

**true**matter<sup>sm</sup>

Financial Services Expertise

# We're user experience (UX) experts.\*

## User Experience Strategy

Digital Strategy Consulting  
Discovery  
UX Road Maps  
User Research  
Accessibility  
Content Strategy

## User Experience Design

Mobile & Web Apps  
Complex, Functional Web Sites  
Interface Design (UI / GUI)  
Prototypes  
Intranets  
Wearables

## UX Education

Workshops  
Training  
UX & Agile  
Public Speaking

## Usability Review & Testing

App/Site Reviews  
User Testing  
Surveys & Interviews

\* Many firms claim to "do user experience." It's usually included in an endless list of other services. We've been user experience experts since long before it became a buzzword.

# Financial Services Expertise

Banks have particular digital needs and points of emphasis. We understand this and have the expertise to address them.

## Sample Clients

Abacus Planning Group

Carolina First Bank / Mercantile Bank (TD Bank)

First Charter Bank (Fifth-Third Bank)

First Citizens Bank (SC)

First Community Bank

South Carolina Bank & Trust

South Carolina Dept. of Revenue

South Carolina State Credit Union

South State Bank

Southern First Bank

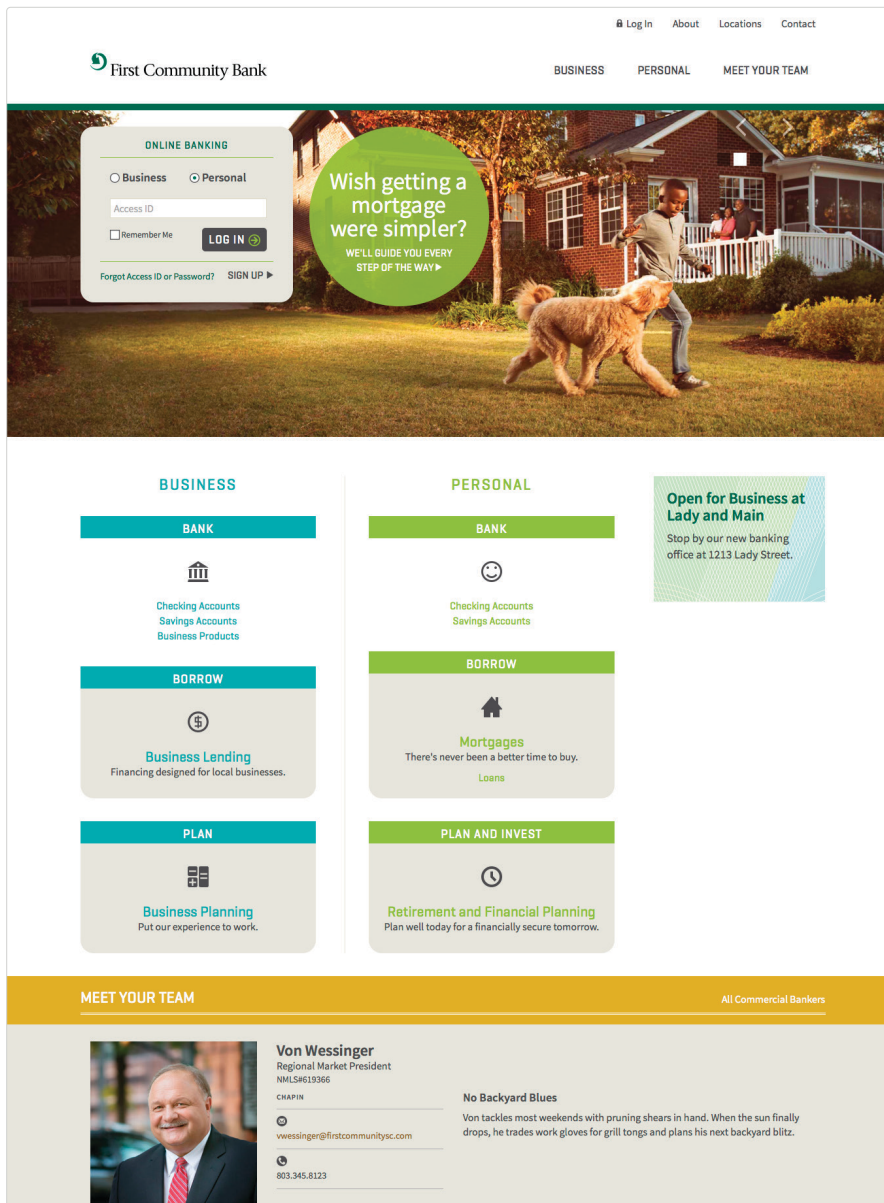
The South Financial Group

Wachovia Corporation (Wells Fargo)

firstcommunitysc.com

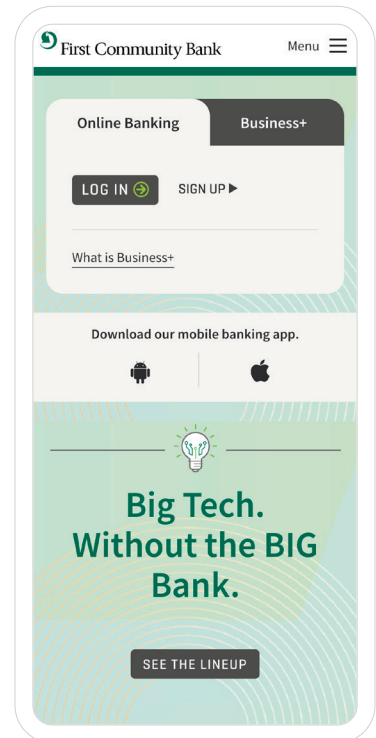
# First Community Bank

We built First Community's mobile-first site to make online banking easy for customers using any device.



