

Strategic Planning

Northeast Capital's experience in strategic planning and regulatory compliance, along with our commercial banking background enables us to accurately assess a line of business profitability analysis for our client, their competitive advantages, where they should be positioned to remain competitive in the future and the essential steps to reach their goals. Our ability to provide reliable, long term recommendations and help guide Boards through their strategic alternatives are contributing factors to the success of the customized and durable strategic plans, management and board evaluations we develop.

Strategic Plan Development, Execution, and Review

Management & Board Evaluations

Profit & Capital Plans

Performance Enhancement Consulting & Line of Business Profitability Analysis

Incentive Compensation Plans

Corporate Governance

Succession Planning & Executive Recruitment



Strategic Planning - Selected Advisories



Developed a growth or acquisition plan and an implementation methodology based upon client's strengths and weaknesses, and their ability to achieve objectives/goals. Identified and presented most attractive markets and targets.



Developed a strategic plan and an implementation methodology based upon client's strengths and weaknesses, a line of business profitability analysis, and their ability to achieve objectives/ goals. Integrated an ongoing capital plan and acquisition strategy in the strategic plan.



Developed a strategic plan and an implementation methodology based upon client's strengths and weaknesses and a line of profitability analysis. Integrated an acquisition strategy into the strategic plan. Assisted management in the evaluation of prospective merger targets and helped execute the strategy whereby client acquired Woronoco Bancorp and Factory Point.



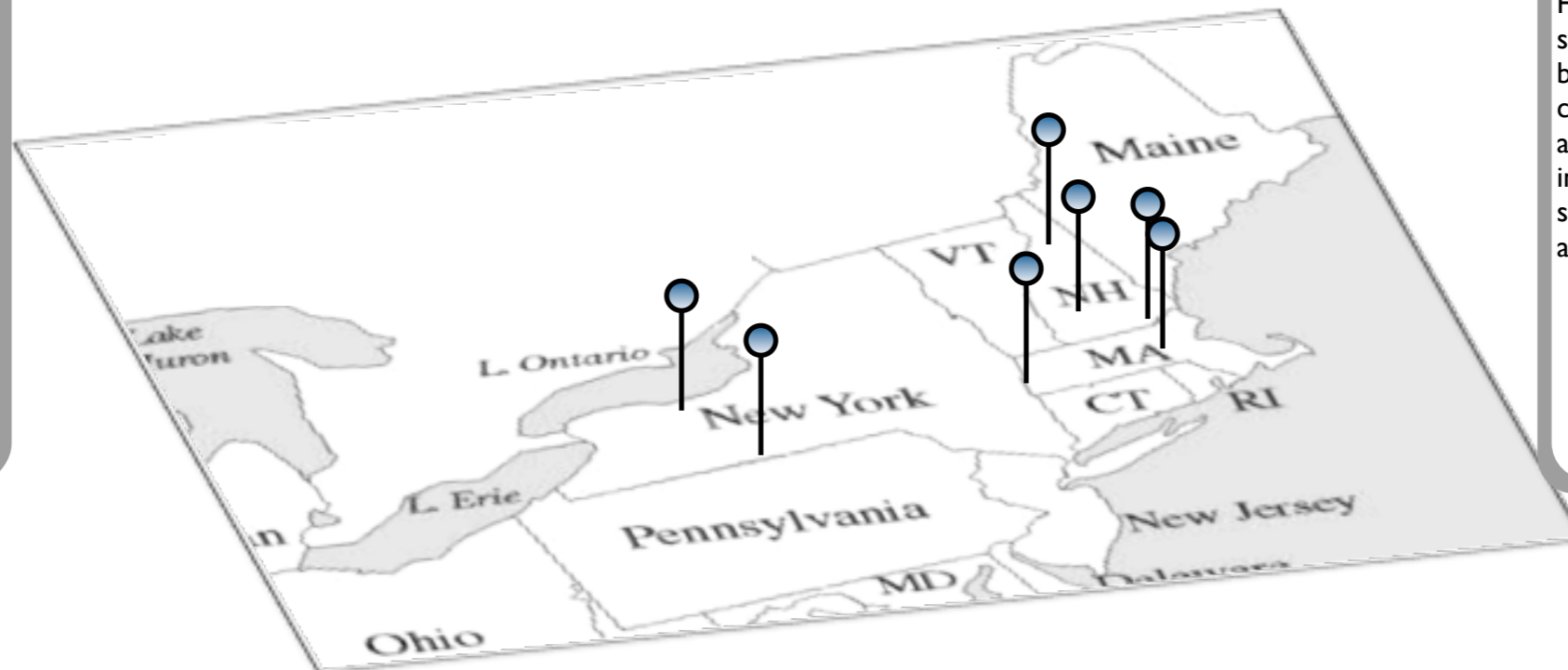
Developed a strategic plan and an implementation methodology based upon client's strengths and weaknesses, a line of business profitability analysis, and their ability to achieve objectives/ goals. Integrated an ongoing capital plan and acquisition strategy in the strategic plan. Assessed the value of implementing strategic plan for shareholders. Client utilized strategic plans provided by Northeast Capital personnel for fourteen years.



Developed a strategic plan and an implementation methodology based upon the client's strengths and weaknesses and their ability to achieve the strategic goals. Plan used for over 20 years. Helped the client create a loan pricing model and increase non-interest fee income.



Facilitated a Board retreat and helped client determine where they are and where they are going in their 2011 - 2013 strategic plan. Identified strengths and weaknesses of client and provided several strategic alternatives for Board to debate.



