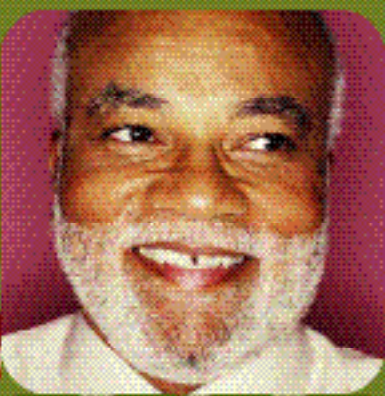
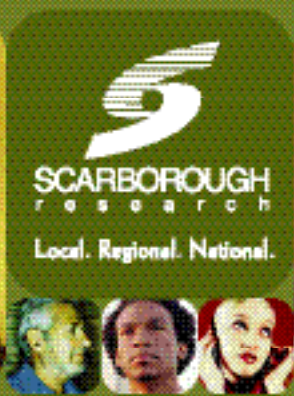


CONSUMER TRACKER



WE ARE THE AMERICAN CONSUMER.
SCARBOROUGH TRACKS OUR DYNAMIC LIVES.



Keep Your Finger on the Consumer Pulse

IN THE FAST PACED WORLD WE LIVE IN, it is vital for marketers to closely monitor consumer trends. Consumer Tracker, a service from Scarborough Research, is a tool that helps you keep your finger on the pulse of today's competitive marketplace.

INCREASE MARKETING ACCOUNTABILITY WITH CONSUMER TRACKER

Consumer Tracker reports provide the most up-to-date Scarborough data before it is released to the marketplace. The increased frequency enables marketers to measure the impact of their campaigns in real time and adjust their strategies accordingly. Delivered monthly or quarterly and customized according to your needs, Consumer Tracker:

- Measures how integrated marketing efforts or stand-alone components (media, public relations, etc.) are impacting sales and market penetration
- Enables marketers to adjust messaging, media and other campaign components for increased effectiveness
- Monitors the competition and how their marketing effectiveness is impacting your bottom line

Consumer Tracker in Action

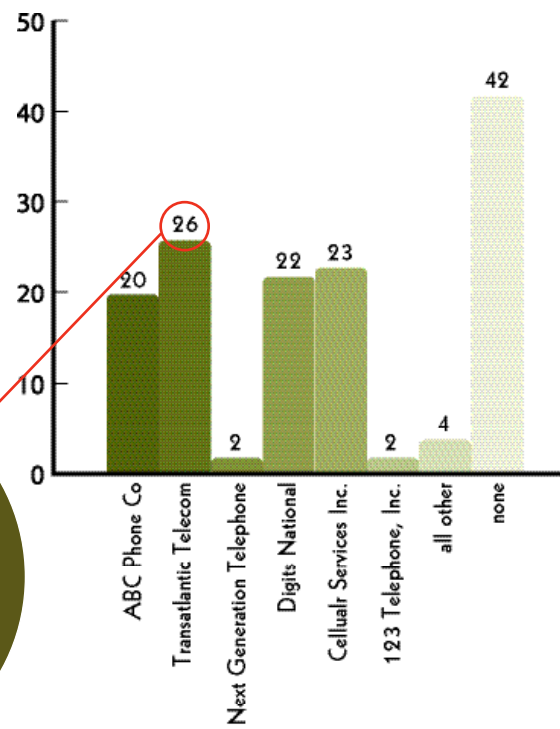
Consumer Tracker solves marketing challenges, can improve ROI for your efforts, increase sales and enhance brand loyalty. The following case studies demonstrate some of the ways Consumer Tracker can benefit you.

MONITOR THE COMPETITION IN HOTLY CONTESTED MARKETS

New York is one of the top local markets for cellular phone subscriptions, and carriers are vying for increased market share. Cellular Services, Inc. wants to know if a fourth quarter guerrilla marketing campaign from their competitor, Transatlantic Telecom, impacted their market penetration.

Cellular Services, Inc. uses Consumer Tracker to track the competition and determine their next strategy.

According to Consumer Tracker, Transatlantic Telecom's market penetration was 26% in New York from Oct - Dec. The ability for Cellular Services, Inc. to monitor their competition this closely helps them determine their next strategy in the New York market.

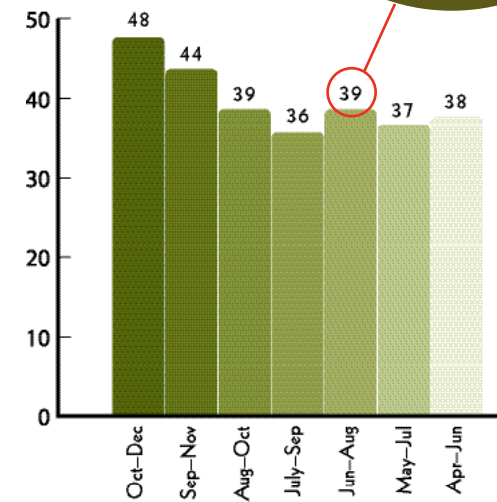


ASSESS MARKET PENETRATION

Neighborhood Finance, a local bank in the Pacific Northwest, has been experiencing increased competition from a new national chain that has moved into the Spokane, WA local market. They have employed multiple marketing programs — open houses and local event sponsorships — and want to determine their effectiveness over time.

Neighborhood Finance uses Consumer Tracker to assess their own market penetration over time and determine marketing strategies to reverse erosion of their business.

A local event sponsorship in late summer helped increase neighborhood Finance's local market penetration, but not enough. The end of the Consumer Tracker report shows the bank at a 38% penetration level. Neighborhood Finance uses this information to determine its next marketing strategy.



