



Good to See You



2009



2015

U.S. Primary Property Type Quarterly Indices - Equal Weighted, Data through September 2014

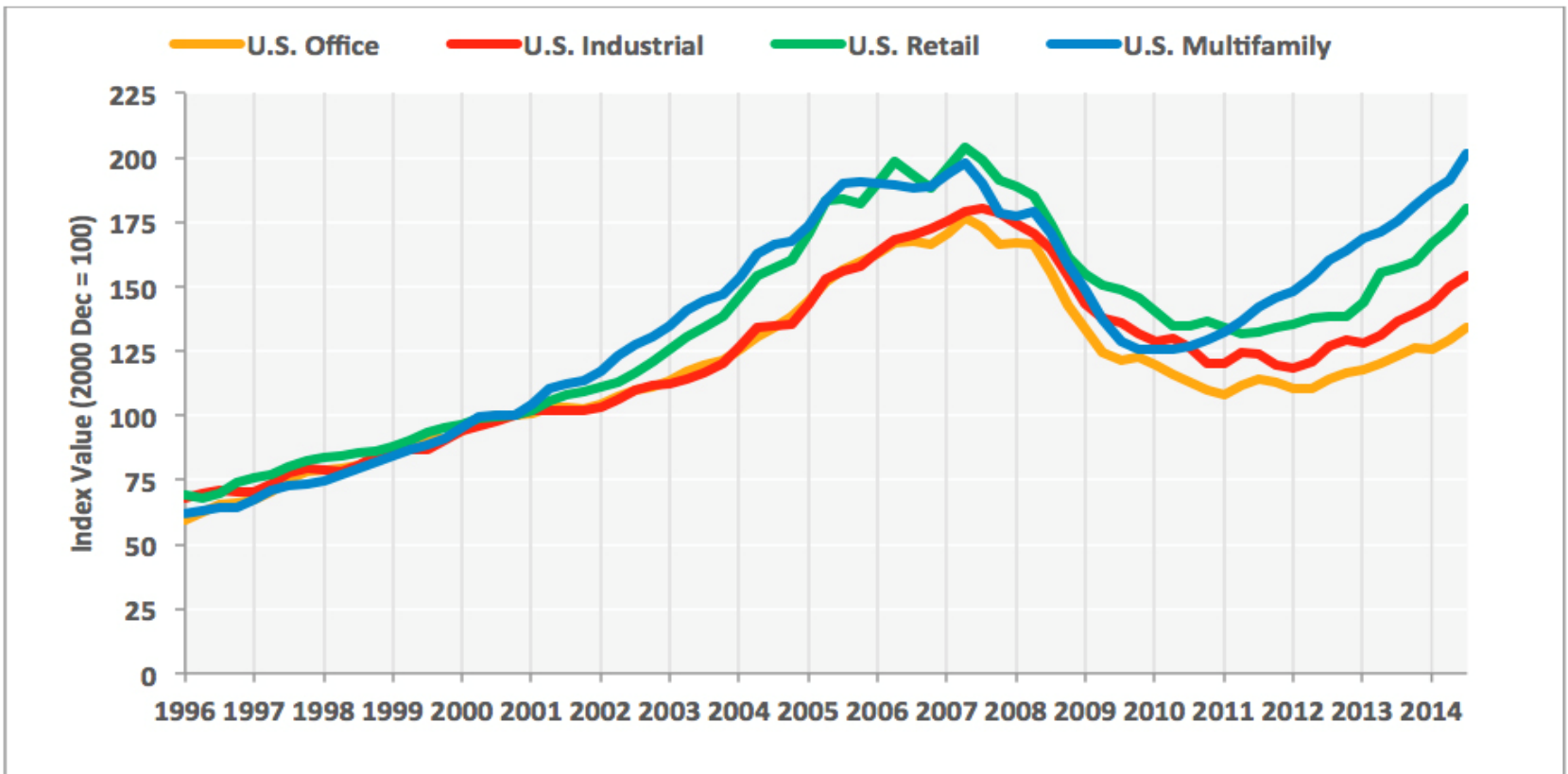
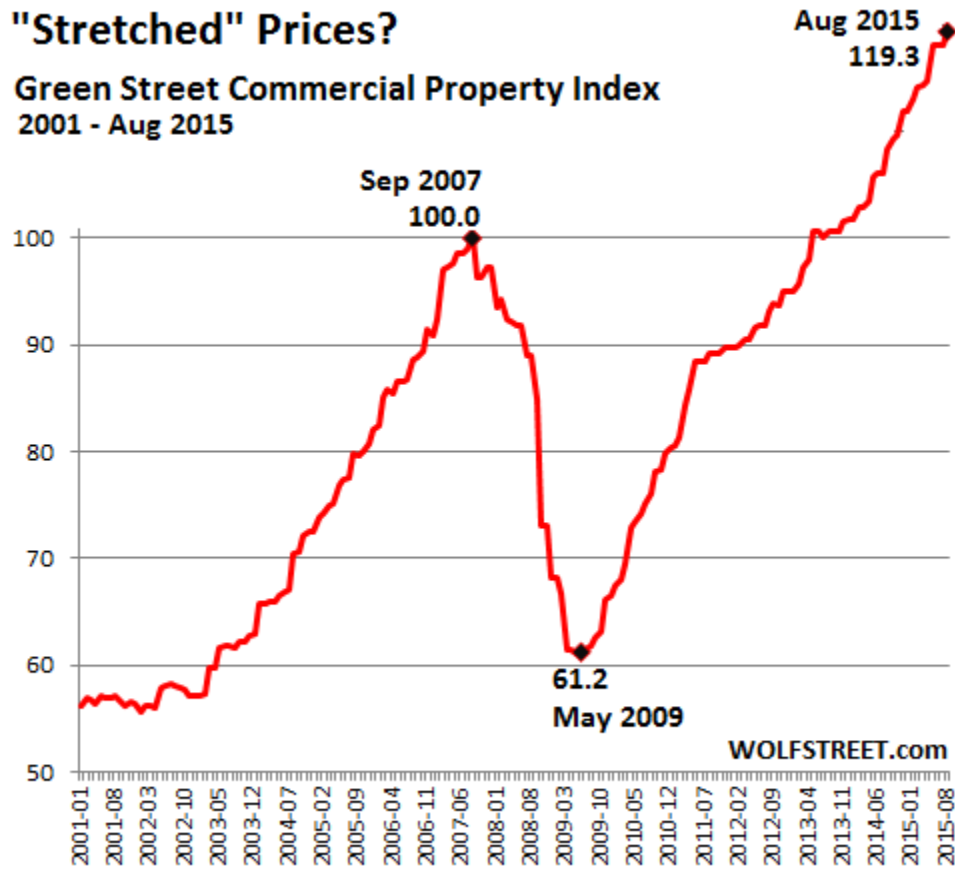


