



Today's financial services professionals face a variety of pressures. Heated competition, mergers, restructuring, and diminished resources are just a few of the elements creating big challenges inside financial institutions. What skills do financial services professionals need to be effective in this environment? The ability to sell and negotiate is crucial if an institution is to remain both profitable and competitive. Also important is the ability to promote and implement new systems and processes while managing the inevitable resistance to change. And as resources become more scarce, banking professionals must learn to influence and negotiate with others to get what they want.

SMS has worked with dozens of financial institutions to provide the skills that managers and professionals need to excel, not just survive, in their rapidly changing roles. Following are some recent examples of work we have done:

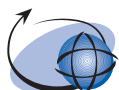
- Worked with the commercial banking relationship managers in one of North America's largest financial institutions to develop the selling skills to grow new business opportunities while strengthening existing relationships.
- Worked with the senior management in the retail banking division of a large eastern bank to develop the interpersonal skills needed to provide leadership and motivation in a competitive environment.
- Trained the staff members in the audit division of a New York financial institution to develop the skills needed to resolve conflicts and work collaboratively with their client organizations.
- Provided influence training to management associates in one of the largest banking organizations in the US for future career development by enhancing their success in current rotational assignments.

SMS provides on-site programs, consulting services, public workshops, and trainer certification options. Founded in 1976, we currently work with clients in 40 countries and in 15 languages.

For further information on how SMS can help your organization, please contact your account manager or SMS. We will be happy to provide references from clients in the financial services industry.

Our clients in the financial services industry include:

**Bank of Montreal • The CIT Group • Fleet Bank • Fidelity • JPMorgan Chase • KeyCorp
• Mellon Bank • Merrill Lynch • Royal Bank of Canada • Wells Fargo Bank**



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