"I am thinking about consolidating my financial services and want a bank that can accommodate my investments, mortgage and basic needs like checking and savings."



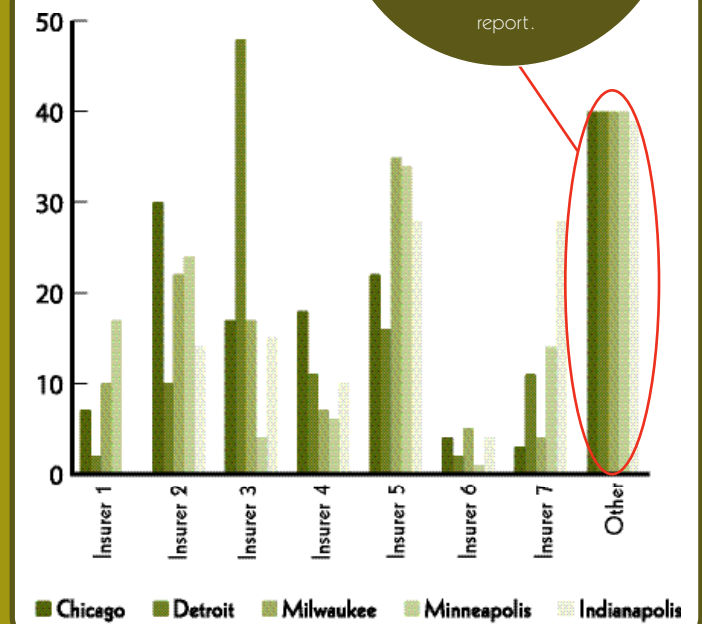
"I live in Indianapolis. My wife and I are expecting a child and want to increase the amount on our life insurance policy."

FIND GROWTH OPPORTUNITIES

Independent Insurer, a home and life insurance company out of the Midwest, wants to grow in the region.

It uses Consumer Tracker to determine its competitors' market share and local markets that have growth potential.

The insurers have varied penetration across local markets, but all of them have room to grow. Over 40% of the market is currently up for grabs according to this Consumer Tracker report.

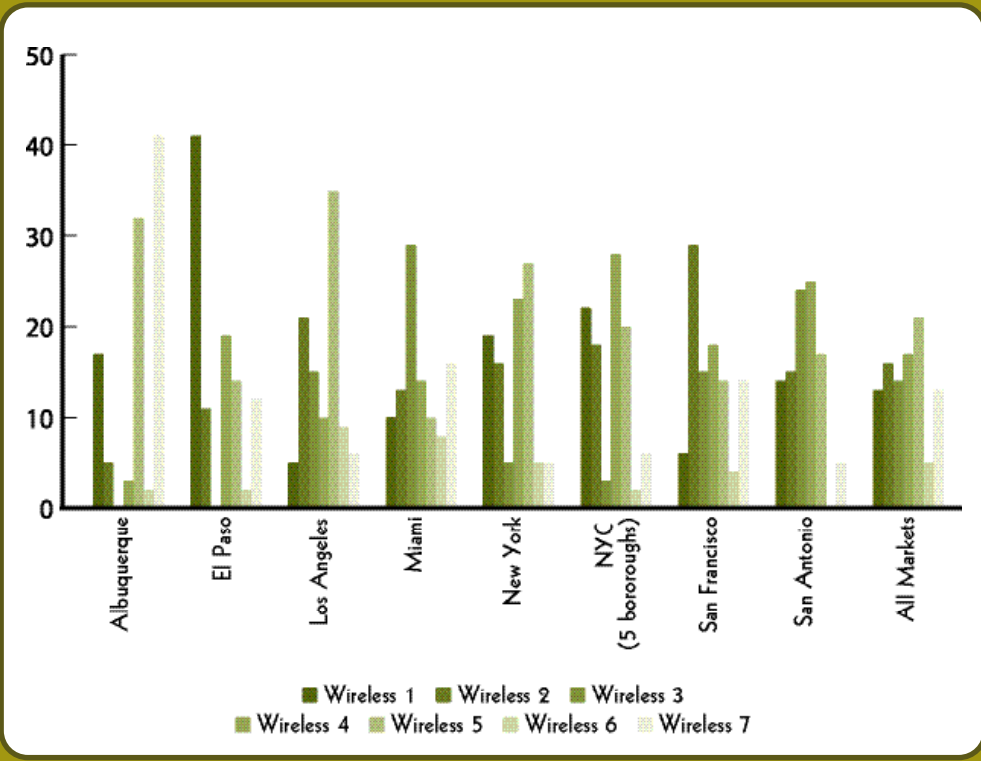




INCREASE BUSINESS WITH HISPANIC CONSUMERS

Connect U.S. is a cell phone handset brand. The company has decided to target Hispanic consumers with its latest line of "fashion" covers.

Connect U.S. uses Consumer Tracker to measure its brand penetration among other competitive brands in the top local Hispanic markets. The company uses this information to determine its fourth quarter marketing strategy.



ACQUIRE AND RETAIN MORE CUSTOMERS WITH CONSUMER TRACKER

Consumer Tracker reports are customized to help you acquire and retain more customers – the **right** customers. The reports can cover many of Scarborough's 2,000 measurements about the shopping and product consumption patterns of American consumers. Reports can be issued monthly, quarterly, or at another specified frequency requested by the user.

This service complements Scarborough's local and national syndicated databases which are released twice a year and provide in-depth information regarding the lifestyle, shopping and media habits of American consumers.

To learn how Scarborough's Consumer Tracker can make an impact on your brand, email: info@scarborough.com.



SCARBOROUGH
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