



SECURING  
**BRANCH  
PROFITABILITY**  
PACB ANNUAL CONVENTION – 2021

SEPTEMBER 18, 2021

**JIM CALIENDO**  
*President & CEO*  
PWCampbell

# THE CONTENTS

BREAKING DOWN HOW TO MAKE YOUR BRANCHES  
MORE PROFITABLE THROUGH BETTER PERFORMANCE  
AND COST REDUCTION

**I. BEATING THE GLOBAL PANDEMIC**

**II. PROFITS AND PERFORMANCE**

**III. SOLUTIONS THAT WORK**



# **BEATING THE GLOBAL PANDEMIC**



# TAKE THE OFFENSIVE

Establish Key offensive tactics to improve your retail network.

“The best defense is a strong offense.”

- Vince Lombardi  
*Former Head Coach*  
Green Bay Packers



# POST PANDEMIC CHALLENGES

Retail branches are facing challenges not just from their competitive set, but from a changing world as well.





# THE SOLUTION IS TO ACT NOW

The best way to turn a profit after a pandemic? Invest now into your retail branch to see immediate gains by positioning yourself ahead of your competitive set in a post-pandemic world.



# PROFITS AND PERFORMANCE



# 1. BRANCH P&L

or

## 2. EXPENSES ALLOCATED TO BRANCHES

and always

## 3. KEY HISTORICAL DATA

# KEY FINANCIAL DATA

WHAT YOU NEED?

# KEY FINANCIAL DATA

YOUR P&L

<b>Income Statement</b>		
(Dollars in Millions)	Current Period	Prior Period
	Interest Income/ Expense	Interest Income/ Expense
<b>Revenue</b>		
Interest income	\$9,807	\$9,131
Interest expense	\$4,519	\$3,216
Net interest income	\$5,288	\$5,915
Non-interest income	\$4,658	\$4,157
<b>Total Revenue</b>	<b>\$9,946</b>	<b>\$10,072</b>
<b>Expense</b>		
Provision for loan losses	\$1,003	\$985
Non-interest expense	\$4,849	\$4,479
Total expense	\$5,852	\$5,464
Income before income taxes	\$4,094	\$4,608
Income tax expense	\$1,339	\$1,507
<b>Net Income</b>	<b>\$2,755</b>	<b>\$3,101</b>

## Main Street Financial/Transaction Activity Recap

<u>A. Savings/Loans/Customers</u>	<u>\$/#s</u>	<u>% of Total</u>
Total Savings	\$9,060,596	12.3%
# of Savers	1,802	22.0%
Average Balance	\$5,028	N/A
Total Loans	\$4,541,492	21.5%
# of Borrowers	353	22.2%
Average Loan Amount	\$12,865	N/A
Total Customers	2,155	22.0%

<sup>1</sup> As of May 2020, Individuals only

<u>B. Loan Activity</u>	<u># of Loans</u>	<u>\$ of Loans</u>	<u>% Booked</u>
January 2020	20	\$340,293	90.09%
February 2020	25	\$461,026	92.6%
March 2020	28	\$729,313	96.6%
April 2020	46	\$760,870	100.0%
May 2020	34	\$771,545	91.1%
5-Month Total	153	\$3,063,047	N/A
5-Month Average	30.6	\$612,609	95.5%

<u>C. Teller</u>	<u>Transaction Activity</u>
September 2019	11,811
October 2019	11,214
November 2019	10,799
December 2019	12,655
January 2020	9,768
February 2020	9,700
March 2020	10,809
April 2020	10,168
May 2020	10,941
9-Month Total	97,865
9-Month Average	10,874

### Transaction % (Range) of Total

<u>Type</u>	<u>Range %</u>
Checks cashed	33% to 35%
Deposits	24% to 28%
Cash Back	15% to 18%
Withdrawals	11% to 19%
	83% to 99%