Held interactive strategic planning sessions with management and the board of directors. The Bank's current strategic position was assessed and its best strategic initiatives were formulated. A strategic plan, (including milestones and contingencies, was drafted.

Strategic Planning - Selected Advisories



Performed a management assessment and director evaluation for this \$400 million bank. Provided the Board with an in-depth written evaluation of management, which focused on technical competence, experience, and management skills required to successfully lead a community bank staff along with achieving the goals and objectives mandated by the Board.



Developed a management succession plan and corporate governance policy for this \$1.5 billion bank. Advised the Board on the timing and financial implications of retiring executives, as well as identified potential successors. A comprehensive review of corporate governance, including board structure, committee membership, rotation, and charters was performed. Advised the Board on their role in setting executive compensation and benefits.



Developed a comprehensive corporate governance policy and incentive compensation plan for this \$300 million bank. Facilitated a director self assessment program. Analyzed the Bank's strategic and business plan, historic performance, and market forces to develop a competitive and motivating incentive compensation plan for Senior Management.



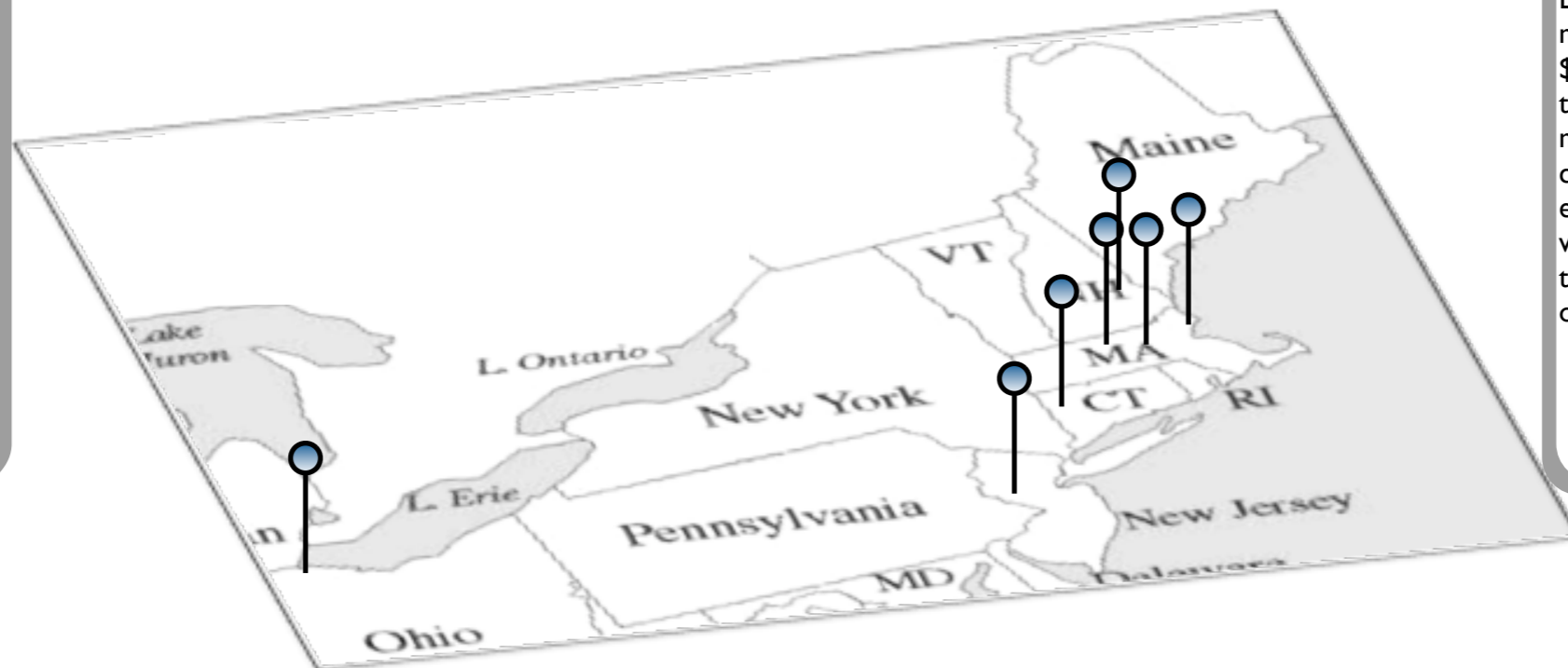
Developed a management succession plan, recruited a President & CEO and a Senior Loan Officer. Advised the Board of Directors on the strategic, corporate, and financial impact of retiring executives. Identified candidates for senior positions, including a President & CEO, and helped the Board develop a process for the selection of successors.



Performed a management assessment of Senior Management. Recruited a President & CEO and a Senior Loan Officer to join this \$100 million bank's management team.

FIRST OHIO BANCSHARES

Reviewed strategic alternatives with client. Developed a strategic plan and an implementation methodology based on client's strengths and weaknesses and their ability to achieve objectives. Improved operating performance to a 1.2% ROA from a 0.3% level. Assessed value of strategic plan to shareholders. Performance improvement attributable to a risk/return loan pricing model, better productivity, and deposit product and demand sensitivity analysis.



COMMUNITY BANK & TRUST COMPANY

Developed a management plan and management assessment for this \$400 million bank. Clearly defined the roles and responsibilities of each management function and composed comprehensive job descriptions for executive management. Provided a written assessment of management, tailored to the requests of the Board of Directors.