

PACB's Membership Satisfaction Survey 2005

Executive Version

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October 2005



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PACB's Membership Satisfaction Survey

Executive Summary

Ninety-nine percent of the respondents to the survey considered their organizations as active members of PACB. However, this did not completely translate into regular participation in PACB's programs; three-quarters of the respondents regularly attend seminars, two-thirds regularly attend conventions and slightly more than half are regular conference attendees.

The most important reasons for the respondents maintaining their membership in PACB is "regulatory representation," "networking," and "education."

A very large majority of PACB's members have been with the organization for 10 years or more, less than one in every ten member is relatively new, and the new comers are often from smaller organizations.

Almost half of the respondents are already members of other associations like ICBA, PBA and ABA. There clearly is a need to belong to multiple organizations, both state and national.

In regulatory representation, the respondents considered other associations' performance to be "better than" that of PACB's. On the other hand, in "networking" and "leadership," PACB was marked "better than" the other associations. It should be noted that regulatory representation and networking are two of the primary reasons members have cited for belonging to PACB.

More than half of the respondents attended last year's convention and 86% of them found it to be either "excellent" or "good." Most of those not attending cited "conflict" as the reason.

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"One day," "across the state," and "web cast" programs ranked highest among the member preferences.

PACB's personnel on the phone are marked, almost universally, as either "good," or "excellent."

PACB's elected officers, management and other personnel are graded between 86 and 87 out of 100 possible points.

The idea of opening admissions to other types of organizations wasn't all that popular, slightly more than a third of all respondents (mostly savings associations) wanted to see admission opened to others.

Eight-eight percent of the respondents marked their satisfaction with PACB as either "good," or "excellent."

Members consider the most important challenges facing them in the next 5 years to be deposit growth, regulatory/compliance, and non-bank competition. While the greatest opportunities they face are; Market share growth, loan growth and expanding into new businesses.

PACB's most important challenge is considered to be declining membership.

Slightly more than half of the respondents want to see PACB partner with similar community bank trade associations in surrounding states. And while 96% of the respondents want PACB to work together with PBA on legislative project, 52% of them want it to remain as a separate association.