## People want simplicity.

Simple account details, easy access to online banking, and understandable services speak to the real people who use the site: local businesses and residents focused on neighborhood banking.



firstcommunitysc.com

# First Community Bank

We crafted a community-focused site that provides “big bank” services to local customers.

The screenshot shows the homepage layout. At the top, there's a navigation bar with 'Log In', 'About', 'Locations', and 'Contact'. Below that are tabs for 'BUSINESS', 'PERSONAL', and 'MEET YOUR TEAM'. The main content area features a 'Meet Your Team' section with a grid of service categories: 'BANK' (Online Banking, Checking Accounts, Savings Accounts, Convenience Products), 'BORROW' (Mortgages, New Home Loans, Refinance, Jumbo Loans), and 'PLAN' (Retirement and Financial Planning, Major Life Changes, Managing an Inheritance). Below this is a 'Mortgage Lenders' section with a search filter and a list of lenders in all locations, including Jennifer Collins, Suzanne Flowers, Eric Gentry, and another lender. Each lender profile includes a photo, name, title, contact info, and a short bio.

## Familiar is better.

Customers do not want to sense that they sacrifice capabilities or services with a smaller bank.

The redesigned site conveys stability and professionalism while providing the features users have come to expect.

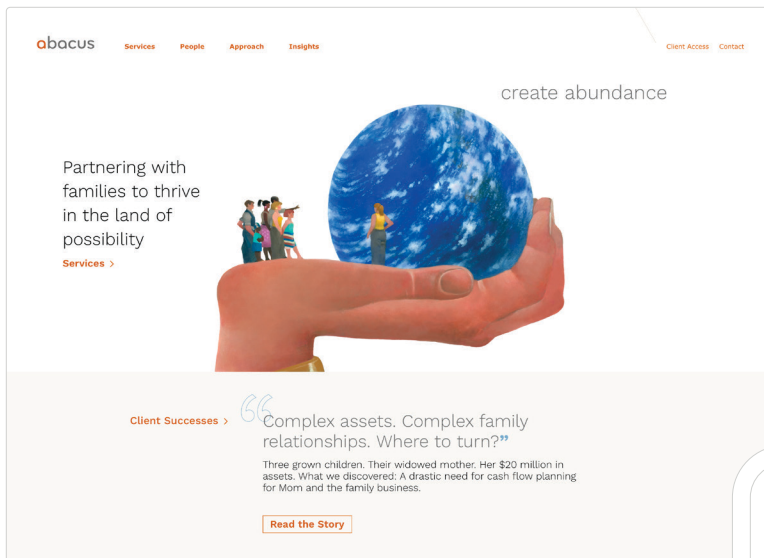
This screenshot shows the 'Personal' banking page. It features a navigation bar with 'Log In', 'About', 'Locations', and 'Contact', and tabs for 'BUSINESS', 'PERSONAL', and 'MEET YOUR TEAM'. The main content area is titled 'Personal' and includes a 'BANK' section with links for Online Banking, Checking Accounts, Savings Accounts, and Convenience Products. There's a 'BORROW' section with links for Mortgages, Loans, and Credit Cards. A 'PLAN & INVEST' section includes links for IRAs, Retirement and Financial Planning, and Sign Up for Online Banking. A central banner reads 'Nothing's more important than your financial security — today and tomorrow.' Below this are sections for 'Mortgages' (I'm ready to buy) and 'Loans' (I need financing). A 'Let's talk. 803.951.2265' call to action is prominent. At the bottom, there are sections for 'Checking Accounts', 'Savings Accounts', and 'Individual Retirement Accounts', each with a list of features and a 'Compare Accounts' button. A dark green banner at the bottom says 'Don't worry. Be ready.' with the text 'Want to sleep better tonight? Develop a retirement strategy today.' and a 'Here's How We Can Help' button. The footer includes the bank's logo and the tagline 'DIRECT ACCESS TO REAL PEOPLE'.

