

## **Outsourced Treasury Management**

- Developed treasury management
  - Strategy
  - Staffing plan
  - Product road map
  - Master treasury management agreements
  - Product pricing strategy
- Implemented strategy with key hires

## **De-Risking Strategies**

- Identified high risk clients/activities and exited certain relationships or transferred activity to other banks with minimal client push-back and no negative media exposure
- Navigated FIG portfolio through 2008-10 financial collapse and sustained no losses

## **Fee Income Growth Strategies**

- Identified high potential clients
- Increased market share and volume in critical activities
- Created a pricing strategy to increase margins

## **Peer Reviews**

- Determined best practices for account opening requirements
- Optimized product pricing

## **Governance Approach**

- Reviewed related policies and procedures
- Defined divisional responsibilities
- Adopted new privacy and data protection standards