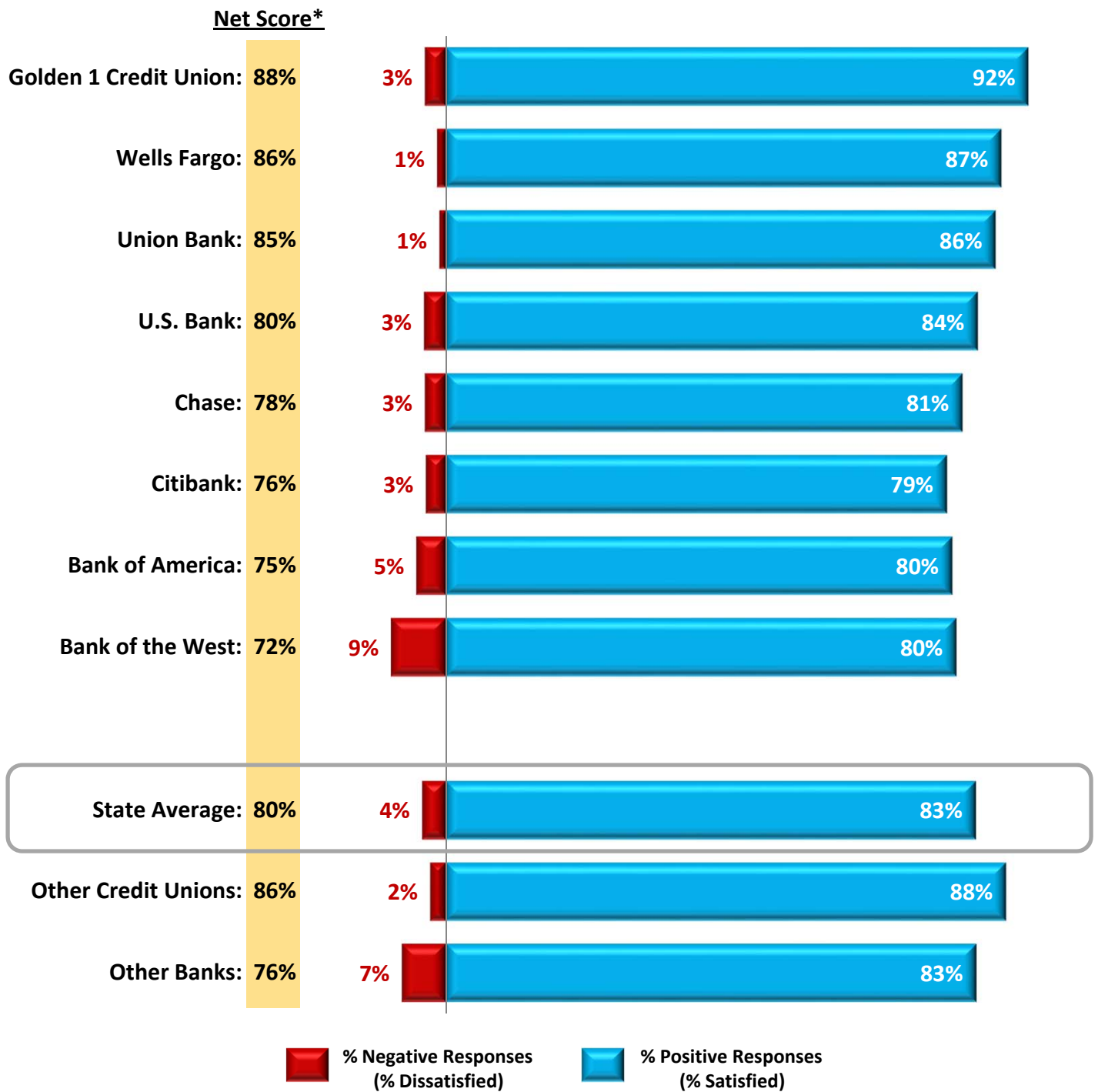
Net Score: % of Positive Responses (6&7) Minus % of Negative Responses (1,2&3)

Satisfaction with Automated Phone System (IVR)