The infographic is set against a teal background with a grid pattern. It features three main circular callouts: 'Unlimited Monthly transactions.', 'No Deposit Required to open.', and 'Low Monthly Fees Only \$10.95 per month.' Below these are several smaller callouts with icons: '\$.18 per Check and Debit Fee', '\$.35 per Credit Fee', '\$.10 per Deposited Item', 'EARNINGS May Offset Monthly Charges', and 'DEBIT CARDS Up to Three, Free'. The overall design is clean and modern, using a consistent color palette.

abacusplanninggroup.com

# abacus planning group

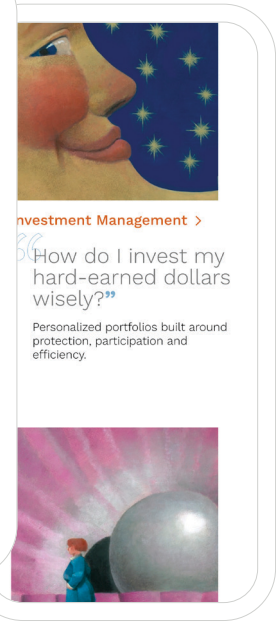
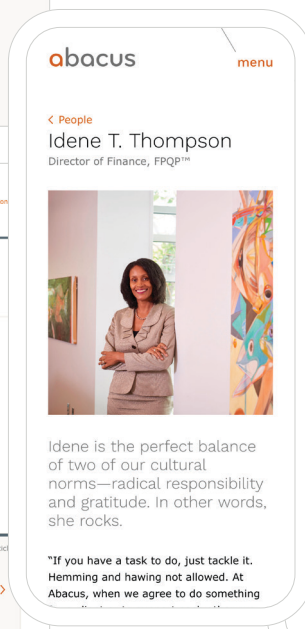
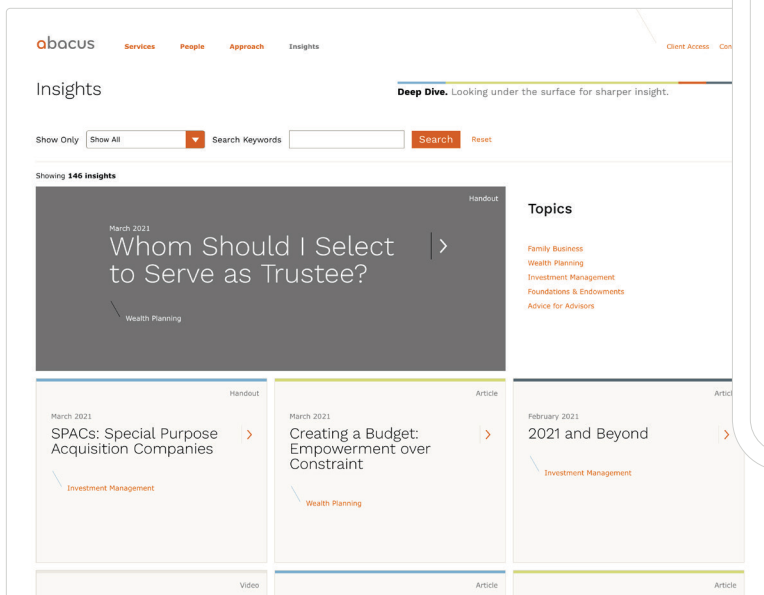
This high-power financial planning firm's site is anything but ordinary.



## No mahogany here.

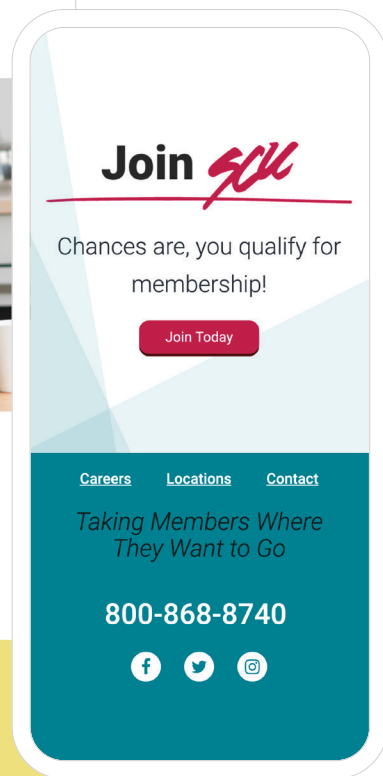
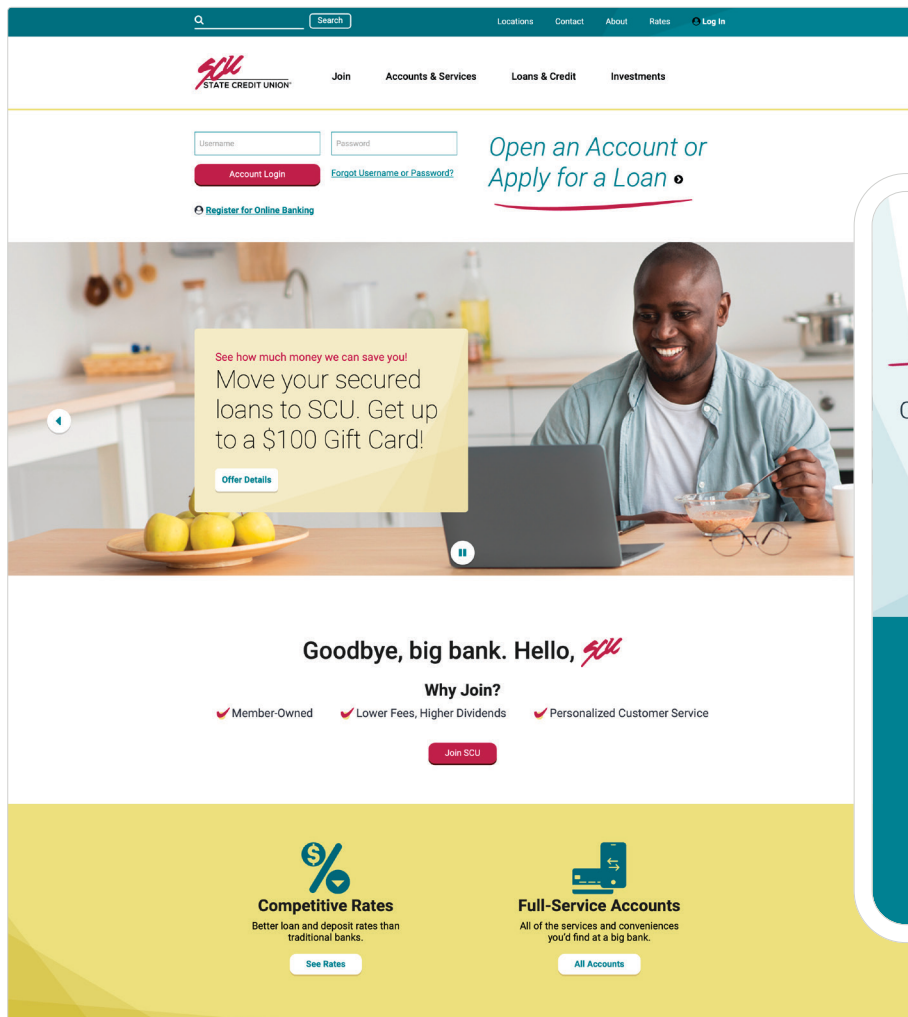
Abacus exudes modernity and thoughtful energy. The site looks like their beautifully designed office and feels like you do when you meet their team: welcomed and served by forward-thinking experts. Abacus marches to the beat of a different drum.