# KEY FINANCIAL DATA

# INCREASING PROFITS IS NOT ALWAYS EXPENSE REDUCTION



YOUR STAFF



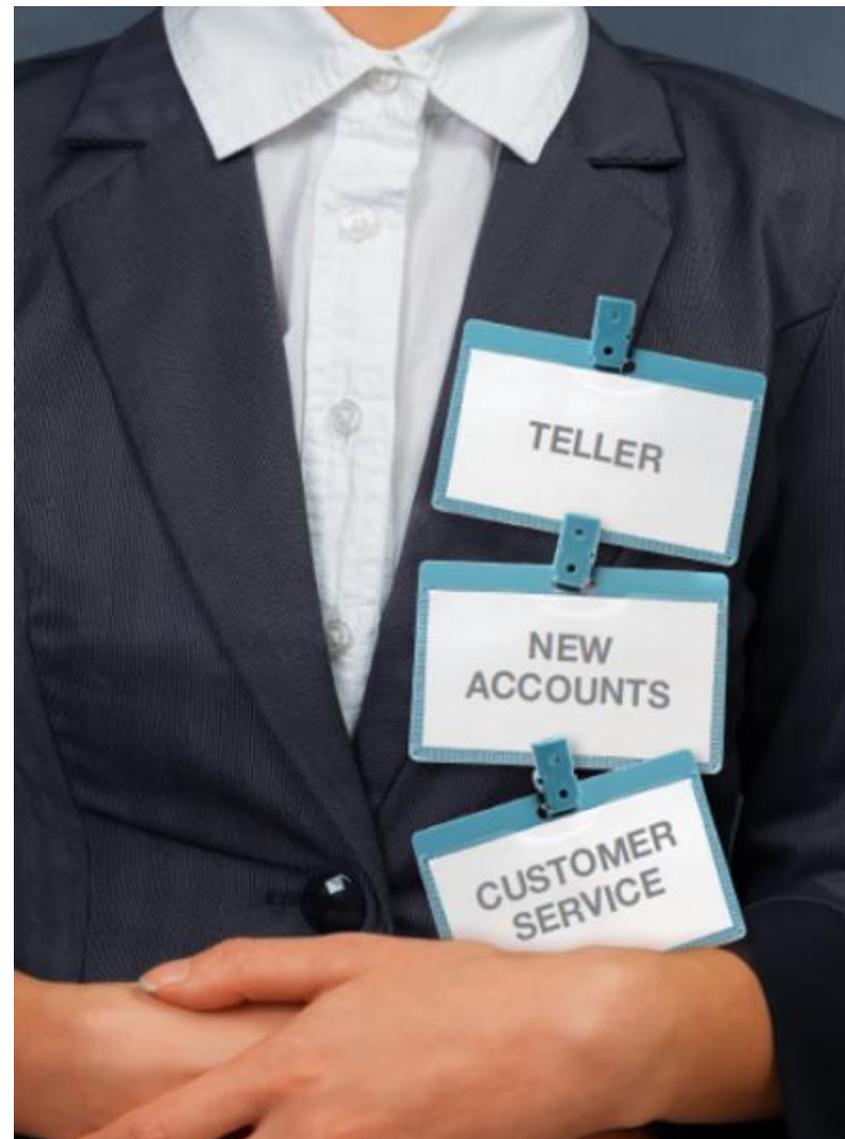
YOUR PLANT



TECHNOLOGY



# UNIVERSAL BANKER MODEL



## Structure & Design



# YOUR PLANT

FUNCTIONAL OBSOLESCENCE  
IN EXISTING BRANCHES



### Building/Site Opportunities

1. Space used – downsize  
(4,000sf to 1,600sf)
2. Floor/wall/window coverings
3. Color
4. Clutter/Clutter/Clutter
5. Parking layout
6. Drive-up layout/condition
7. Visibility of building/signage
8. Security equipment
9. Environmental issues
10. Accessibility/flow
11. HVAC, roofing, ceilings,  
lighting, plumbing
12. Functional obsolescence



