



[Home](#)

[Did you know?](#)

[Press Releases](#)

[Map of IT&C Locations](#)

[Contact Us](#)

[Printable PDF](#)

[Previous Issues](#)



U.S. Bank — Focused on Stability

You want and need a financial partner you can bank on — especially during a cycle of economic uncertainty. [More...](#)



Meet Alan Markarian

Concentrating on Financial Strength and Stability with a Personalized Approach

When U.S. Bank decided to pinpoint its focus as the largest financial institution focused on mid-market opportunities in the United States, it was business as usual for Alan Markarian, Business Development Officer, U.S. Bank Institutional Trust & Custody. [More...](#)

Secure Mail: Easy, Convenient and Safe

As a partner in our clients' success, U.S. Bank Institutional Trust and Custody is committed to protecting the security of sensitive client information. [More...](#)



The U.S. Bank Money Center – Here to Meet Our Clients' Investment Needs

Want to purchase U.S. Treasury Bills, Notes and Bonds, Government Agencies or Commercial Paper? The U.S. Bank Money Center provides a full range of fixed income products for institutional clients across the country. [More...](#)



U.S. Bank Creates Efficiencies for the Insurance Industry

Advantages of a Diversified Client Base

Despite what some economists are calling the worst economic environment since the Great Depression, U.S. Bank has maintained a strong position in the financial industry. [More...](#)





[Home](#)

[Did you know?](#)

[Press Releases](#)

[Map of IT&C Locations](#)

[Contact Us](#)

[Printable PDF](#)

[Previous Issues](#)



U.S. Bank — Focused on Stability

You want and need a financial partner you can bank on — especially during a cycle of economic uncertainty. U.S. Bancorp, the parent company of U.S. Bank, is a multi-state financial holding company. U.S. Bancorp has taken a disciplined approach to credit and risk management, while continuing to invest in the products, services, delivery systems and comprehensive capabilities that our customers need. The November 2008 issue of *Institutional Investors* magazine featured a profile on how U.S. Bank has maintained our strong position in a challenging time for our industry.





[Home](#)

[Did you know?](#)

[Press Releases](#)

[Map of IT&C Locations](#)

[Contact Us](#)

[Printable PDF](#)

[Previous Issues](#)

*Big Bank Capabilities,
Mid-Market Focus™*

Meet Alan Markarian

Concentrating on Financial Strength and Stability with a Personalized Approach

When U.S. Bank Institutional Trust & Custody decided to pinpoint its focus as the largest financial institution focused on mid-market opportunities in the United States, it was business as usual for Alan Markarian, Business Development Officer, U.S. Bank Institutional Trust & Custody.

"We're the sixth-largest custodian in the country, and custodians bigger than we are focus on the multi-billion-dollar pension plans and asset pools," says Markarian. "We've been content to let them do that as we concentrate on providing customized, flexible solutions to middle-market portfolios with assets between \$2 million and \$2 billion, who are often ignored by larger players and can't be serviced adequately by regional players."

Customized, Flexible Solutions

Markarian says that a willingness to personalize institutional trust and custody services has led to U.S. Bank's success as a leader in client service. "Larger banks generally offer turnkey packages and if you don't fit, you don't fit," Markarian says. "We offer clients a standard package, and we work with them if they want to deviate from it."

Customized solutions can bring significant efficiency for minimum cost. Markarian cites a recent example: "A group of employers that was self-insuring had a two-person staff handling the administrative work in-house. But the statements that investors needed to see the value of the self-insured pool were going out three months late. We were able to put together a master trust program that helped the group consolidate the administrative work, and now statements go out in about 10 business days.

"U.S. Bank was able to drastically increase the speed of the statements, improve accuracy and sophistication of the reporting, and bring the credibility of having a national bank complete the statements."

Reaching Out to the Mid-Market

Markarian, a former relationship manager, sees huge growth potential for U.S. Bank Institutional Trust & Custody as a middle-market service provider. "U.S. Bank has been successful because there is a great need for customization that other firms can't offer," he says. "Smaller firms may be willing to be flexible but don't have the capacity to do so. U.S. Bank has the financial strength and resources, combined with a willingness to sit down and take a personalized approach."

