

On the heels of unprecedented industry distress, Speer & Associates, Inc. publishes Commentary on trends in Financial Services

As part of S&A's 30th Anniversary activities, the Commentary provides insight for financial institutions to survive and prosper in diverse markets

ATLANTA, Georgia, April 30, 2010: Speer & Associates, Inc. (S&A) has employed its hands-on experience and wide-ranging business knowledge to assist clients in various market environments over the past 30 years. The Strategic Commentary, attached provides our view of the financial service industry, with short- and long-term predictions impacting banks worldwide.

Richard N. Speer, Jr., Chairman, remarked, "While forecasts and predictions are often risky and made with incomplete information, our consulting processes over the past three decades have been consistent, logical and interactive with clients. This approach has enabled S&A to assist financial services firms in both growth and retraction periods, focusing on banking fundamentals and optimum use of resources to achieve understandable, practical goals."

Les E. Riedl, CEO, added, "While financial services providers have been dealing with economic and social turmoil, they have also been impacted by a new wave of technological innovation, regulatory reform, more savvy consumers, and renewed bank consolidation. In the midst of it all, the branch remains the cornerstone of consumer banking, but the public demands increasingly sophisticated alternatives."

The special report covers three main topics, addressing the U.S. and select international markets:

- Megatrends: Re-shaping the Business World
- Trying Times: Financial Services in 2010, including Retail Banking Trends
- Looking Ahead: Success in the New Financial World

If you would like to discuss the Report, please contact Marilyn Parker, Senior Vice President, at 770.396.2528, or by e-mail at marilyn.parker@speerandassociates.com.

About Speer & Associates, Inc.

Since 1980 Speer & Associates, Inc. (S&A's) mission has been to provide banks, payments companies, processors and other financial service providers worldwide with a uniquely qualified partner who can assist in solving complex business problems and in addressing continuing challenges.

S&A's consulting practice has broadened considerably over its 30-year history of partnership with the financial services industry. Today, the firm supports its clients worldwide with strategic planning and advisory services in virtually all aspects of financial services and support technology.

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