Chart courtesy of; Calculated Risk

"Stretched" Prices?

Green Street Commercial Property Index

2001 - Aug 2015



Source of data: Green Street CPPI



At a Cross Road?



Transactional Lending

1. Multifamily residential
2. Single Family Residential
3. Office
4. Industrial/Flex/Warehouse
5. Retail
6. Recreation
7. Land - potential uses
8. Net Leases
9. Agricultural
10. Fire Fighting Equipment



Activities – Transactional Lending

1. Buy
2. Lease Improvements
3. Development
4. Redevelopment
5. Make improvements
6. Upgrade usage/conversions



Transaction Loans

- Find Local CRE Brokers
- Locate Commercial Mortgage Brokers
- Join Targeted Industry Associations
- Join Investor Clubs and Groups

Relationship Building

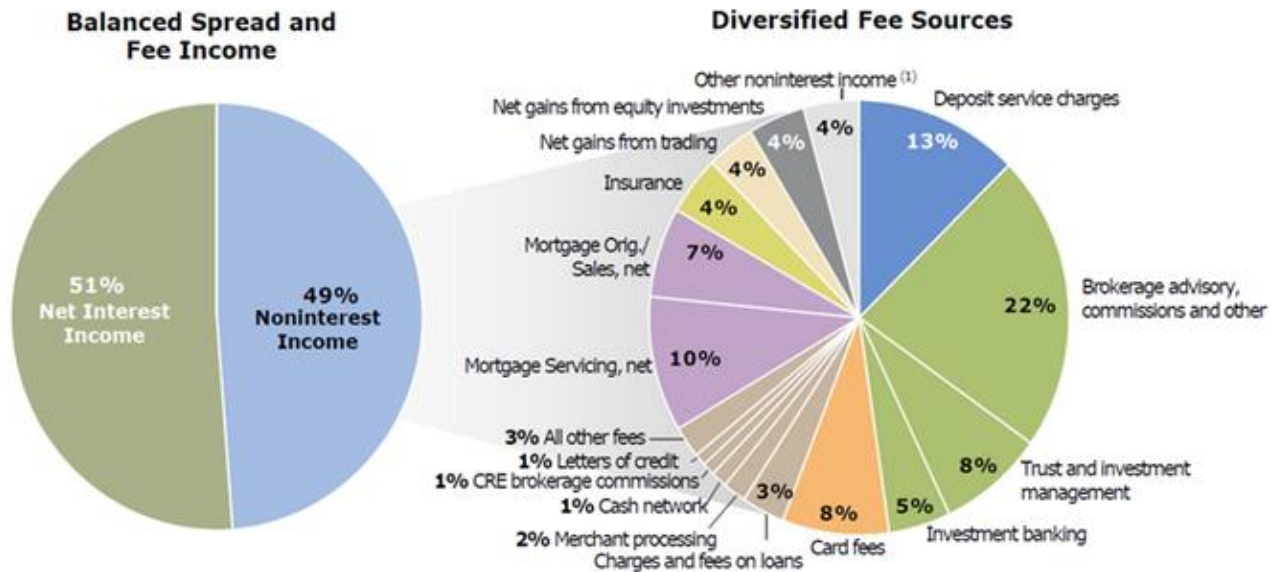




Relationship Building– Back To The SEG!

**More Difficult and Expensive to Build /Maintain
Can Be a Great Source of New Members and Fee Income**

Non-Interest Income Accounts for Nearly 49% of Wells Fargo's Revenues

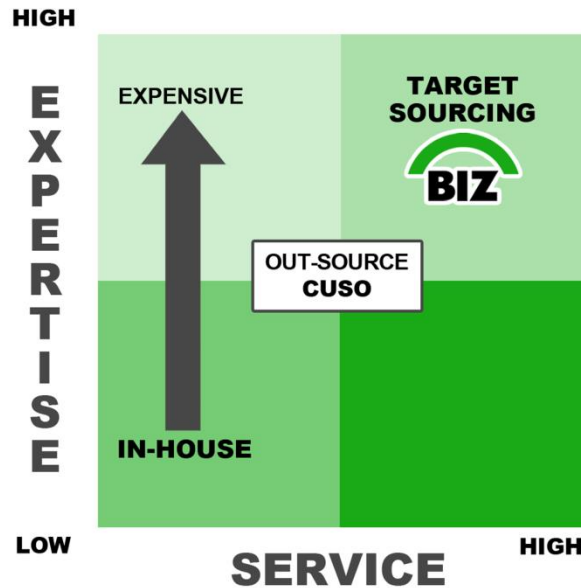




✓ Deposit Accounts	✓ New Technology
✓ Insurance Products	✓ Estate Planning
✓ Payroll Services	✓ Business Credit Cards
✓ Wealth Services	✓ Business Debit Cards
✓ Tax Planning	✓ Treasury Management
✓ Credit Collection	✓ Title Services
✓ Mutual Fund Sales	✓ Coffee Shop Branch
✓ Crowd Funding Option	✓ Credit Services



New Options For Business Lending Services



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