Additionally, U.S. Bank offers stability. "One of our goals this year is to reach out to potential clients who don't feel confident about where their assets are," Markarian says. "2008 pulled back the covers on risks that people were taking, that they didn't know

they were taking. U.S. Bank strives to be a firm that's safe and conservative, which has paid off in terms of our strength and stability."

Find Out More

Alan Markarian can help put the power of US behind finding flexible solutions for the middle market in Southern Illinois, Southern Indiana, Kentucky and Tennessee. Contact him at **513.562.3621** or alan.markarian@usbank.com.



[Home](#)

[Did you know?](#)

[Press Releases](#)

[Map of IT&C Locations](#)

[Contact Us](#)

[Printable PDF](#)

[Previous Issues](#)

**Big Bank Capabilities,
Mid-Market Focus™**

Secure Mail: Easy, Convenient and Safe

As a partner in our clients' success, U.S. Bank Institutional Trust & Custody is committed to protecting the security of sensitive client information. That's why U.S. Bank employees are required to use Secure Mail to send e-mails that contain sensitive client information to recipients outside of U.S. Bank. "U.S. Bank considers our clients' non-public information to be confidential, and it's our top priority to handle it in the most secure manner," says Doug Hinton, Senior Risk Manager, Institutional Trust & Custody.



Safeguarding Sensitive Information

E-mail is an easy and convenient way to communicate quickly. But when e-mail is sent through the Internet it travels on a public channel where it could be misdirected and potentially read by anyone — like a postcard sent through traditional mail.

U.S. Bank Secure Mail protects confidential and sensitive client information in three ways:

- Encrypting messages in secure code to prevent access by anyone other than the intended recipient.
- Keeping messages on U.S. Bank's secure server.
- Removing messages that haven't been retrieved within 10 days.

Maintaining Security

U.S. Bank's dedication to maintaining security with sensitive client information is focused on protecting our clients. "When clients request information about their accounts that contains sensitive client information — which might be a combination of names, addresses, phone numbers, tax identification numbers, account balances, transaction activity, account numbers and passwords — that information will be sent via Secure Mail," Hinton explains. "Our employees enable Secure Mail before sending the requested information."

Protecting Privacy Is a Priority

Being highly responsive to clients is one of the ways that U.S. Bank provides Five Star Service. Secure Mail contributes to our outstanding service by creating a sound, controlled environment for sensitive client information.

"Our security procedures such as using Secure Mail help ensure that privacy breaches clients may hear about on the news will not happen at U.S. Bank," Hinton says. "We're here to protect the sensitive information of our customers."



[Home](#)

[Did you know?](#)

[Press Releases](#)

[Map of IT&C Locations](#)

[Contact Us](#)

[Printable PDF](#)

[Previous Issues](#)



The U.S. Bank Money Center – Here to Meet Our Clients' Investment Needs

Want to purchase U.S. Treasury Bills, Notes and Bonds, Government Agencies or Commercial Paper? The U.S. Bank Money Center provides a full range of fixed income products for institutional clients across the country.



Working in conjunction with their Relationship Manager, U.S. Bank provides clients with a one-stop shop for all of their institution's investment goals. The experienced, responsive professionals of the Money Center average more than 15 years of industry experience and work closely to help ensure our clients' investment strategies are aligned with their investment needs and risk profile. The Money Center provides the following types of investments:

- Short- or long-term securities
- Monthly, quarterly, semi-annual or annual interest payment alternatives
- Seasonal, laddering or diversification needs

The Money Center offers an assortment of competitively-priced investment products:

- U.S. Bank Eurodollar Deposits, Certificate of Deposits, Time Deposit Investment Agreements, Commercial Paper, Repurchase Agreements and Bankers' Acceptances
- United States Treasury Bills, Notes and Bonds
- United States Government Agency Securities

In addition, the Money Center recently announced U.S. Bank's Foreign Currency Time Deposit investment. For clients who are looking to invest internationally, Cayman Time Deposits are now available in eight currencies. The Time Deposits are available with a minimum investment of \$500,000 U.S. Dollars in the Australian Dollar (AUD), Canadian Dollar (CAD), Swiss Franc (CHF), Danish Krone (DKK), Euro (EUR), British Pound (GBP), Japanese Yen (JPY), Norwegian Krone (NOK) and New Zealand Dollar (NZD).