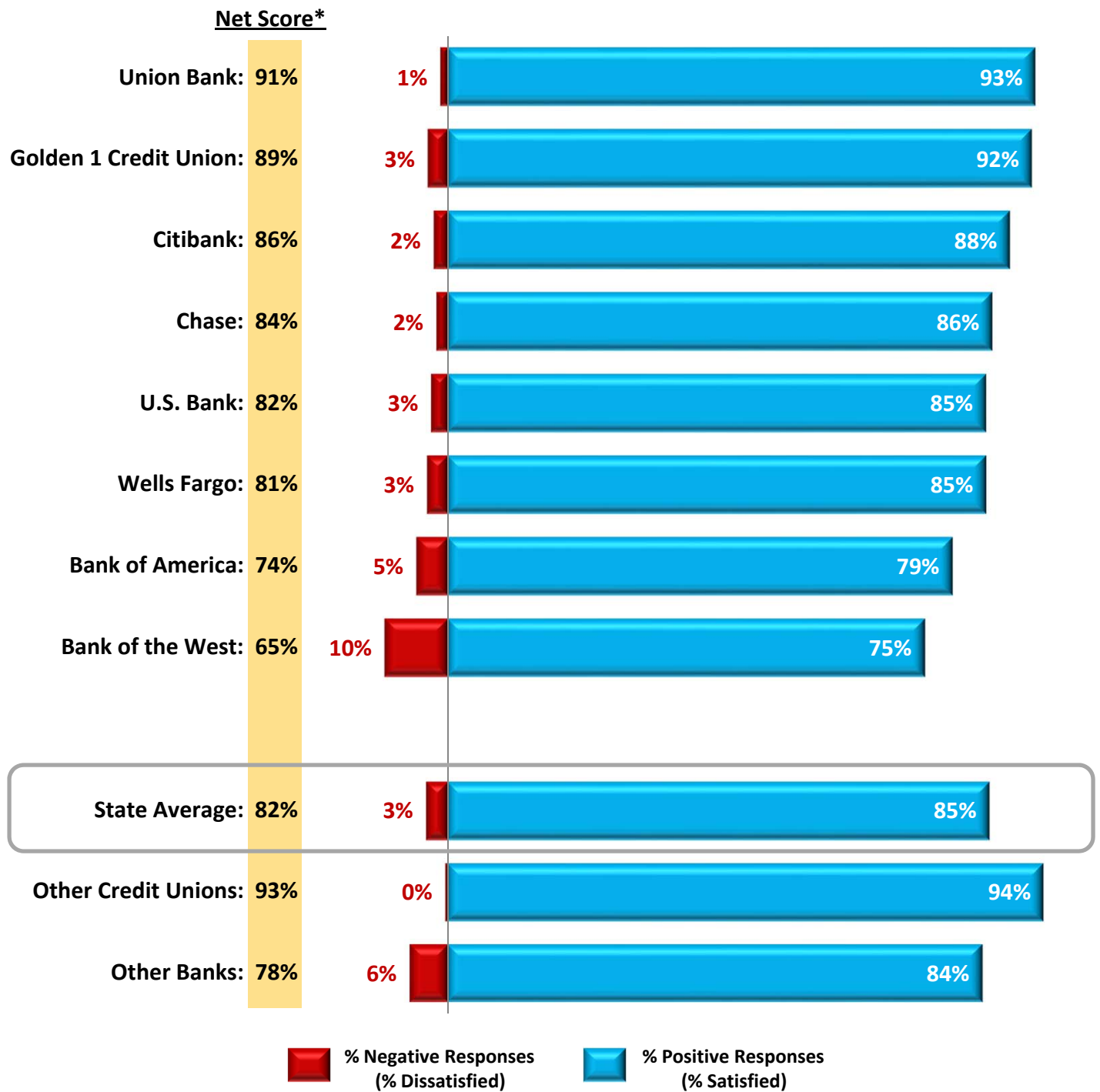
Net Score: % of Positive Responses (6&7) Minus % of Negative Responses (1,2&3)

