SUPERVISOR GUIDE

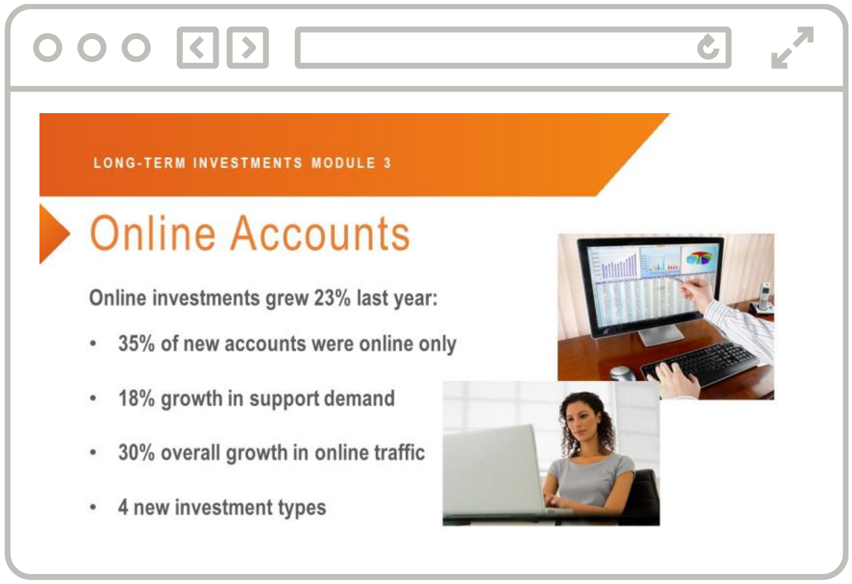
Account Services
Long-Term Investments Training Program

Module 3: Online Accounts

Online Growth

Our online accounts are growing at an unprecedented rate. We're gaining new customers and accounts every day, leading to an increased demand on our online support staff.

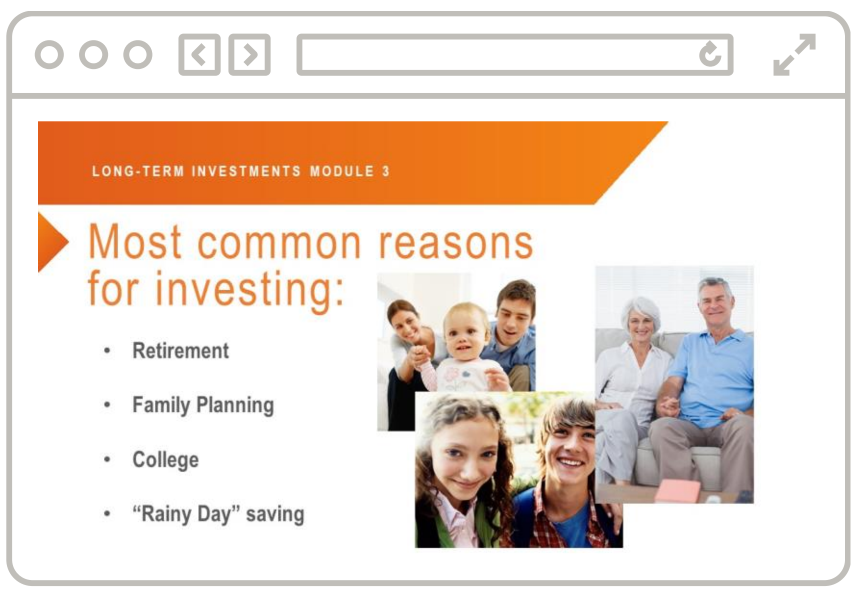
In the last year, we have not only added new accounts online, but online accounts are becoming a larger portion of our overall long-term investments portfolio. Our customers rely on the speed and ease of being able to start investments and manage them online.



Understanding investors

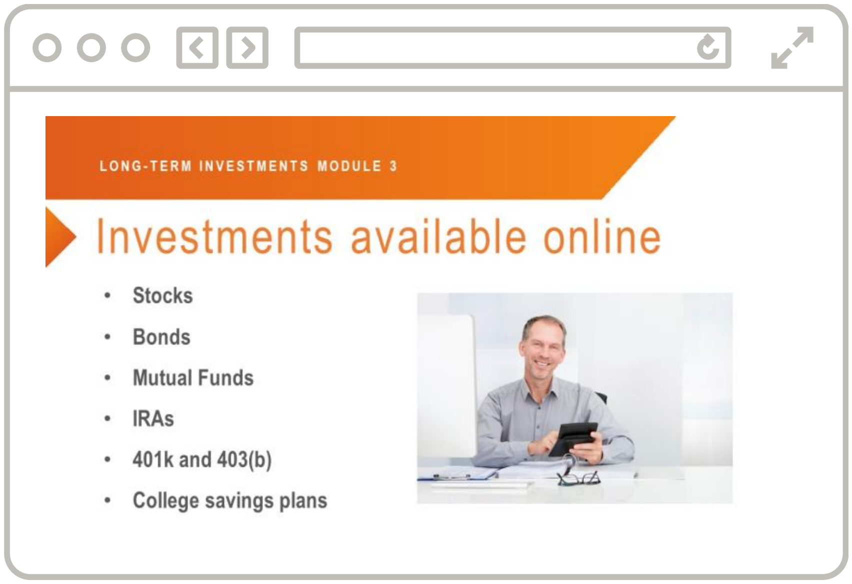
Before your staff begins supporting customers online, you must understand why people choose to invest. For our customers, the most common reasons for investing are planning for retirement, family planning, preparing for college, and setting up a "rainy day" fund.

Understanding the goals of our customers helps ensure that you are ready to help them find the right long-term investment option for their needs.



What We'll Cover

To help support our online customers, your staff will need to understand the long-term investments available through our online banking system including stocks, bonds, mutual funds, IRAs, 401k and 403(b)s, money market accounts and college savings plans. These are the broad categories of investments we offer. This section teaches staff members about each type of investment in detail and outlines the specific plans we offer.



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