"Our clients like to work with the Money Center because we offer a diverse palate of short to intermediate investment products which include U.S. Bank's proprietary products," Vicki Kegel, Money Center Institutional Trust Team Leader, said. Working with the Money Center is a seamless process as a Money Center representative becomes a part of their client service team.

U.S. Bank Institutional Trust & Custody and the Money Center provide clients with the best of both worlds. They can work with a trust company that safely holds their assets

and have access to a variety of fixed income products.

Join the more than 14,000 U.S. Bank clients already taking advantage of the Money Center's investment offerings.



[Home](#)

[Did you know?](#)

[Press Releases](#)

[Map of IT&C Locations](#)

[Contact Us](#)

[Printable PDF](#)

[Previous Issues](#)

*Big Bank Capabilities,
Mid-Market Focus™*

U.S. Bank Creates Efficiencies for the Insurance Industry

Advantages of a Diversified Client Base

Despite what some economists are calling the worst economic environment since the Great Depression, U.S. Bank has maintained a strong position in the financial industry. One of Institutional Trust & Custody's strategic decisions has been to foster a diversified client base, and a key to this is the ability to become a prominent player in the middle-market insurance industry.



"We've made a conscious decision to pursue insurance clients," says John Harrington, Business Development Officer in the Cincinnati office. "We have the industry insights and resources they need and can provide them with exceptional levels of customer service. It's a win-win situation."

How U.S. Bank Serves Insurance Clients

U.S. Bank Institutional Trust & Custody holds and reports investable assets for insurance companies. "The challenge for some providers is that the insurance industry is regulated by each state's insurance commissioner," Harrington says. "Since we are familiar with the insurance industry and we have those interfaces, we know what it takes to help our clients meet the numerous state requirements."

Insurance companies value and hold assets differently than most other industries, therefore their reporting needs are different. Insurance companies amortize most of their assets, Harrington explains. "This unique valuation principle requires specific accounting software, and this is one area where U.S. Bank shines. There are four major insurance accounting systems, and U.S. Bank has interfaces with three of those systems. This investment in technology allows our clients to focus on more important matters such as managing assets or growing their business, not manually keying information."

Creating Growth Opportunities

There are several reasons the insurance industry is attractive to U.S. Bank. Diversifying our client base is one of them. Another is the stability of insurance companies themselves, which is appealing in today's tumultuous markets. "Last year, as market values plummeted nearly 40 percent, insurance company assets remained mostly stable," Harrington says. "And, on the flip side, insurance companies are eager to work with U.S. Bank due to its reputation for financial strength and stability."

In addition, the sheer number of insurance companies that meet our middle-market

focus is impressive. "We aren't going after the multi-billion dollar market," Harrington says. "Our focus is on the middle market. We serve more than 300 insurance companies representing more than \$70 billion in assets."

Finally, the U.S. Bank service model fits in well, because we can provide a local presence. "Some providers have one or two offices nationwide that specialize in the insurance industry," Harrington says. "We promote specialization when appropriate, but find that having relationship managers in 31 offices throughout the nation can be invaluable in an industry that is so state-specific. Best practices that work in one financial niche are easily translated to another."

Consider Casting a Wider Net

As a consultant, you may be focusing on defined benefit plans, foundations or endowments. But the insurance industry may represent untapped opportunities for those interested in the fixed-income world.

Harrington is optimistic about the growth opportunities afforded by serving the insurance industry. "We have dedicated resources to this market, and expect that the strength and stability of U.S. Bank will help attract even more insurance business to us."

U.S. Bank is active in the Insurance Accounting & Systems Association (IASA), a nonprofit association whose mission is to enhance the knowledge of insurance professionals, and has participated in more than two dozen national and regional conferences in the past five years. Harrington is vice president of a local IASA chapter.

"The insurance industry may represent an attractive market for consultants," Harrington says. "Your relationship manager would be happy to talk with you about how U.S. Bank can help you serve insurance clients."

U.S. Bank National Association is a wholly owned subsidiary of U.S. Bancorp. U.S. Bank Institutional Trust & Custody is a division of U.S. Bank National Association that focuses on trust, custody, investment and retirement services to institutional clients. Its product offerings include institutional trust and custody services for accounts holding assets for qualified retirement plans, deferred compensation plans, non-profits and insurance companies.