Satisfaction with ATMs



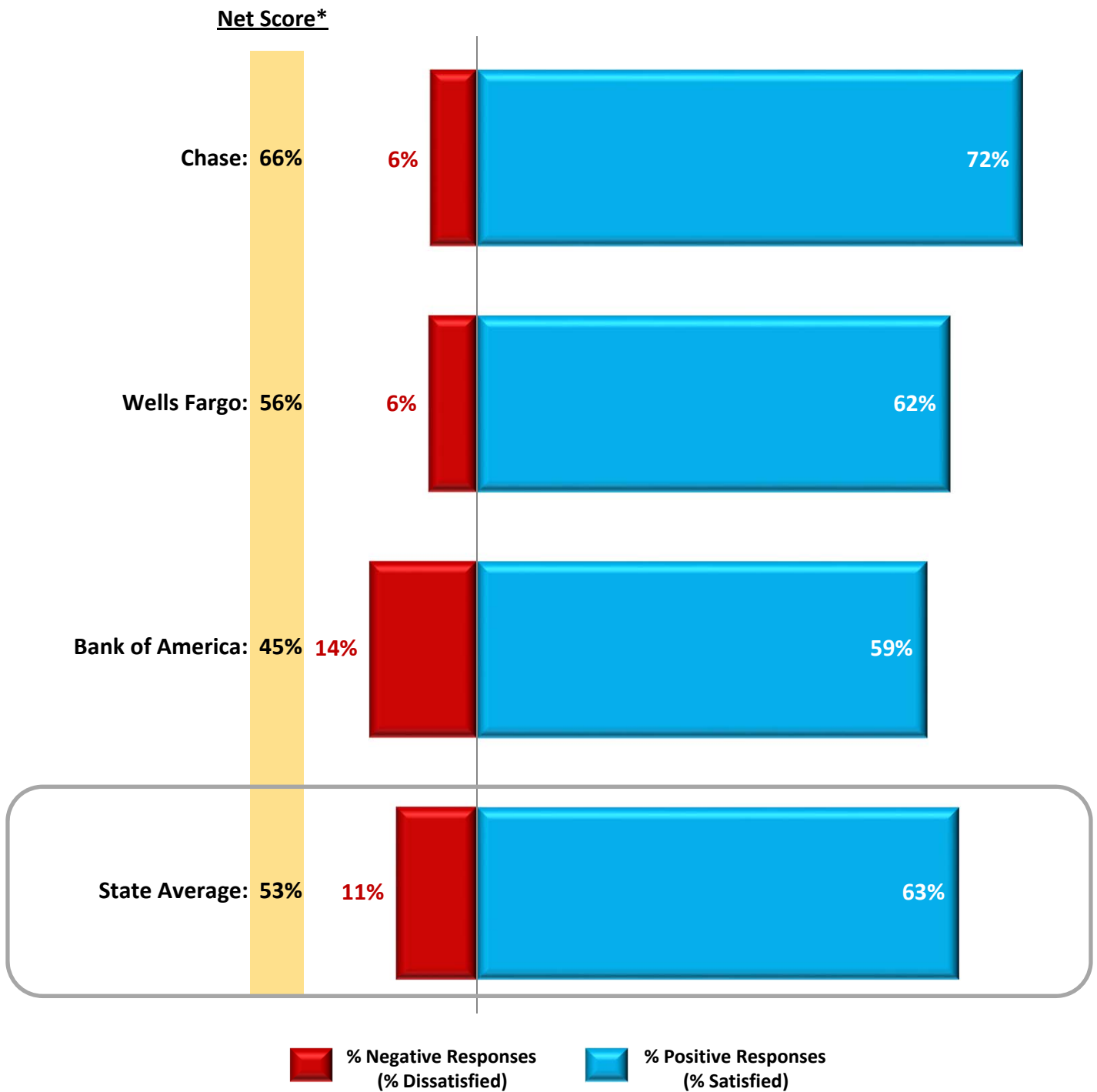
Net Score: % of Positive Responses (6&7) Minus % of Negative Responses (1,2&3)

Satisfaction with Internet Banking



Net Score: % of Positive Responses (6&7) Minus % of Negative Responses (1,2&3)