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Dash Board

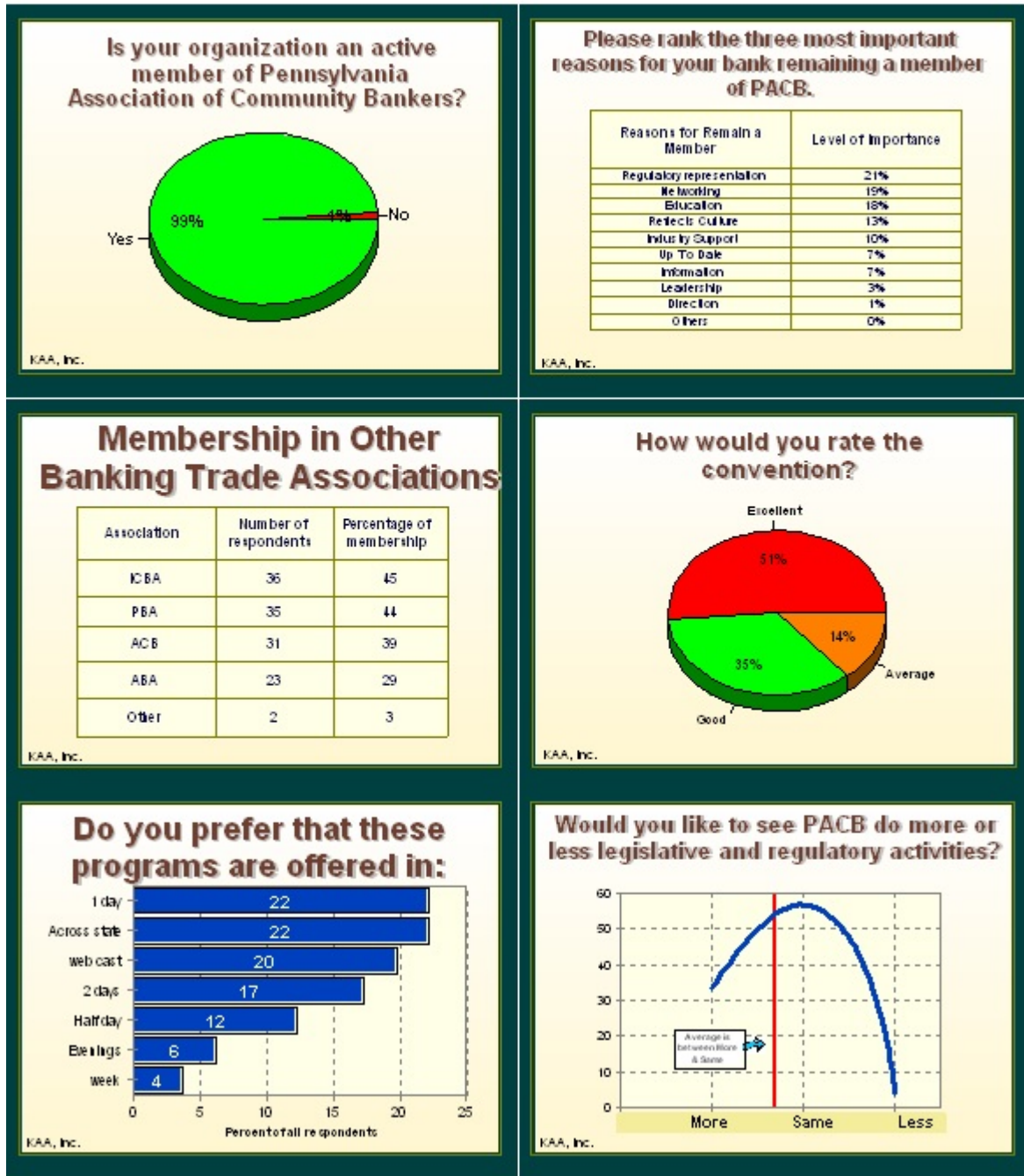


Figure 3

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Dash Board

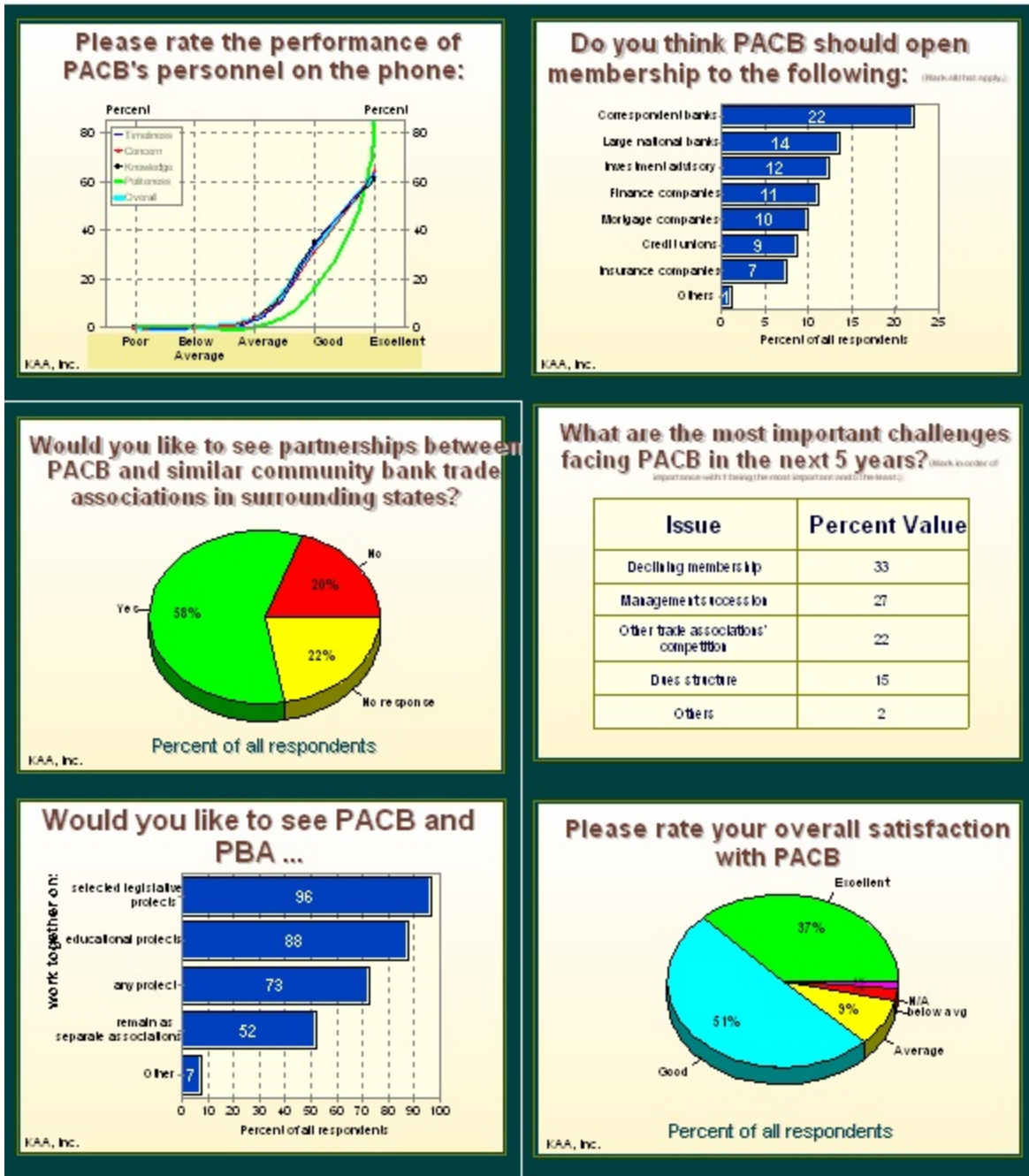


Figure 4

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23. What are the most important challenges facing PACB in the next 5 years? (Mark in order of importance with 1 being the most important and 5 the least.)

The followings are member comments exactly as stated without any editing:

As simple as it may sound... PACB will be undermined by the unfair and uncontrolled growth of Credit Unions. Left unchecked they will replace and/or cause the merger of many community banks. Are our Federal and State governments really concerned that there will be a demise in community banking? It appears not.

maintaining and improving on the quality and number of staff personnel

not being relevant in helping community banks compete

PACB competes for time to attend conferences and training programs. The amount of time available from each bank is getting smaller due to the regulatory and compliance issues so PACB must show that its programs and conferences are superior to gain attending. In the end this will dictate whether our membership grows or declines.

Staying relevant to the industry

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25. Would you like to see PACB and PBA ...

The followings are member comments exactly as stated without any editing:

Continue to work together on the credit union task force and put in PACB funds to fight credit union expansion

I think the time has come for a single voice

Serving the same constituents so why not join forces and thereby make a larger impact. I see value in the programs both organizations bring to the industry but together would bring a stronger focus for all community banks. This includes regulatory issues, networking and educational opportunities. For me it is about staying relevant and providing value!

The leadership should meet to see if there is a reason to consider merging the two groups. It would make for a stronger legislative lobby presence.

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26. In your opinion what is PACB's most important function?

The followings are member responses exactly as stated without any editing:

Assisting community banks remain independent by providing appropriate legislative contact, adding strength in numbers for discounts when partnering with vendors, sounding board for management among other PACB institutions and PACB's Senior Staff.

Assisting community banks survive.

Be a voice for community banking in the legislature; use benchmarking with all community banks nationwide to advise membership on new products and services in other states; be an informational resource for vendor selection.

Be an advocate of Community Banking. There is a major difference between the needs of small community banks and large regional banks. It is good to occasionally meet with just community bankers.

Being an advocate for community banks by being well informed on the critical issues that concern community banks and educating members, regulators, legislators and the public on those issues.