# YOUR TECH

DRIVING EFFICIENCY  
THROUGH TECHNOLOGY



**POSSIBLE  
EXPENSE  
REDUCTION**

**YOUR  
TECH**



INCREASE PERFORMANCE  
AND YOU WILL DRIVE  
**REVENUES**  
AND **GROW:**

MARKET  
PENETRATION

MORE  
DEPOSITS

BETTER  
CUSTOMER  
PERCEPTION

BETTER  
BUSINESS

MORE  
FEE INCOME

MORE  
LOANS

# KNOW YOUR MARKET

## DEMOGRAPHIC ANALYSIS



*Gen Y and Z vs. your existing customers*

# THE GENERATIONAL DILEMMA

THE DESIGN DILEMMA  
PLAGUING THE INDUSTRY



# KNOW YOUR COMPETITION





# DECISION TIME

AFTER MARKET, PLANT, AND  
COMPETITION REVIEW



## INVEST

Financial Decision



## CONSOLIDATE

Emotional Decision



## CLOSE

Emotional Decision



**SOLUTIONS  
THAT WORK**

# CONSIDERATION: BRANCH OPTIMIZATION



## RETAIL BRANCH OPTIMIZATION

BRANCH (Alphabetical)	DUE DILIGENCE/FINANCIAL FINDINGS			FINDINGS	RECOMMENDATIONS		
	Market	Competition	Financial/Activity	Building/Site	Work To Be Done/Cost Ranges	Priority Rating	Start Date
Branch A	<ul style="list-style-type: none"> <li>Both population and household growth have been steady and predicted to continue to be flat</li> <li>Age distribution is level but seemed to be middle age</li> <li>14% of total household income is \$100K or more</li> </ul>	<ul style="list-style-type: none"> <li>In 11 years, this branch has only captured 6% of total available deposits</li> <li>CD balances are healthy at an average of \$90K</li> <li>Strong market for deposit accounts</li> <li>There are 11 total competitors in the market</li> </ul>	<ul style="list-style-type: none"> <li>Average transactions for the last three years total was 19,746 per month, rather low</li> <li>Salaries comprise 51% of branch's total expenses</li> <li>8 FTEs</li> </ul>	<ul style="list-style-type: none"> <li>Has walk-in vault with safety deposit boxes; 1 private manager office; 1 area for CSR; 4 teller stations, only use 3; 2 drive-up lanes; 1 restroom</li> <li>Lighting and ceiling tiles are very dated</li> <li>There is no ATM</li> <li>Signage is not very visible</li> <li>Not enough space to make many changes</li> <li>Lack of privacy in CSR area</li> </ul>	<ul style="list-style-type: none"> <li>Update the facility and add technology (retain teller line)</li> <li>Increase front signage as allowed to increase visibility</li> <li>Replace all lighting and ceiling tile</li> <li>Add consistent merchandising, digital marketing, and new furniture</li> </ul> <p><b>Cost Ranges</b></p> <ul style="list-style-type: none"> <li>Design.....\$5,000 - \$10,000</li> <li>Construction.....\$100,000 - \$150,000</li> <li>Merchandising and Digital Marketing and Technology.....\$45,000 - \$60,000</li> </ul>		
Branch B	<ul style="list-style-type: none"> <li>Both population and household growth have been high but have now peaked with growth rates. Projected in the 8% - 10% range in the next five years, 33% over the last eight years.