We like that.



# South Carolina State Credit Union

Intuitively-organized information gets users where they need to go.



## Navigation that makes sense.

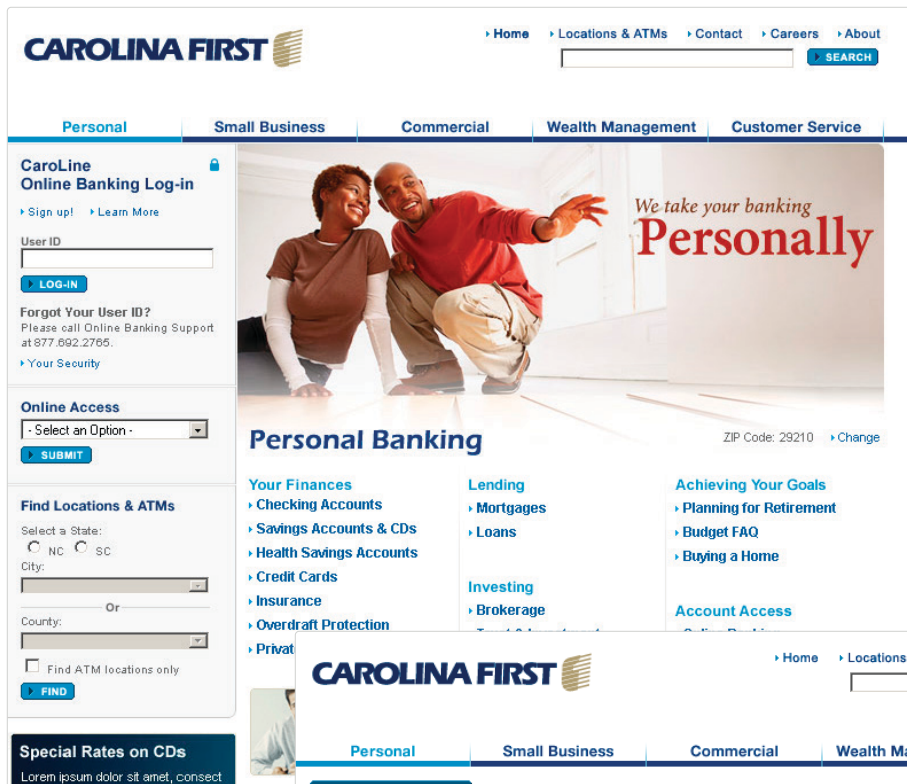
Customers expect banks to behave in certain ways online. This is important for a credit union, which must communicate differently.

Through clear naming and intuitive site organization, users can find what they came for without feeling overloaded by extra options and data.