Continue as the one voice of the independent community banks while keeping us current on issues that affect us. Educate us on anything topical. Be willing to work with other trade assoc. on matters that affect community banks.

education

Education

Giving us current information on all issues and how they specifically affect Pennsylvania institutions. (The national organizations are not state specific.)

Government relations

Help its members compete through education, networking, and bringing value to its members whether it be pricing breaks or products & services to enhance revenue.

Helping to keep our bank current on regulatory changes.

Helping to maintain community banking as a viable entity to service the needs of our communities.

I believe that the association has a number of important functions but you asked for

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THE most important and to that I would answer Education.

It should be education and legislative support

Keeping community banks a profitable and viable business option. Working to allow community banks to remain independent IF they desire to do so.

Keeping members informed on issues, particularly the legislative issues. To champion the issues that most effect the membership

Legislative and regulatory participation/influence on behalf of its members

legislative out reach and flow of regulatory information

legislative, regulatory and networking

legislative/ regulatory

Networking

networking

Networking and legislative

Networking and support of the industry

Networking, education, legislative

not one particular function. many important functions-education, legislative, networking, etc. all equally important

Not sure if the question is now or in the future? Now it seems to unify us for mostly social networking. In the future it would be to unify us to compete in the marketplace.

protecting the interests on community banking

Provide networking for smaller community banks.

Provides the venue which allows networking with our peers.

Providing a central point for networking for community banks in the state

Providing a comprehensive platform for small banks to address all pertinent issues related to community banking...And most especially to give community banks a voice that will be heard on issues that are primary concerns of the entire community banking system. PACB does an excellent job of communicating, supporting, representing and educating Pennsylvania's community banking industry.

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Providing a networking environment Providing educational and training programs
Supporting the interests of community banks at the legislative level

Providing a sense of community among smaller banks. Networking

Providing a voice to small to large community banks

Providing educational and support services to its members.

Regulatory and legislative representation

regulatory issues

Represent Small Community Banks, to Ensure Their Survival and Communicate the Importance to the Communities in Which They Serve.

Representing community banking industry in Harrisburg and to a lesser extent in Washington Dc

Representing our interests in Harrisburg

Representing the community banks interests with government leaders.

representing the interest of PA's community banks

Serving the needs of small to medium size community banks.

Support defined by it's members

The Many, Many Friends and Associates That I Have Become Acquainted with over the Years--thus the Networking Opportunities

The most important function is interacting on our behalf with the legislature and banking authorities to assist smaller community banks seeking regulatory relief, or as an intermediary with the legislature to be our voice on issues which can mean survival or failure of community banks.

The most important function is its political and legislative activity to insure that we do not have duplicative State regulations which are more prohibitive than the national legislation.

The primary function and mission should be to support its membership through meetings, networking opportunities, lobbying efforts, information gathering and dissemination to members about important legislative issues and regulatory changes and finally co-sponsoring or conducting training for the management and staff of community banks.

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The voice of true community banking

There are many and name just one would not recognize the work Frank and staff provide. Great leadership and accessibility.

To assist community financial institutions in having the ability to compete and prosper.

To avoid a mass migration of financial institutions from the western end of the state due to a lack of organizational support, a part time liaison who lives in Pgh. area is an absolute must.

To be the voice of community banking and promote the values of community banking

To facilitate information and support community financial institutions.

to help community banks remain a viable, profitable part of our banking system preserving a corporate culture of service to all segments within our communities.

To keep member banks up to snuff on all issues affecting our business.

To keep the needs of the existing membership #1 on the list.

to lobby regulators and legislators on behalf of the community banking industry

To protect the community bank charter on both the state and national levels through legislative initiatives on the state level and to be more active, cooperative, and supportive of the national community bank associations.

To provide education, and access to services that will help community banks become more viable, and, ultimately, to survive.

To Represent Our Interests in the State and National Governments

To represent the interests all PA bankers. Since this role duplicates the PBA's role, I feel the two associations need to merger and a committee of bankers should be formed to begin that process.

Updating Community Bank's in a timely fashion regarding pertinent issues that will undoubtedly influence the Bank's Strategic Planning criteria(i.e. "SWOT").