</li> <li>Age distribution is more in the 18 to 34 range with middle age range being less and level</li> <li>50% of total household income is \$100K or more</li> <li>Heavily a white collar market</li> <li>Large number of businesses and employees</li> </ul>	<ul style="list-style-type: none"> <li>At \$37.0M in deposits this branch captured only 6.0% of the total available deposits</li> <li>CD balances are high at an average of \$92K</li> <li>Very strong market for mortgage loans</li> <li>There are 15 total competitors in the market, with \$37.0M in deposits it ranks less than the average size of \$62.0M</li> <li>Strong market for consumer &amp; mortgage lending</li> </ul>	<ul style="list-style-type: none"> <li>Average transactions for the last three years total 6,333 per month</li> <li>Salaries comprise 53% of branch's total expenses</li> <li>6 FTEs</li> </ul>	<ul style="list-style-type: none"> <li>No safety storage; drive-up not ADA</li> <li>No airlock/vestibule on front of building</li> <li>Windows are old and in need of repair</li> <li>Site lighting all needs replaced</li> <li>Building visibility is poor</li> <li>Wall covering in poor condition</li> <li>Under counter steel needs totally repaired</li> <li>Lack of privacy in CSR area</li> </ul>	<ul style="list-style-type: none"> <li>Explore possibility of adding on to building in the front and erecting an identity tower and add lending office</li> <li>Replace exterior lighting and signage</li> <li>Repair all functional obsolescences</li> <li>Replace teller line with PODs, wall covering, floor covering</li> <li>Add consistent merchandising, digital marketing and new furniture</li> <li>Add identity tower to front elevation</li> </ul> <p><b>Cost Ranges</b></p> <ul style="list-style-type: none"> <li>Design.....\$35,000 - \$40,000</li> <li>Construction.....\$250,000 - \$500,000</li> <li>Merchandising, Digital Marketing, Furniture and Technology.....\$40,000 - \$50,000</li> </ul>		
Branch C	<ul style="list-style-type: none"> <li>Both population and household growth has been very steady upward, projected to be between 5% - 6% over the next 5 years</li> <li>Age distribution is mostly younger to middle age, not older. Median age is 30 - 40 years old</li> <li>40% of total household income is over \$100K</li> <li>64% are white collar in this market</li> <li>397 number of businesses and 11,200 employees</li> </ul>	<ul style="list-style-type: none"> <li>This branch only has 1.8% of total market deposits. Deposit per branch average is \$64M</li> <li>All deposit balances are much higher than average</li> <li>Strong market for mortgage loans</li> <li>There are 20 competitors in this market</li> </ul>	<ul style="list-style-type: none"> <li>Average transactions for the last three years total is 6,050 per month, very high</li> <li>Salaries comprise 49% of branch's total expenses</li> <li>5 FTEs</li> </ul>	<ul style="list-style-type: none"> <li>Has walk-in vault with safety deposit boxes; 2 private offices; 3 CSR open areas; 6 teller stations, only use 3; 3 drive-up lanes, only use 2; 2 restrooms</li> <li>Lack of privacy in CSR area</li> <li>Building exterior is unassuming</li> </ul>	<ul style="list-style-type: none"> <li>Paint standing seam metal roof to brand colors</li> <li>Add consistent merchandising, digital marketing</li> <li>Add 1 office for commercial lender/mortgage lender/investment</li> <li>Modernize interior</li> </ul> <p><b>Cost Ranges</b></p> <ul style="list-style-type: none"> <li>Design.....\$25,000 - \$30,000</li> <li>Construction.....\$200,000 - \$350,000</li> <li>Merchandising, Digital Marketing and Technology.....\$20,000 - \$25,000</li> </ul>		