# Carolina First

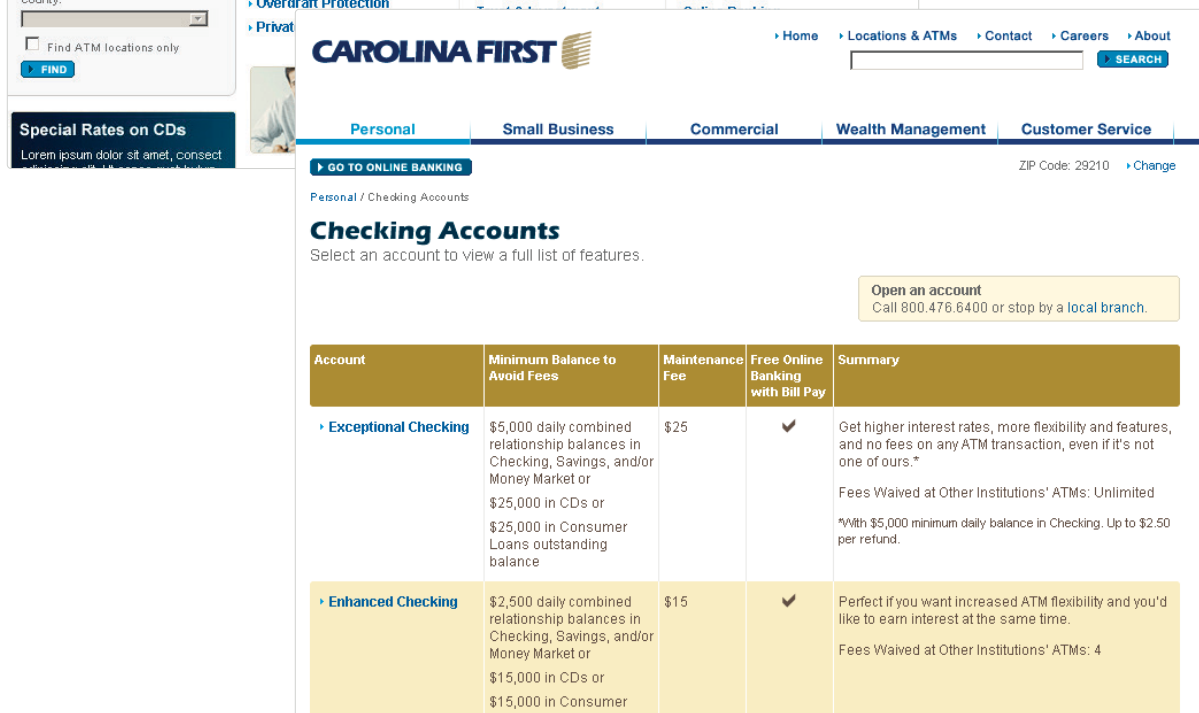
Carolina First’s customer-centered redesign focuses on convenience and utility for online customers. Imagine that.



## Fluff-Free Banking

When it comes to their online banking, people expect immediate, at-a-glance ease of use. They’re not looking for marketing lingo, cross-promotions, or mission statements.

We helped Carolina First offer concise, findable answers to complex questions, along with easy access to online accounts, branch information, and services.

