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Harris Poll 2010 EquiTrend® Study Finds: *Financial Services Industry Showing Recovery in Consumer Perceptions* *Visa scores highest in Brand Equity*

New York, N.Y. — April 28, 2010 — Leading global market research firm Harris Interactive continues to examine the results of its 2010 EquiTrend® study, today focusing on financial services and insurance companies. The annual brand equity study measures over 1,000 brands across 42 categories.

The data in the financial services category shows evidence of recovery in terms of consumer perceptions. The average Equity scores across all financial services brands are on their way back to 2008 levels, a result of increases in both quality and purchase consideration perceptions. Even AIG, whose reputation took a large hit during the financial crisis, experienced a significant increase in equity over the past year. The one brand whose Equity score decreased in this year’s results was Bank of America, though Merrill Lynch – a brand that Bank of America acquired in 2009 – had a significant increase in Equity.

Highest Ranked in Brand Equity	Score
Visa	65.76
MasterCard	60.66
Vanguard Group	58.11
Discover	56.22
State Farm Insurance	55.10
Nuveen Investments	54.89
USAA Financial Services	53.98
TIAA-CREF Financial Services	53.59
The Hartford	53.40
Fidelity Investments Financial Services	53.29

“While the industry is enjoying some reprieve from the onslaught of bad news that so damaged brand equity in this sector, consumer trust continues to lag and is taking longer to rebuild,” stated Howard Lax, Senior Vice President of Financial Services Research at Harris Interactive.

Trust in the industry as a whole is on its way up, though it has not yet achieved 2008 or even 2007 levels. AIG again showed improvement, however there were decreases in this measure for Aflac, MasterCard, and Bank of America (though Merrill Lynch again experienced an increase while its parent brand is falling).

Highest Ranked in Trust	Score
TIAA-CREF Financial Services	6.64
Vanguard Group	6.55
Visa	6.55
USAA Financial Services	6.46
The Hartford	6.39
Transamerica Financial Services	6.19
Western Union	6.18
Fidelity Investments Financial Services	6.17
Nuveen Investments	6.14
Discover	6.11

Despite this recovery there are still some brands that are struggling, particularly when it comes to the percentage of people who would be saboteurs of brands. In the financial services category, brands with the highest percentage of saboteurs include Freddie Mac, AIG, Countrywide, and Bank of America.

Stated Lax, “In the face of weakened trust, it comes as no surprise that consumers are more critical in their comments about financial services firms and more reluctant to speak positively about these companies, choking the positive buzz that is so important to a company’s brand strength.”

More details on the financial services industry results will be shared on April 29 at 2:00pm EST. To register for the webinar, go to <http://bit.ly/cuuo7H>.

Methodology

The EquiTrend® study evaluates measures including: Equity, Consumer Connection, Commitment, Energy, Brand Behavior, Brand Advocacy, and Trust. The keystone to the program is Equity, which provides an understanding of a brand’s overall strength and is determined by a calculation of Familiarity, Quality, and Purchase Consideration.

This year’s EquiTrend® study was conducted online among 19,708 U.S. consumers ages 15 and over between January 12 and 21, 2010. The total number of brands rated was 1,151. Each respondent was asked to rate a total of 60 randomly selected brands. Each brand received approximately 1,000 ratings. Data were weighted to be representative of the entire U.S. population of consumers ages 15 and over on the basis of age sex, education, race/ethnicity, region, and income, and data from respondents ages 18 and over were also weighted for their propensity to be online.

These statements conform to the principles of disclosure of the National Council on Public Polls.

The EquiTrend® study results disclosed in this release may not be used for advertising, marketing or promotional purposes without the prior written consent of Harris Interactive.

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For a complete listing of all the brands covered in the study, contact Alyssa Hall at 212-539-9600 or ahall@harrisinteractive.com.

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