**ASSUMPTIONS:**

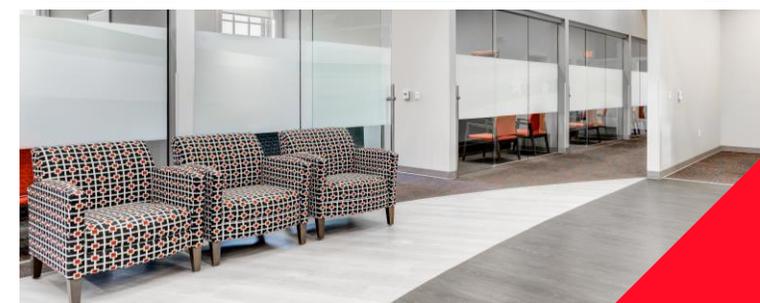
A 2,500 square foot branch with land costs of \$500,000, site costs of \$275,000 and building costs of \$700,000

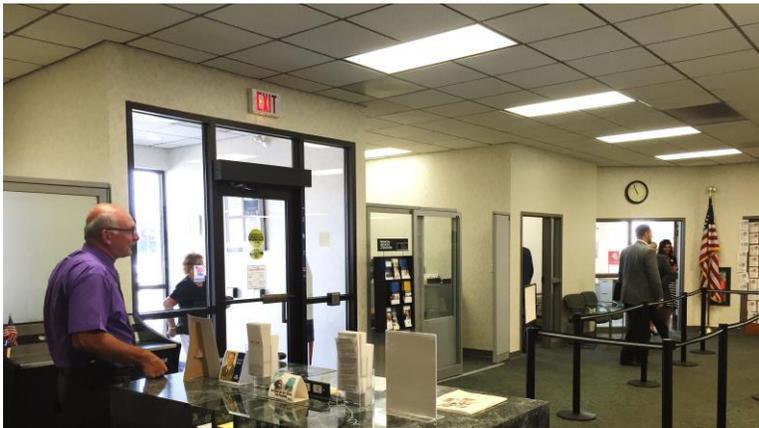
**RESULTS MOST LIKELY TO BE SEEN**

	VERY CONSERVATIVE				LESS CONSERVATIVE				MORE AGGRESSIVE				VERY AGGRESSIVE				
	Scenario #1:		75% of Projected		Scenario #2:		100% of Projected		Scenario #3:		110% of Projected		Scenario #4:		135% of Projected		
	Year 1	Year 2	Year 3	Year 4	Year 1	Year 2	Year 3	Year 4	Year 1	Year 2	Year 3	Year 4	Year 1	Year 2	Year 3	Year 4	
<b>Year End Deposits</b>	\$ 3,375,000	\$ 5,250,000	\$ 6,750,000	\$ 7,875,000	\$ 4,500,000	\$ 7,000,000	\$ 9,000,000	\$ 10,500,000	\$ 4,950,000	\$ 7,700,000	\$ 9,900,000	\$ 11,550,000	\$ 6,075,000	\$ 9,450,000	\$ 12,150,000	\$ 14,175,000	
<b>Year End Loans</b>	\$ 1,350,000	\$ 2,625,000	\$ 3,712,500	\$ 4,725,000	\$ 1,800,000	\$ 3,500,000	\$ 4,950,000	\$ 6,300,000	\$ 1,980,000	\$ 3,850,000	\$ 5,445,000	\$ 6,930,000	\$ 2,430,000	\$ 4,725,000	\$ 6,682,500	\$ 8,505,000	
<b>Average Deposits</b>	\$ 1,687,500	\$ 4,312,500	\$ 6,000,000	\$ 7,312,500	\$ 2,250,000	\$ 5,750,000	\$ 8,000,000	\$ 9,750,000	\$ 2,475,000	\$ 6,325,000	\$ 8,800,000	\$ 10,725,000	\$ 3,037,500	\$ 7,762,500	\$ 10,800,000	\$ 13,162,500	
<b>Average Loans</b>	\$ 675,000	\$ 1,987,500	\$ 3,168,750	\$ 4,218,750	\$ 900,000	\$ 2,650,000	\$ 4,225,000	\$ 5,625,000	\$ 990,000	\$ 2,915,000	\$ 4,647,500	\$ 6,187,500	\$ 1,215,000	\$ 3,577,500	\$ 5,703,750	\$ 7,593,750	
<b>Net Interest Margin</b>	<b>2.85%</b>	\$ 48,094	\$ 122,906	\$ 171,000	\$ 208,406	\$ 64,125	\$ 163,875	\$ 228,000	\$ 277,875	\$ 70,538	\$ 180,263	\$ 250,800	\$ 305,663	\$ 86,569	\$ 221,231	\$ 307,800	\$ 375,131