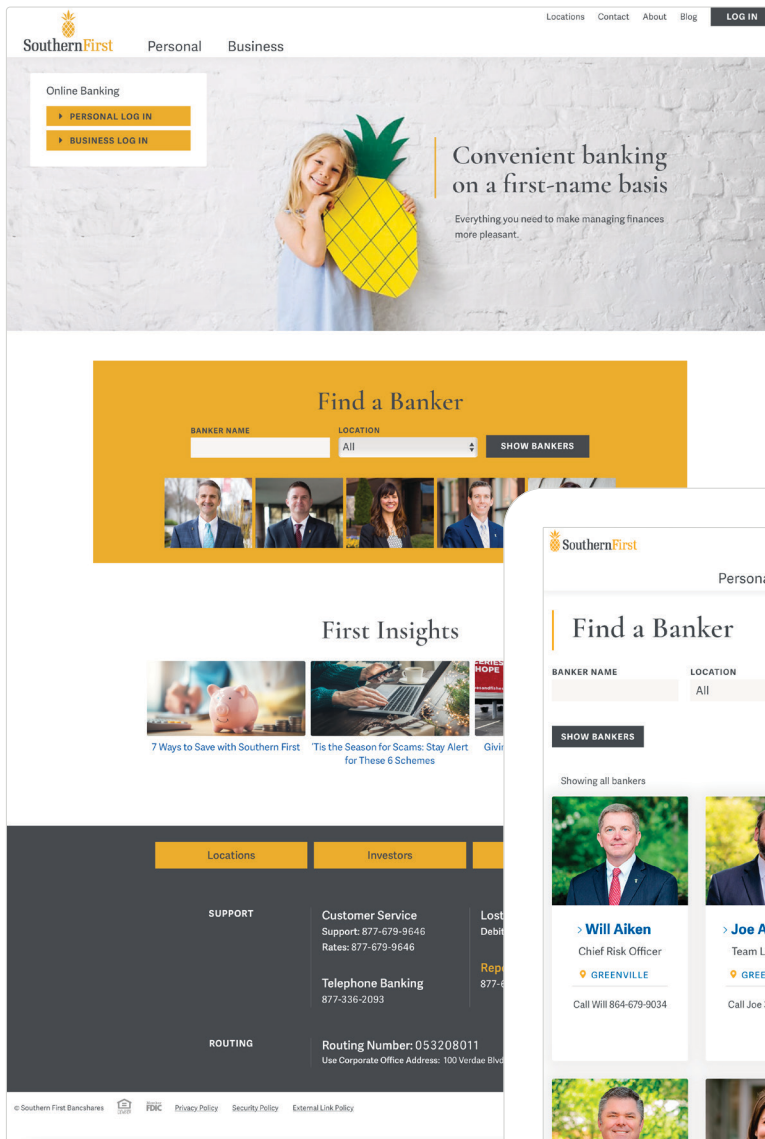




southernfirst.com

# Southern First

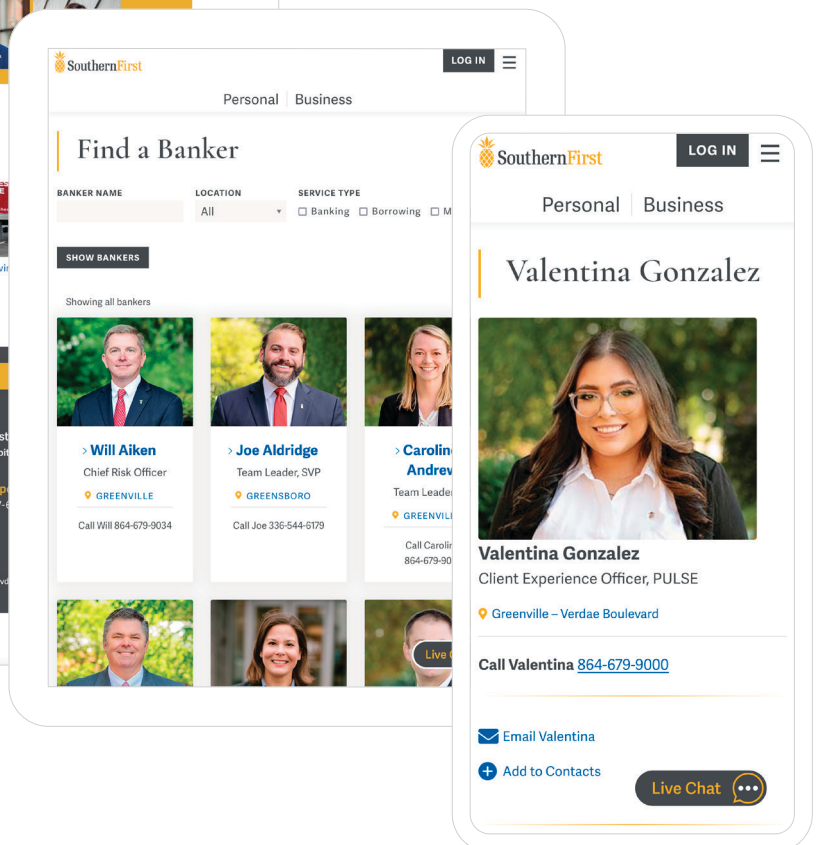
We helped Southern First show off their advanced banking technology and their local spirit.



## Local, Personal, Easy to Use

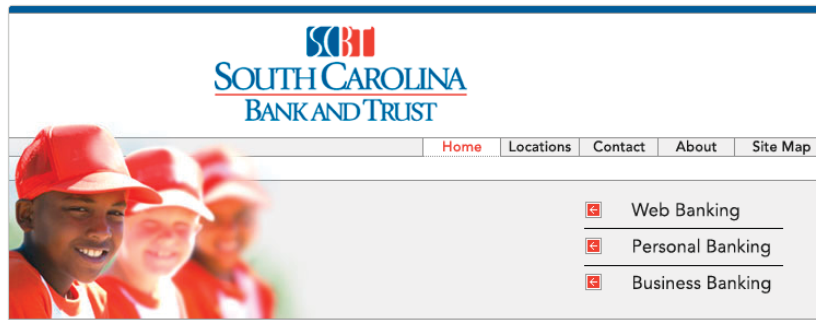
Banking sites can be dry and impersonal. That's just not Southern First, so we gave them a site that reflects their tech-savvy and emphasis on relationships.

Our friendly yet professional site focuses on the real people behind the bank, including the locations and neighbors they serve.



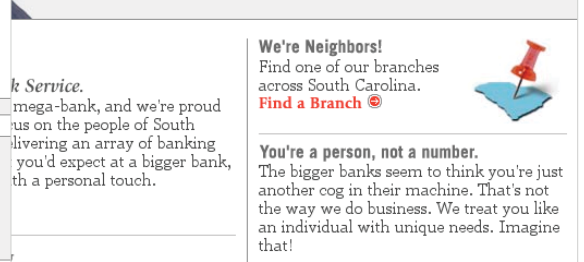
# South Carolina Bank and Trust

We helped SCBT rebrand itself online, fusing three banks into one with clear and thoughtful architecture, design, and functionality.



## Three Become One

South Carolina Bank and Trust (SCBT) is the combination of three regional banks. SCBT needed to deploy a new website in conjunction with a massive re-branding effort.



## Trust & Estate Planning

The decisions you make now directly affect your heirs. With prudent trust and estate planning, you can ensure that your wishes will be properly and professionally fulfilled.

