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CDO / EVP

Digital Platforms & Capabilities

The 5 C's of Covid 19

Lessons from the last 18 months

ENGAGE TRANSFORM
2021 | ENHANCE
AND GROW
DIGITAL BREAKTHROUGH



Who drove your digital transformation in the last 18 months?

I'm sure you have seen this...

CEO

CIO

CDO

Covid 19



The 5 C's of Covid 19 – reflections of the last 18 months



Crisis



Contactless



Commerce



Content



Cadence



Crisis: As we went into lockdown, businesses closed, and unemployment soared





The government responded with enhanced unemployment benefit, stimulus checks and payroll protection



**PAYCHECK
PROTECTION
PROGRAM**

U.S. Small Business
Administration

The SBA logo consists of the letters "SBA" in a bold, white, sans-serif font. The "S" and "A" are partially enclosed by a white L-shaped bracket that forms a square-like shape. A red horizontal bar is positioned below the "B" and "A", extending from the left side of the bracket.

U.S. Bank had to respond rapidly

Mobile check deposit



Prepaid debit cards



PPP online applications, decisions and transmissions

About us Financial education

usbank Personal Wealth Management Business Corporate & Commercial Institutional

Business banking / Business Lending / **Business banking / Business lending / SBA loans**

SMALL BUSINESS ADMINISTRATION (SBA) LOANS

Trust your business to a Preferred SBA Lender.

With the passage of the Economic Aid Act, new borrowers may be eligible to receive an SBA Guaranty Fee waiver and up to three months of principal and interest SBA Debt Relief Payments on a loan approved by the SBA between February 1 and September 30, 2021, subject to the availability of funds.¹

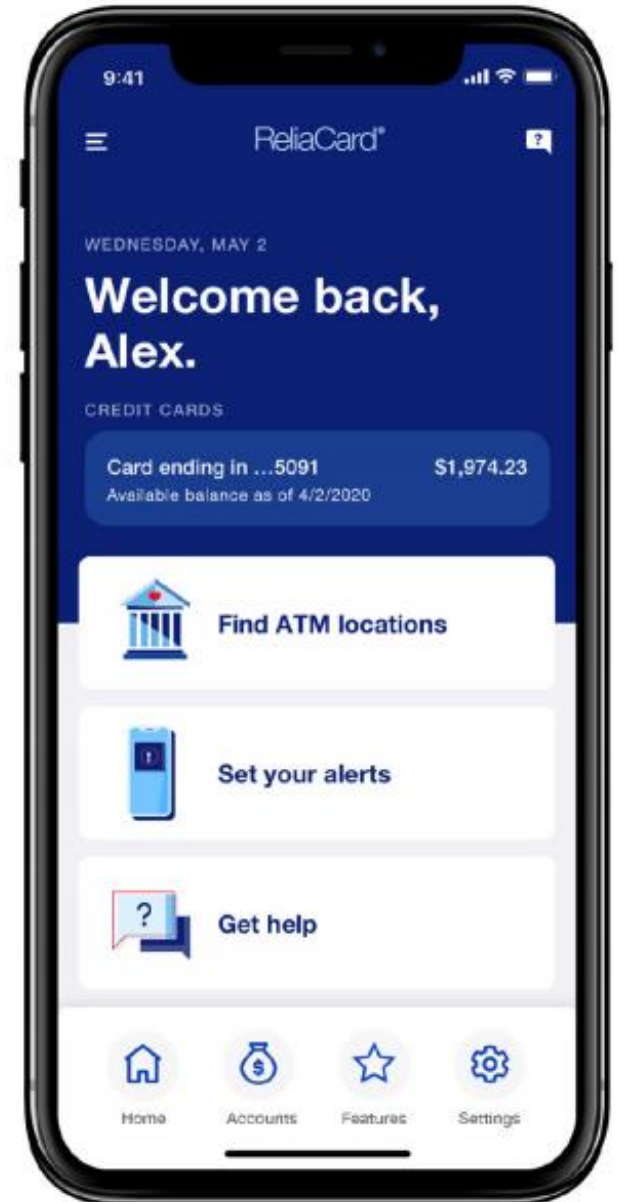
Our experienced SBA bankers are committed to your business.