<b>Fee Income</b>	<b>0.55%</b>	\$ 9,281	\$ 23,719	\$ 33,000	\$ 40,219	\$ 12,375	\$ 31,625	\$ 44,000	\$ 53,625	\$ 13,613	\$ 34,788	\$ 48,400	\$ 58,988	\$ 16,706	\$ 42,694	\$ 59,400	\$ 72,394
<b>Net Margin</b>	<b>3.40%</b>	\$ 57,375	\$ 146,625	\$ 204,000	\$ 248,625	\$ 76,500	\$ 195,500	\$ 272,000	\$ 331,500	\$ 84,150	\$ 215,050	\$ 299,200	\$ 364,650	\$ 103,275	\$ 263,925	\$ 367,200	\$ 447,525
<b>Personnel Cost</b>		\$ 134,000	\$ 139,360	\$ 144,934	\$ 150,732	\$ 134,000	\$ 139,360	\$ 144,934	\$ 150,732	\$ 147,400	\$ 153,296	\$ 159,428	\$ 165,805	\$ 147,400	\$ 153,296	\$ 159,428	\$ 165,805
<b>Real Estate Taxes</b>		\$ 30,000	\$ 30,600	\$ 31,212	\$ 31,836	\$ 30,000	\$ 30,600	\$ 31,212	\$ 31,836	\$ 30,000	\$ 30,600	\$ 31,212	\$ 31,836	\$ 30,000	\$ 30,600	\$ 31,212	\$ 31,836
<b>Other Operating Costs</b>		\$ 41,325	\$ 42,152	\$ 42,995	\$ 43,854	\$ 41,325	\$ 42,152	\$ 42,995	\$ 43,854	\$ 41,325	\$ 42,152	\$ 42,995	\$ 43,854	\$ 41,325	\$ 42,152	\$ 42,995	\$ 43,854
<b>Operating Expenses</b>		\$ 205,325	\$ 212,112	\$ 219,141	\$ 226,422	\$ 205,325	\$ 212,112	\$ 219,141	\$ 226,422	\$ 218,725	\$ 226,048	\$ 233,634	\$ 241,496	\$ 218,725	\$ 226,048	\$ 233,634	\$ 241,496
<b>Depreciation</b>		\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687
<b>Land Opportunity Cost</b>		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
<b>Total Expenses</b>		\$ 293,012	\$ 299,798	\$ 306,828	\$ 314,109	\$ 293,012	\$ 299,798	\$ 306,828	\$ 314,109	\$ 306,412	\$ 313,734	\$ 321,321	\$ 329,182	\$ 306,412	\$ 313,734	\$ 321,321	\$ 329,182
<b>Net Income</b>		\$ (235,637)	\$ (153,173)	\$ (102,828)	\$ (65,484)	\$ (216,512)	\$ (104,298)	\$ (34,828)	\$ 17,391	\$ (222,262)	\$ (98,684)	\$ (22,121)	\$ 35,468	\$ (203,137)	\$ (49,809)	\$ 45,879	\$ 118,343