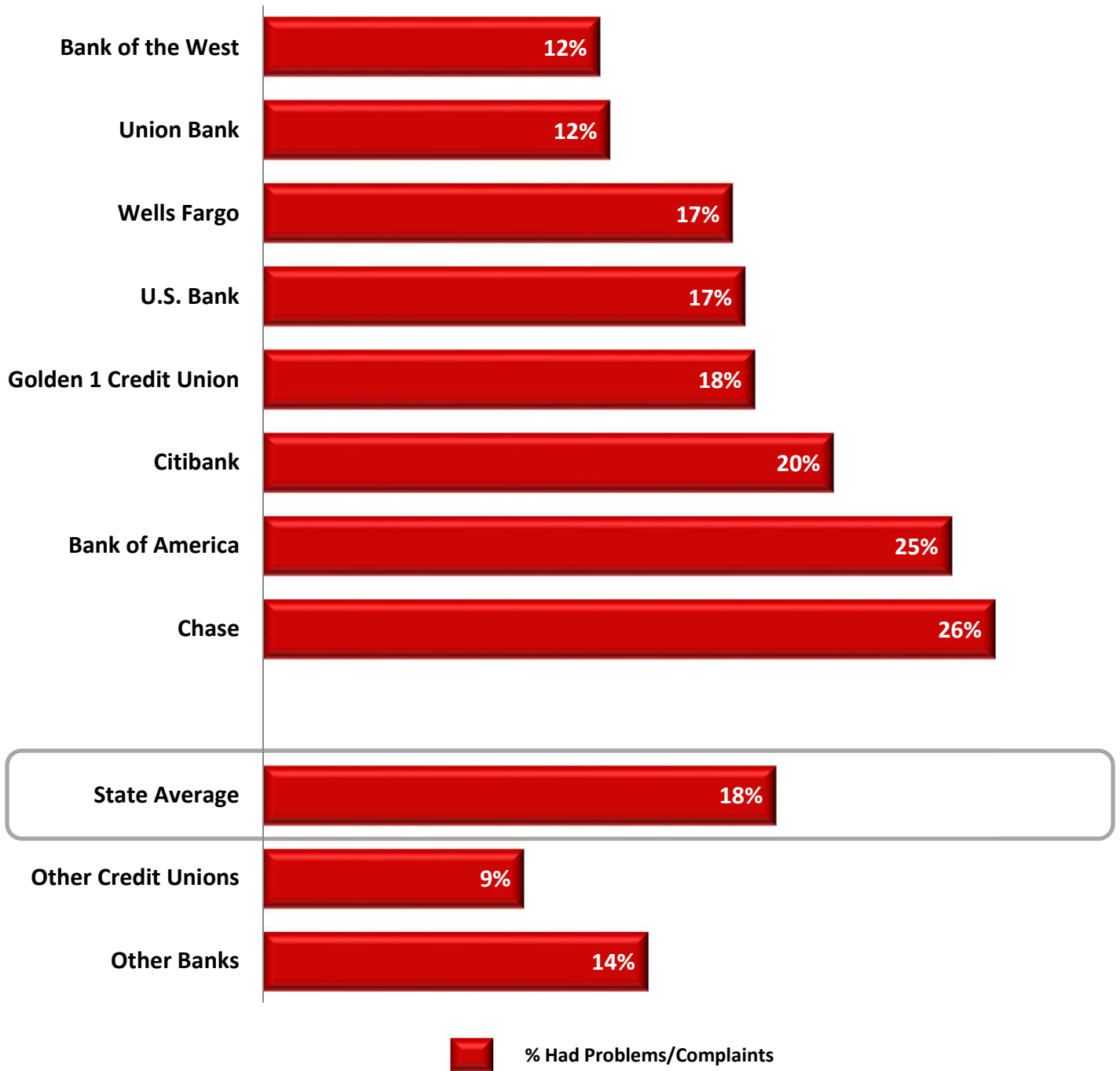
Satisfaction with Mobile Banking



Only Chase, Wells Fargo and Bank of America had enough responses for Mobile Banking

Net Score: % of Positive Responses (6&7) Minus % of Negative Responses (1,2&3)

Percent of Customers with Problems or Complaints in the Last 12 Months



Methodology

DATA COLLECTION:	Wave 1: May 2011 Wave 2: August – September 2011
METHOD:	Online survey
SAMPLE SIZE:	2,353 adults living in California with a primary banking relationship.
SAMPLE:	A total of 2,353 interviews were conducted in the U.S. Sampling error cannot be calculated for surveys that use a self-selected online panel of respondents. If this sample had been conducted among a fully random sample, the estimated margin of error for sample would be ± 1.6 percentage points at the 95% confidence level.
SCORING:	Overall rank is based on the Prime Experience Index (PXI). The PXI is the average Net Score of four questions; overall satisfaction, likely to recommend, likely to come back for future financial products and services, and effective at meeting needs. For more on the PXI, visit http://primeperformance.net/2011/the-prime-experience-index-pxi/ . Consumers selected responses along a seven-point scale. Positive responses are the percent of individuals selecting one of the top two boxes (6 or 7). Negative responses are the percent of individuals selecting one of the bottom three boxes (1, 2 or 3). The Net Score is the percent of positive responses minus the percent of negative responses.
BANK CATEGORIES:	To be ranked, a bank or credit union needed a minimum of 70 surveys. Overall, ranked banks averaged 218 surveys. Surveys for institutions with less than 70 surveys are not included in the rankings and are reported in the “Other Banks” or “Other Credit Unions” categories.

About Prime Performance

Prime Performance works exclusively with financial institutions to help reduce customer attrition, increase share of wallet, grow market share and improve profitability by developing and implementing a superior client experience. Since 1989, we've been pioneers in measuring client satisfaction and converting that data into comprehensive, actionable plans for improving client experience.

We know that service creates loyal clients. We also know that loyal clients are more profitable clients. How do we know this? Because we've spent over 20 years talking to millions of people about what they want from their financial institution and what keeps them coming back. If you're looking to improve your firm's bottom line, let Prime Performance put this knowledge to work for you.

About the Author

Jim S Miller is the President of Prime Performance. Jim has worked for some of the nation's largest financial institutions, including SunTrust Bank, Bank One and NationsBank. Through senior roles in marketing, finance, market research, customer analytics, incentive management and retail administration, Jim has acquired a broad understanding of the many challenges faced by financial institutions.

During Jim's 20+ years in the financial services industry Jim has had a unique view into how the actions of front-line employees affects the behavior of clients which ultimately drives an organization's bottom line. It is his personal mission to empower financial institutions to realize their full potential by improving their client experience.

Jim majored in Finance at The College of William and Mary and earned his MBA from The University of Virginia's Darden Graduate School of Business Administration. Jim now calls Boulder, CO home.

To learn how we can assist you, contact: **Jim S Miller • (800) 246-0943**
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