



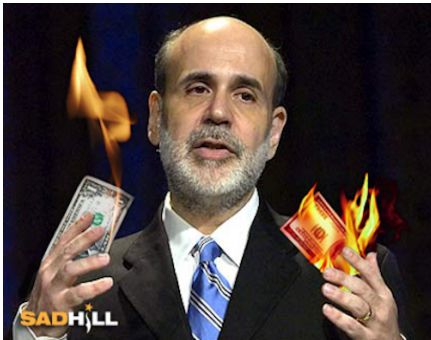
Putting Out the Fire: An Overview of Financial Markets

**Terry Lyons
Fifth Third Bank**

October, 2011

Agenda

- It's Been Burning: The Past 18 Months



- It Continues to Smolder: What's On the Horizon



- Calling in Backup: Put Out the Fire



- The Engine Company: Working Together for You

Its Been Burning: The Past 18 Months

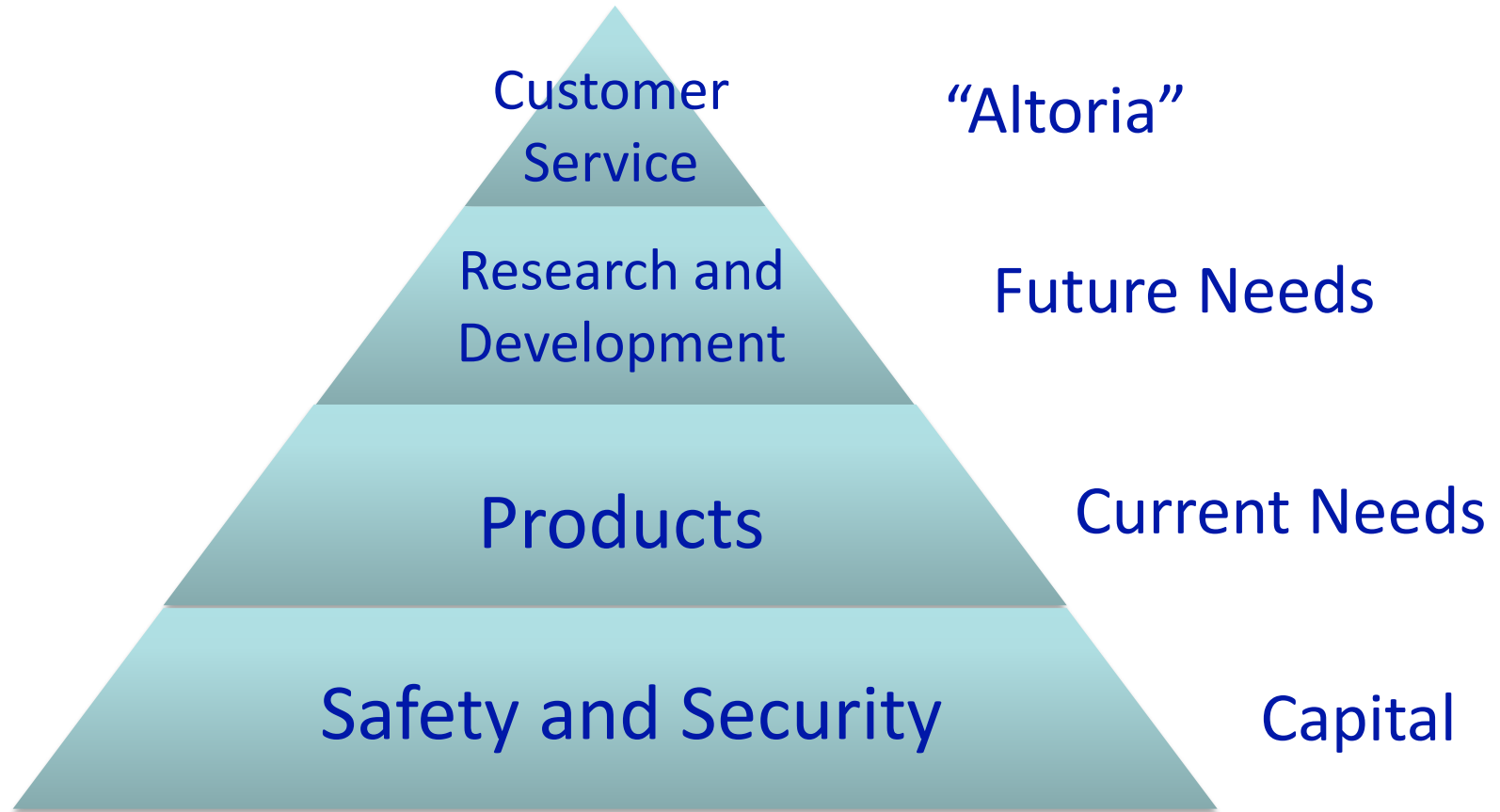
- Legislation
- Bank Failures
- Corporate Failures
- Legislation (Basil III)
- Fraud
- Payments Changes
- Legislation (Dodd Frank)
- Market Collapse