# AMERISERV





# AMERISERV

INTERIOR RENOVATION WITH  
BRANDING – NEW PROTOTYPE

BEFORE AND AFTER





# AMERISERV

DRIVE THRU BRANDING

# FIRST COLUMBIA

DRIVE THRU ADDITION





# FIRST NATIONAL BANK

REIMAGINATION AND MARKET EXPANSION





# FIRST NATIONAL BANK

REIMAGINATION AND MARKET EXPANSION





# FULTON BANK

INTERIOR RENDERINGS –  
EXISTING RETAIL BRANCH  
RENOVATION – NEW PROTOTYPE





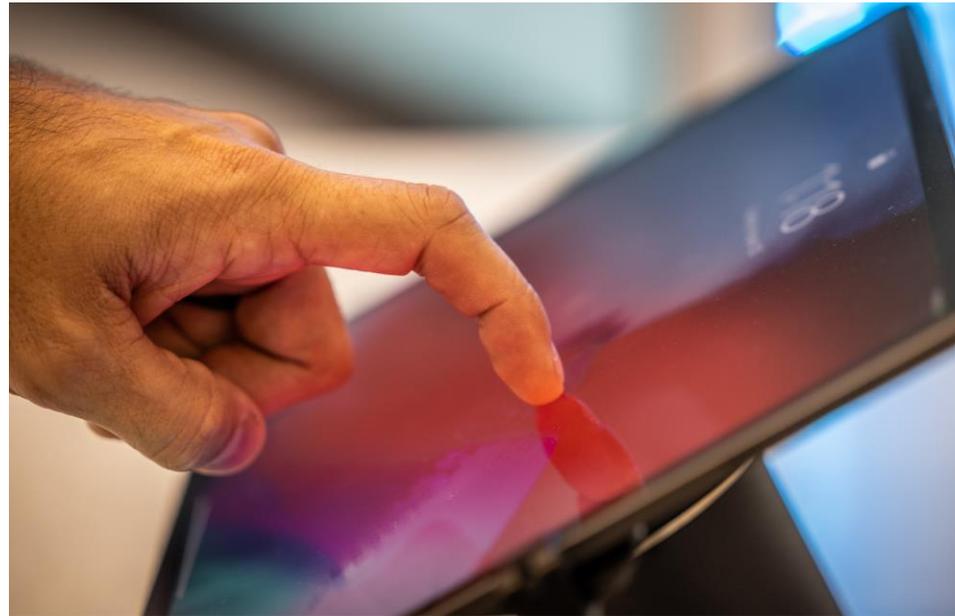
# PEOPLESBANK LANCASTER CITY CONNECTION CENTER

DEVELOPMENT OF NEW  
FINANCIAL CENTER



# PEOPLESBANK LANCASTER CITY CONNECTION CENTER

DEVELOPMENT OF NEW  
FINANCIAL CENTER





# C&N BRANDING

BRANCH RENOVATION AND  
MARKET EXPANSION





# JONESTOWN BANK

MARKET EXPANSION – NEW PROTOTYPE



# QNB

BRANCH RENOVATION AND  
MARKET EXPANSION





# RELIANCE BANK

BRANCH RENOVATION AND MARKET EXPANSION





# FIRST SUMMIT

MARKET EXPANSION

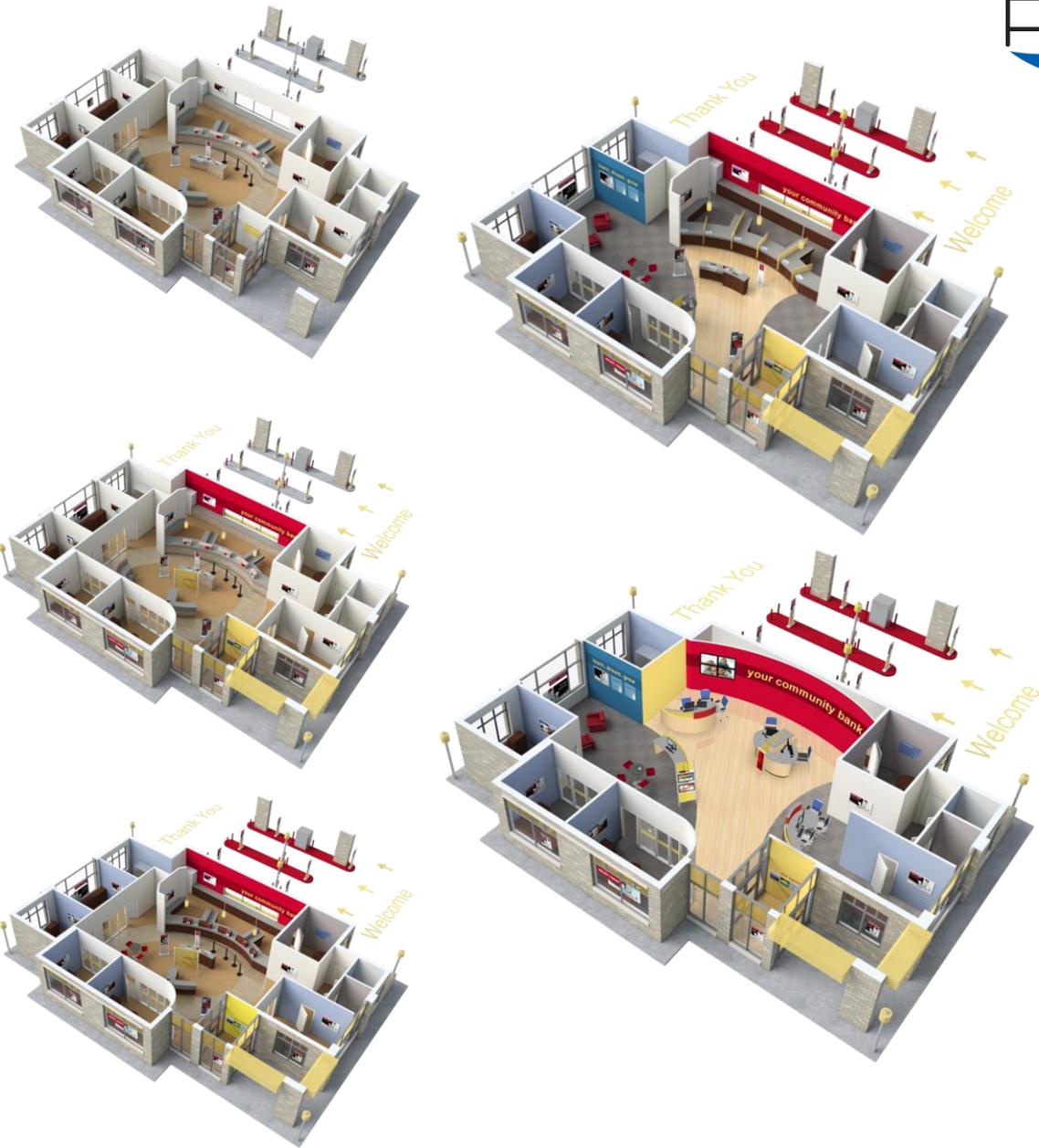


# **PLAN FOR IT**

# **BUDGET FOR IT**

# **STAY WITH IT**

# HOLISTIC PLANNING TO OPTIMIZE



# PROFIT IS KING

## RESULTS MOST LIKELY TO BE SEEN

	VERY CONSERVATIVE				LESS CONSERVATIVE				MORE AGGRESSIVE				VERY AGGRESSIVE				
	Scenario #1:		75% of Projected		Scenario #2:		100% of Projected		Scenario #3:		110% of Projected		Scenario #4:		135% of Projected		
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<b>Average Loans</b>	\$ 675,000	\$ 1,987,500	\$ 3,168,750	\$ 4,218,750	\$ 900,000	\$ 2,650,000	\$ 4,225,000	\$ 5,625,000	\$ 990,000	\$ 2,915,000	\$ 4,647,500	\$ 6,187,500	\$ 1,215,000	\$ 3,577,500	\$ 5,703,750	\$ 7,593,750	
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<b>Operating Expenses</b>	\$ 205,325	\$ 212,112	\$ 219,141	\$ 226,422	\$ 205,325	\$ 212,112	\$ 219,141	\$ 226,422	\$ 218,725	\$ 226,048	\$ 233,634	\$ 241,496	\$ 218,725	\$ 226,048	\$ 233,634	\$ 241,496	
<b>Depreciation</b>	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	\$ 62,687	
