

STEVEN L. LUBETKIN, APR, FELLOW, PRSA
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PERSONAL SUMMARY

Seasoned corporate communications strategist, extensive experience supervising, planning, and implementing national programs in corporate public relations, financial communications, media relations, seminars, speechwriting, issues management, and employee communications, and community relations for Fortune 100 companies and their senior executives. Highly articulate spokesman with strong track record of persuading skeptical opinion leaders and public policy influentials. Experienced technologist, counselor to senior management regarding the business and commercial implications of leading edge technologies. MBA thesis, "Bond Ratings in Cyberspace," studied attitudes of financial industry professionals toward computer-mediated meeting technologies. Fluent in Spanish.

SUMMARY OF ACHIEVEMENTS

December 2004 to Present ***Lubetkin & Co., Communications, Public Relations, and Technology Counseling Firm***
Managing Partner

Reopened independent practice to focus on strategic communications counsel to C-suite executives at major companies, communications audits, evaluation of media relations and public relations strategies, speechwriting and editorial services, and presentation skills and media interview training for senior corporate managers. Leading edge developer of podcast audio programming for clients, delivered via Internet. Clients in financial services, financial education, nonprofits, and retailing. Also counsel management about leveraging technologies effectively to execute corporate communications strategies successfully. Clients have included a financial industry trade association, a financial industry training firm, several nonprofit organizations, and an international retail store chain.

June 2000 to December 2004 ***Bank of America (4/2004-12/2004)***
Senior Vice President-Level Team Leader, Media Relations, Consumer Segment (4/2004-12/2004)
FleetBoston Financial Corporation (3/2001-4/2004)
Vice President and Regional Director, Corporate Communications, NJ/PA
Summit Bancorp (6/2000-3/2001)
Vice President and Director, Corporate Communications

Led national media relations team of four professionals (two senior vice presidents and two vice presidents); handled media relations for the Consumer Segment of Bank of America (NYSE: BAC), a \$1 trillion (assets) financial services company (Consumer Segment generates 70% of the Company's \$39 billion in annual revenues). Named to position following Bank of America's acquisition of FleetBoston Financial Corporation in October 2003. Served as chief media relations counsel to President of Consumer Banking (distribution arm) and President of Consumer Products (product development and manufacturing arm) of the bank, including representing them with and accompanying them in interviews with the national and top tier regional news media. Responsible for development of executive news media visibility strategies and national news media planning for the consumer segment.

Previously handled all internal and external communications, including media relations and executive communications, in New Jersey and Pennsylvania for FleetBoston Financial Corporation (NYSE: FBF), a \$200 billion (assets) super-regional financial services company. Remained in same position with increased responsibilities following March 2001 acquisition of Summit Bancorp, New Jersey's largest commercial bank. Member of New Jersey/Pennsylvania senior management council; chief communications counselor and speechwriter for Fleet New Jersey chairman, vice chairman, and presidents of New Jersey and Pennsylvania banks.

For Summit, developed communications strategies and prepared communications materials, articles, press releases for all divisions of the company, including retail bank, insurance brokerage services, private bank and investment management (including mutual funds), corporate banking (including capital markets, commercial real estate, and specialized corporate lending). Arranged executive interviews; acted as senior corporate spokesperson with the news media.

February 1991 to May 2000

Standard & Poor's
Director, Communications (1/97 to 5/2000)
Director, Seminar Communications (1/92 to 12/96)
Senior Writer, Communications (2/91 to 1/92)

Helped establish new external communications department, promoting bond rating activities in corporate, municipal, insurance, financial institutions, structured finance, and international sectors. Developed, produced, and hosted a series of telephone conference calls on fixed income credit quality issues. Calls have drawn audiences of up to 600 people, and broadened S&P's contact with market participants. Program won a 1995 Corporate Achievement Award for Customer Service from *The McGraw-Hill Companies Inc.*, Standard & Poor's parent company.

Principal writer for MBA recruiting, corporate image brochures, speeches and articles by Ratings Group President and other senior analysts; also wrote analyses of newsworthy credit quality issues, and summaries of S&P Congressional testimony. Pioneered use of the Internet to identify reference and resource materials. Co-chaired Standard & Poor's Internet Home Page task force; wrote original HTML code and design concept for Standard & Poor's Ratings World Wide Web Home Page.

September 1990 to February 1991

Lubetkin & Co., Communications Technology Counseling Firm
Senior Communications Counselor

Provided technology consulting and communications counseling services to a Washington-based transportation trade association ; a commercial aerospace telecommunications vendor; a commercial printer; and a nonprofit social service agency.

January 1990 to September 1990

HRN, Public Affairs Consulting Firm
Assistant Vice President/Director-Media Relations

Generated substantial national media attention for an environmental priorities survey conducted on behalf of Ford Motor Company.

July 1988 to January 1990

Unisys Corporation
Senior Manager, Public Relations

Handled overall public relations for personal computers, UNIX workstations, document imaging, and financial systems.

June 1979 to July 1988

Consolidated Rail Corporation
Assistant Director-Publications & Special Projects (1/88-7/88)
Manager-Special Projects (5/87-12/87)
Manager-Media Communications & Special Projects (5/85-5/87)
Senior Media Representative/Photographer (8/81-5/85)
Assistant Manager-Commuter Relations (6/79-8/81)

Helped Conrail management persuade Congress to privatize the railroad through the then-largest initial public offering in U.S. history, March 1987.

Education:

MBA, University of Phoenix/ONLINE, 1994.

BA, Spanish and Philosophy (double major), *magna cum laude*, Monmouth College, West Long Branch, NJ, 1978.

Memberships, Awards and Achievements: McGraw-Hill Inc. Corporate Achievement Award for Customer Service (teleconferences), awarded 1995. Named in *Marquis' Who's Who in the East 1995-1996*. Member, New York Society of Security Analysts 1997-2000; PRSA Financial Communications Section (Executive Committee, 1993-1999; Chairman, 1995-1997; chairman-elect, 1993-1994); Chair, PRSA Technology Section 1997, Executive Committee 1995-1999; Member, PRSA Universal Accreditation Board (1997-2002); elected (at age 42) to PRSA College of Fellows, 1999. Member of PRSA National Board of Directors, 2002-2005.