It Continues to Smolder: What's On the Horizon

- Heading Into an Election Year
- Still Dealing with the Fallout of the Housing Market
- High Price of Oil
- War (Impact of Guns v Butter)
- High Unemployment

The Result: Money Sits on the Sidelines
The Impact: Pick Your Partner Wisely

Calling in Backup: Put Out the Fire



Credit Union's Hierarchy of Needs

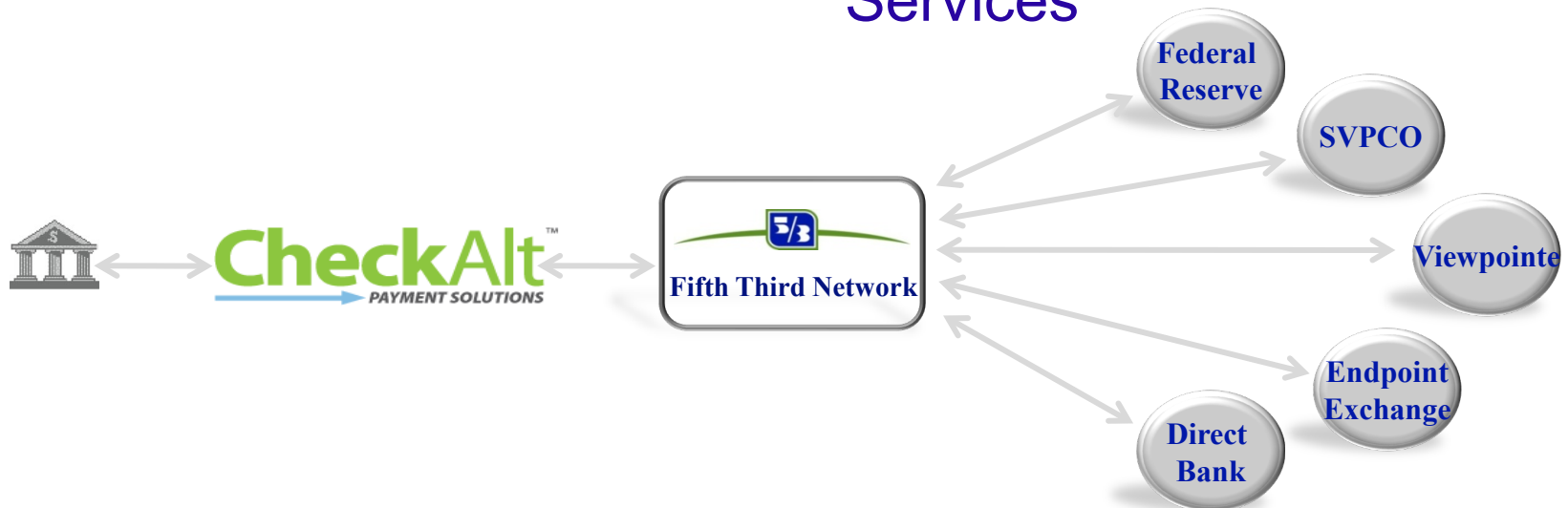
Engine Company: Working Together

CheckAlt:

- Branch Image Capture
- Core Services
- Image Files
- Customer Service

Fifth Third Bank:

- Fifth Third Network
- Direct Fed
- Settlement Accounts
- Correspondent Banking Services



Questions

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