[Contact SBA Division](#)

Prepaid mobile app experience

Address key customer pain points of our prepaid customers by:

- Onboarding branded customers to our Mobile App
- Create a reusable white label App that prepaid partner's customers can use
- Re-usable for other partner experiences in the future





Contactless: People didn't want to interact in person and became used to video





Contactless: 2020 accelerated the need for a Do-it-Together model

**Covid
changed the
way we live**

7

hours

spent on the internet daily
(2 full days out of every 7)

41M

Patients

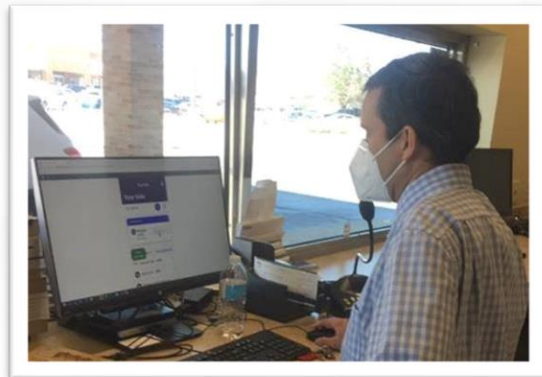
used telehealth appointments in 2021
+99% YOY

58%

of consumers








are now comfortable shopping for
groceries online or via an app

**Cobrowse helped change the way we interact with customers and allowed one
of our best assets (our people) to show up in those interactions**



Creating a competitive differentiator

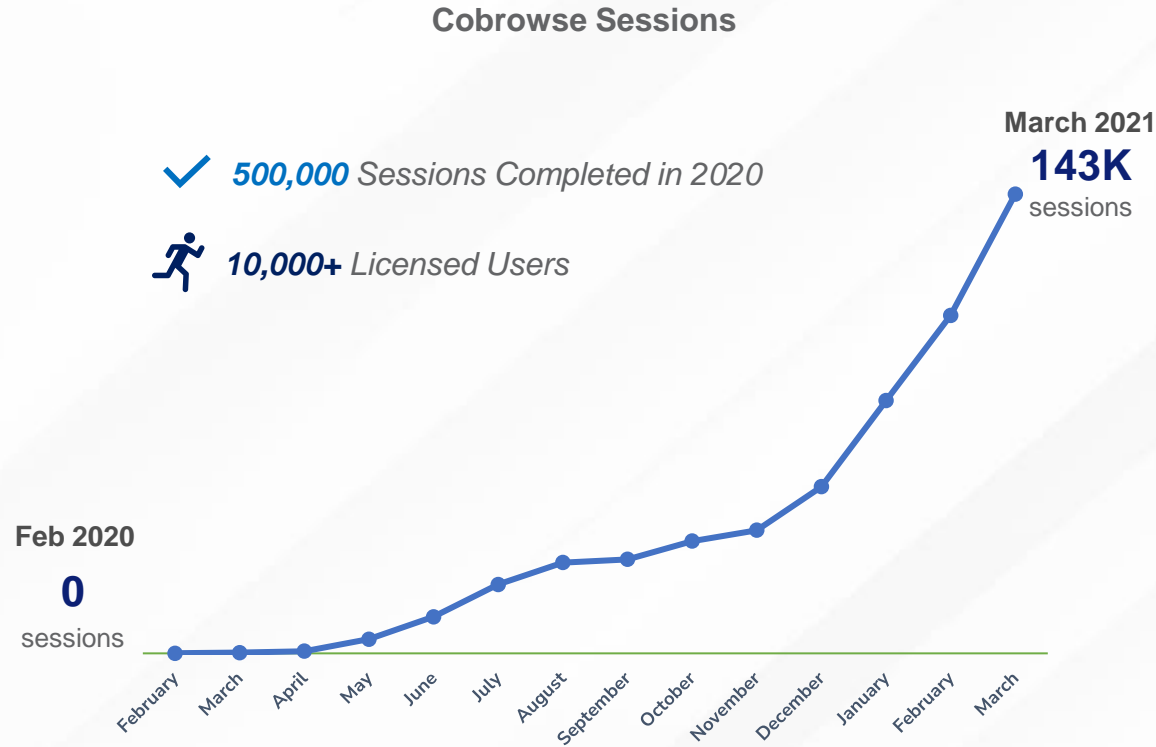
Leading the industry in Do-it-Together capabilities

