

PRESS RELEASE

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FOR IMMEDIATE RELEASE
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MERCHANTS BANK ADDS BANKTEAM'S SALES PLUS™ TRAINING

Phoenix, Arizona – April 3, 2007 - Merchants Financial Group, Inc., Winona, Minnesota, has contracted with Phoenix-based BANKTEAM and now utilizes its SALES PLUS™ sales training for bank employees. The SALES PLUS training helps banks deliver professional levels of service to their customers in order to retain and enhance their banking relationships. In 2003, the bank also implemented and continues to use BANKTEAM's SERVICE PLUS™ system – a service quality training and coaching system.

Dick Mahoney, President & CEO of Merchants Financial Group, comments about the SALES PLUS training that was implemented last year. "We believe the implementation of SALES PLUS is consistent with the strategic development of our consultative sales culture for the Merchants organization and our commitment to growing our people. The approach with SALES PLUS places heavy emphasis on one-on-one coaching over an extended period of time, which drives shifts in patterns of behavior that have long-lasting impact on the bottom line," Mahoney said.

Kristine Valk, Training Director at Merchants Financial Group, explains the unique features of the training and why they selected BANKTEAM over other vendors. "The SERVICE PLUS and SALES PLUS programs have allowed us to improve the consistency in delivery of service to our customers and enhance the overall experience that customers have with our bankers. We believe in customer relationships and getting to know how we can best serve them with products and solutions that work for them."

SALES PLUS is a comprehensive sales development system, not a one-time training event. It develops practical sales skills to help employees serve their customers in a professional manner. The training also develops personal sales management skills that enable salespeople to be proactive in educating customers on additional bank services that can benefit them. SALES PLUS delivers powerful CBT skill-based training supported with ongoing coaching and mentoring from a personal Coach to reinforce sales achievements. Plus, never-ending performance feedback and recognition activities keep the emphasis on sales success alive at the bank on an ongoing basis. All salespeople at the bank, from executives to CSRs, participate in the training.

Bob Brown, President of BANKTEAM said, "SALES PLUS promotes customer retention and expanded customer relationships. The system assists banks install energetic coaching environments that support consistent sales activities and professional sales performance throughout the bank. SALES PLUS provides managers with a variety of sales coaching tools and follow-up systems to help their salespeople succeed. Besides the sales training for salespeople, SALES PLUS also installs an ongoing sales coaching system at the bank that encourages ongoing sales improvement."

About Merchants Bank:

Established in 1875, Merchants Bank, NA is part of Merchants Financial Group which has more than \$700M in assets and 14 banking locations in Southeast Minnesota and Western Wisconsin. The Merchants organization has been owned and managed by families in the area throughout its history. Local ownership and local decision-making differentiate Merchants from most banking organizations. Small business expertise has been the strength of the organization and growth in the area is a strategic focus.

About BANKTEAM:

Established more than 27 years ago, BANKTEAM offers a full range of service quality and sales enhancement systems for the financial industry in the United States, Canada and Australia. With its headquarters in Phoenix, Ariz., BANKTEAM specializes in helping financial institutions build vibrant coaching cultures that drive ongoing service-sales success.