<b>Land Opportunity Cost</b>	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	
<b>Total Expenses</b>	\$ 293,012	\$ 299,798	\$ 306,828	\$ 314,109	\$ 293,012	\$ 299,798	\$ 306,828	\$ 314,109	\$ 306,412	\$ 313,734	\$ 321,321	\$ 329,182	\$ 306,412	\$ 313,734	\$ 321,321	\$ 329,182	
<b>Net Income</b>	\$ (235,637)	\$ (153,173)	\$ (102,828)	\$ (65,484)	\$ (216,512)	\$ (104,298)	\$ (34,828)	\$ 17,391	\$ (222,262)	\$ (98,684)	\$ (22,121)	\$ 35,468	\$ (203,137)	\$ (49,809)	\$ 45,879	\$ 118,343	

# THE RECAP

## I. BEATING THE GLOBAL PANDEMIC

Jump out in front by making the commitment now. Do not remain complacent, but rather implement the changes now to give your retail branch the competitive edge post-pandemic.

## II. PROFITS AND PERFORMANCE

Take advantage of the status of your branch and make improvements to your existing infrastructure and staff. Utilize third-party firms to conduct a financial analysis to understand where your retail branch has opportunities and act.

## III. SOLUTIONS THAT WORK

Upgrade your branch through both the physical plant and technology. Pay special attention to COVID-19 impacted areas, such as your drive through. Drive branding and optimization.

# THANK YOU

For over 110 years and four generations, PWCampbell has been the leading family-owned design-build firm dedicated to taking our clients to the next level. Contact us today, or visit us online at [pwcampbell.com](http://pwcampbell.com)



**PRECONSTRUCTION &  
CONSTRUCTION**



**DESIGN**



**BRANDED  
ENVIRONMENTS**



**FURNISHINGS &  
INTERIOR DESIGN**



**TECHNOLOGY  
SOLUTIONS**

**Jim Caliendo**

*President & CEO*

412.779.4167 | [jim.caliendo@pwcampbell.com](mailto:jim.caliendo@pwcampbell.com)

109 Zeta Dr.  
Pittsburgh, PA 15238



1.800.253.7430  
1.412.963.0100



[www.pwcampbell.com](http://www.pwcampbell.com)



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