										
In-Person Appointments	✓	✓	✓	✓	✓	✓	✓	✓	Website states appointment not necessary on location, an "ambassador will always meet with you"	✓
By Phone Appointments	✓	Not available	✓	✓	✓	✓	✓	✓	Not available	✓
Video Appointments	Available @ 56 locations (Target @ scale in Q3)	Not available	Not available (Video conferencing available through enabled ATMs – not via appt.)	Not available	✓	Not Available	Not available	Not Available	✓ Offer video coaching sessions with limited services	N/A
Cobrowse/ Screenshare	✓	Partial- not fully integrated	No	No	No	No	No	No	No	Partial- not fully integrated

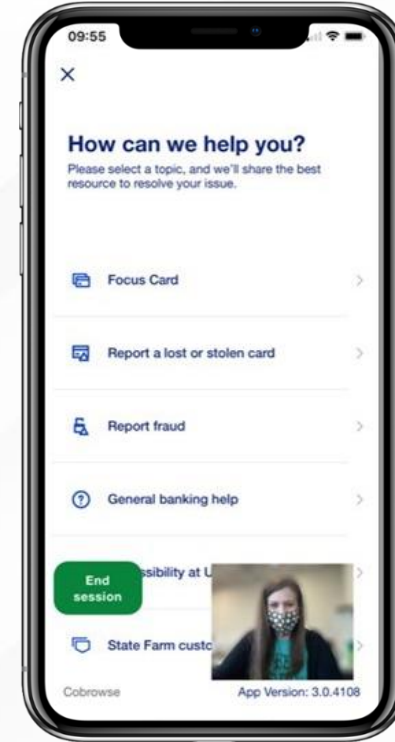
Digital Activation Competitive Research - Initial assessment only