### Leaving Your Legacy

A South Carolina Bank and Trust Officer will help you analyze your personal financial goals, such as:

- Making charitable bequests
- Saving on estate taxes
- Managing your assets if you become disabled
- Providing investment management for your family after your death
- Financing your children's education
- Supporting an elderly relative

As experienced executors, we can handle your entire estate settlement. We can also devise strategies to help you reduce estate taxes by working

### Are you in the market for a cap and gown?

We can offer the perfect solution for you to finance your child's education. [Learn More](#)



## Always Approachable

The site features a warm, friendly demeanor. Content is approachable, strongly titled, simple and "chunked" into digestible bits. Account information is presented in scannable chart format to facilitate product comparison — a common task.

# First Charter Intranet

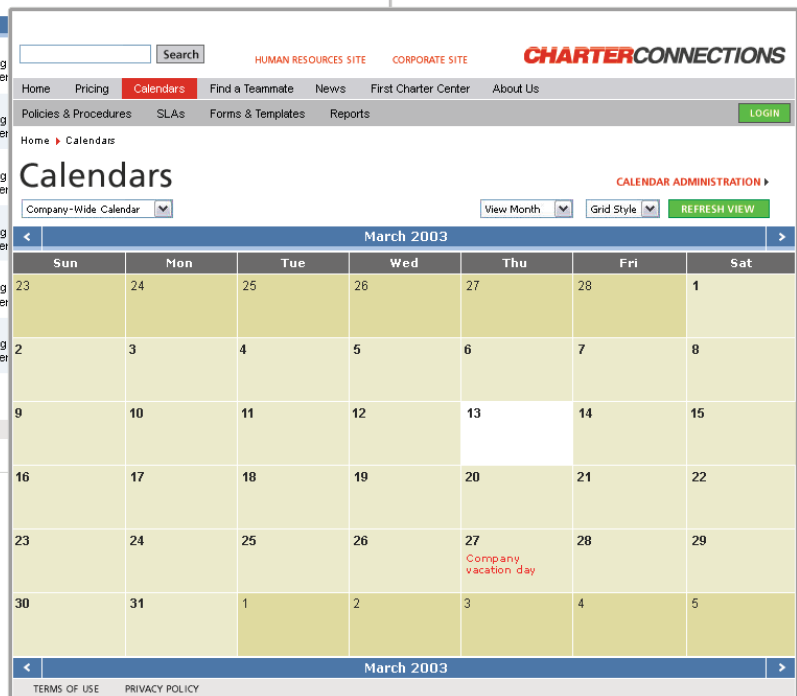
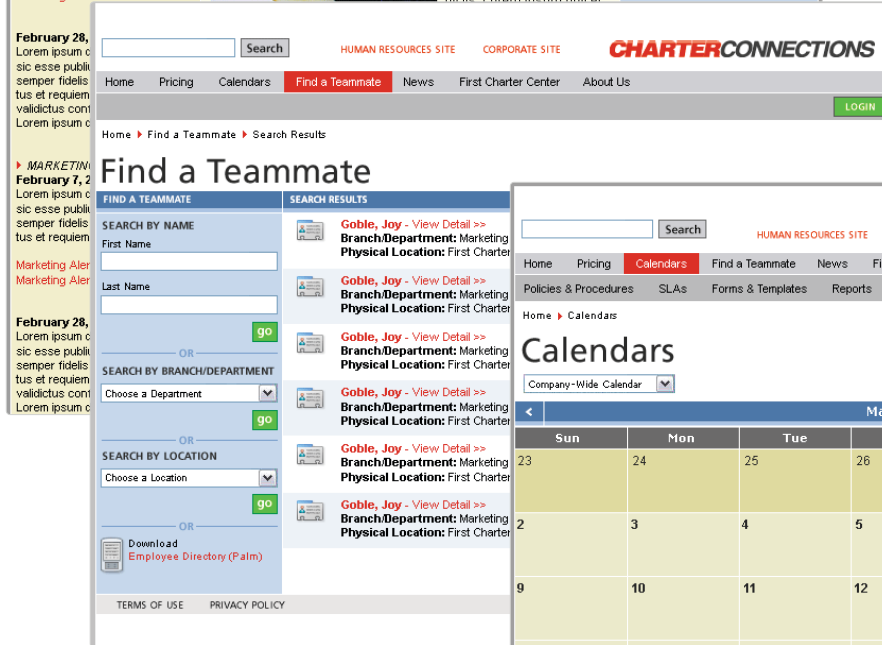
We created a clear, straightforward design that provides the context for a calendar system, robust document library, and full content management.



## Creating Value

Great intranets help organizations spread information, increase efficiency, facilitate communication, and centralize key resources.

First Charter trusted us to help them envision an intranet that would provide each of these valuable qualities. We worked from concept to completion and delivered a world-class solution.



# The South Financial Group

We brought online credibility and deep integration of investor data to TSFG's corporate site.