Creating a competitive differentiator

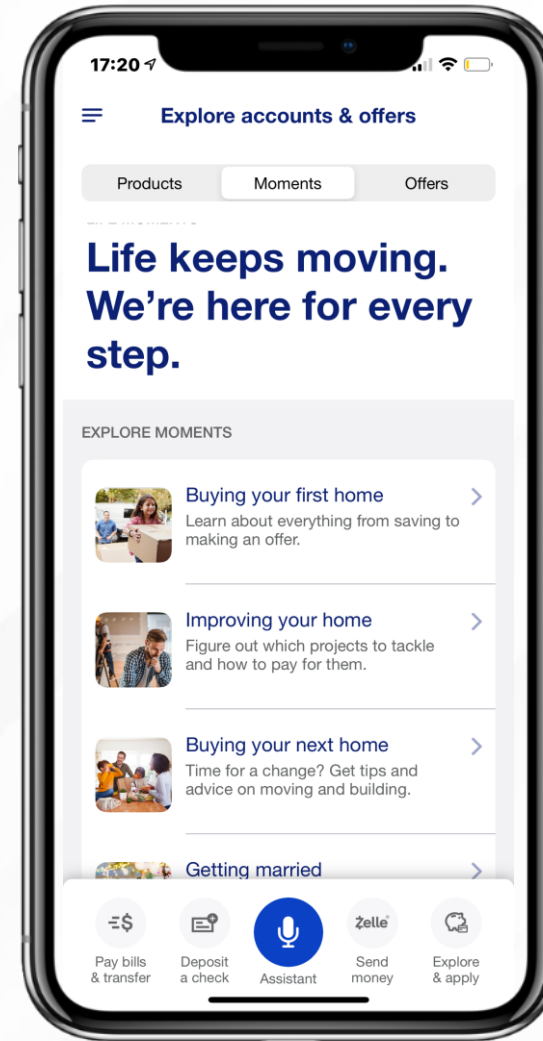
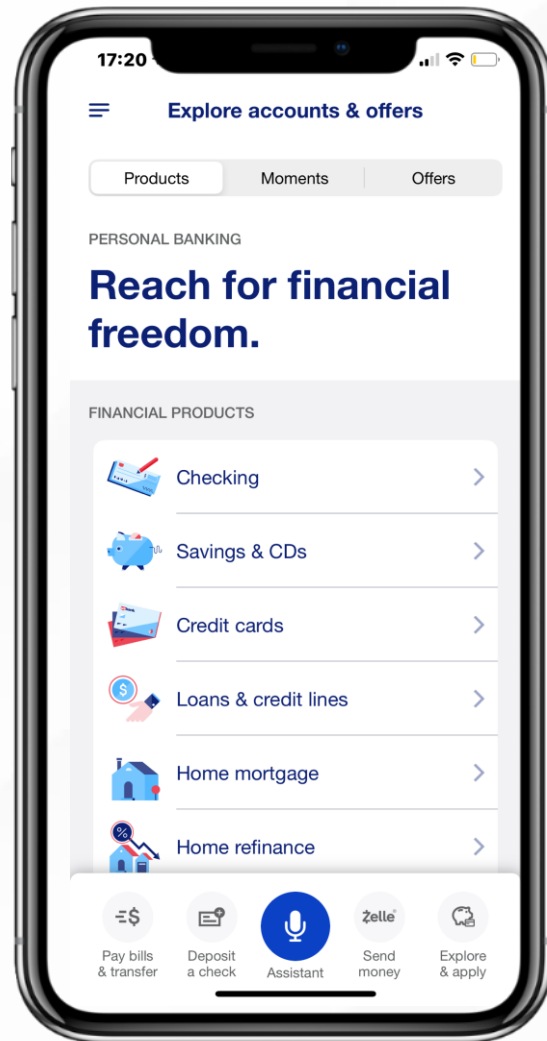
Utilizing a cross-functional team to activate at scale



1 million Sessions Completed in first six months of 2021



Commerce: Accelerating improvement through common apply in the mobile marketplace



Content: Has never been more important

locations.usbank.com

Danville - San Ramon Valley BI Branch - Danville, CA, 94526-4016

Welcome to the Danville - San Ramon Valley BI Branch

[Make an appointment](#)

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Danville - San Ramon Valley BI Branch

720 San Ramon Valley Blvd
Danville, CA 94526-4016

925.820.2400

ATM Available

Free Parking

Night Deposit Box

[Get directions](#)

Lobby open for walk-in or by appointment

Walk-Up ATM

[See ATM features](#)

Holiday Hours

[See all holiday hours](#)

Lobby

SUN	Closed
MON	9:00a.m. - 5:00p.m.
TUE	9:00a.m. - 5:00p.m.
WED	9:00a.m. - 5:00p.m.
THU	9:00a.m. - 5:00p.m.
FRI	9:00a.m. - 6:00p.m.
SAT	9:00a.m. - 1:00p.m.

☰ Cadence: Focus on how, not what



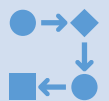
Idea



Product



Deliver



Iterate

*We have never moved faster, and this
may be the slowest we have ever moved
and this might be the slowest we
will ever be!*

**Nothing is forever,
except change**

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