**THE SOUTH FINANCIAL GROUP**

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**Seriously.**  
It's how we look at investment  
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**Quarterly Earnings**  
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**Presentations & Webcasts**  
**Events Calendar**  
**Analyst Coverage**  
**F.A.Q.**  
**Information Requests**  
**Investor Contacts**  
**Email Alerts**

Stock Quote	Quarterly Earnings	Annual Report
NASDAQ: TSFG \$54.51 + 0.00 (0.00%) 11/09/06 4:03 p.m. ET Minimum 20 minute delay <a href="#">Detailed Stock Information »</a>	Q3 2006 Financial Data Supplement (1.5MB PDF) <a href="#">Quarterly Earnings History »</a>	2005 Annual Report (1.5MB PDF) <a href="#">Past Annual Reports »</a>

The South Financial Group is a financial services company with a super-community bank strategy, serving small and middle market businesses and retail customers. We've built a strategic footprint by focusing on fast-growing banking markets in the Southeast.

Founded in 1986 and headquartered in Greenville, South Carolina, The South Financial Group has approximately \$14 billion in total assets and 165 branch offices in Florida, North Carolina and South Carolina. The Company offers a full range of financial services, including cash management, investments, insurance and trust services.

The South Financial Group concentrates its growth in metropolitan statistical areas ("MSA"). It operates through two subsidiary banks:

Carolina First Bank, the largest South Carolina-based commercial bank, operating in South Carolina, North Carolina, and on the Internet under the brand name, Bank

**Webcasts**

Wednesday, Nov. 15, 2006  
The South Financial Group at Merrill Lynch Bank for Financial Services Corporation  
LIVE - 12:55 p.m. ET

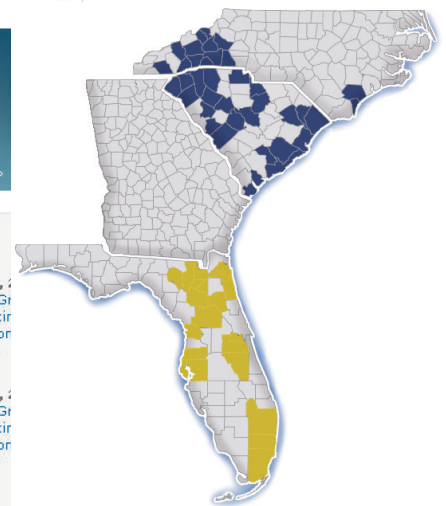
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[All Webcasts »](#)

**Investor Contacts**  
e-mail

## Appealing to Investors

The parent company for Carolina First and Mercantile Bank, TSFG, needed to communicate clearly with investors and the media. We created a clean, simple site that deeply integrated investor relations content.





# Wachovia Corporation

Back in the day, the truematter team redesigned the Wachovia site from the ground up on time and well within budget.



## A Major Online Endeavor

Wachovia's early website featured thousands of unique, dynamic pages. Our team performed a full, template-based redesign. The site was completed on an aggressive timetable on time and below budget.

## Intuitive and Easy to Use

The site was recognized as one of the most effective financial websites due to its user-friendly focus. A major analyst firm cited its intuitive organization, attention to detail, and ease of navigation in a national benchmark report.

## Full Maintenance

For more than a year, our team directly maintained the entire Wachovia site, fully dedicating resources to the task.



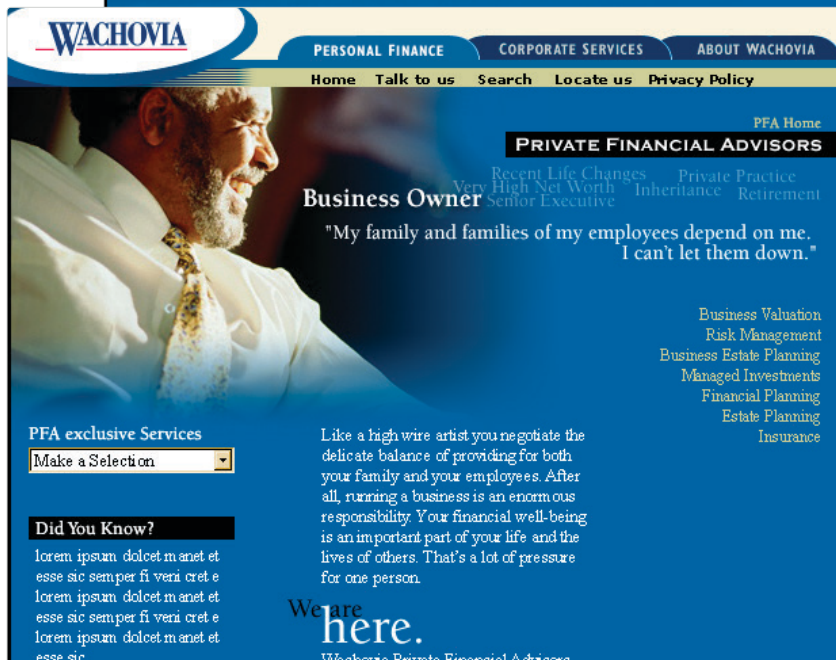
# Wachovia Corporation

We created a variety of microsites for Wachovia and managed all maintenance through a secure online connection.



## Comprehensive Services

- › Online Strategy
- › Information Architecture
- › Content Strategy
- › Content Writing and Editing
- › Visual Design
- › Animation
- › Front-End Development
- › Back-End Development
- › Maintenance (secure online channel)
- › Project Management



Forward.

**truematter.com**

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