

Steven L. Lubetkin, APR, Fellow, PRSA
708 Crestbrook Avenue
Cherry Hill, NJ 08003
856-751-5491 Office • 267-295-1112 Fax
steve@lubetkin.net

Steven L. Lubetkin, APR, Fellow, PRSA, is the managing partner of Lubetkin & Co. LLC, a diversified public relations, communications, Internet broadcasting, and publishing consulting practice he established in December 2004, after successfully managing media relations activities during the successful completion of the \$47 billion Bank of America-Fleet Bank merger. Earlier, he helped manage news coverage of the \$7 billion acquisition of Summit Bancorp by Fleet Bank.

Steve is a technology-savvy veteran of more than 25 years in corporate and financial communications, and print and broadcast journalism. His background includes extensive media relations, speech and testimony writing, seminar and conference planning, issues management, and crisis public relations experience.

Steve serves as editor and publisher of Lubetkin & Co.'s *RatingAgency.com* newsletter, a subscription publication that features profiles of bond rating analysts past and present, and reports on developments in the bond rating industry.

Professional Background

From April to December 2004, following Bank of America's October 2003 acquisition of Fleet Bank, Steve led the national media relations team for the Consumer Segment of Bank of America.

Before that, as Vice President and Director, Corporate Communications, he handled media relations for Fleet Bank's New Jersey and Pennsylvania franchise. This included supervising communications for Fleet Insurance Services, Fleet's insurance brokerage and employee benefits consulting business in Cranford, NJ, and Fleet Credit Card Services, Horsham, PA.

In June 2000, he was named Vice President and Director, Corporate Communications for Summit Bancorp, then a \$39 billion diversified financial services firm in Princeton, NJ. He reorganized the corporate communications department, enhanced the content and quality level of internal and external communications, and positioned the company for additional favorable press coverage of its strong brand franchise -- and then switched gears to help handle merger communications as the bank was acquired less than three months later, by FleetBoston Financial (NYSE: FBF) in a \$7 billion takeover announced October 1, 2000. In this role he was responsible for writing quarterly financial results news releases and speeches for the senior management team of the bank.

He joined Standard & Poor's, the world's largest debt rating organization, as a senior speechwriter in 1991. From 1992-2000, as director of communications in Standard & Poor's Communications

Department, he provided senior level communications counsel to Standard & Poor's executives and business units around the world. He also co-managed Standard & Poor's Seminar Programs unit, which annually produces more than two dozen meetings and conferences on financial markets and debt rating analysis topics. In that role, he helped executives and bond analysts prepare presentations for financial conferences and adapt complex financial reports for mass market publication.

He was a frequent contributor to *Standard & Poor's CreditWeek®*, Standard & Poor's flagship publication on credit quality, and he participated in the publication's editorial advisory board. His article, "Seven Commandments for Presentations to Bond Rating Agencies," appeared in the April 1992 issue of *Financial Communications Report*, the quarterly publication of the Financial Communications Section of the Public Relations Society of America.

A veteran radio news broadcaster, Steve pioneered Standard & Poor's use of telephone conference calls between analysts and investors, a program that earned him a 1995 Corporate Achievement Award for Customer Service from Standard & Poor's parent, The McGraw-Hill Companies, Inc. He coordinated and personally hosted more than 150 telephone conference calls annually on rating methodology and credit quality trends.

In July 1998, he spearheaded the introduction of Internet-based delivery of the conference calls via the Standard & Poor's web site, using RealAudio™ streaming media technology. Standard & Poor's was the first credit-rating agency to employ web delivery of audio programs. During Steve's tenure, more than 25,000 people participated in these conference call programs. He also directed the Standard & Poor's Ratings Information Desk, which responds to more than 300,000 telephoned bond rating requests from the public annually.

Throughout his career, he has written numerous speeches, articles, and Congressional testimony for Fleet, Summit Bancorp, Standard & Poor's, and Conrail senior executives, including an opinion article for Standard & Poor's president published in the *Sunday New York Times*. He served for five years (1991-1996) as recording secretary for the rating agency's senior level policy-making body, the Rating Policy Board. He also coordinated technology for the Standard & Poor's Global Ratings Development Department, including leading a project to consolidate client databases across Standard & Poor's departments throughout the world. He helped analysts identify emerging Internet research resources, and he served as co-chair of Standard & Poor's World Wide Web task force, which developed Standard & Poor's original Internet website in 1995.

He has also written extensively on financial issues and on the use of technology, both for Standard & Poor's Information Technology Department's newsletter, and in *PR Tactics*, the monthly publication of the Public Relations Society of America. His topics have included research opportunities on the Internet, corporate communications in China, and career trends in public relations.

Before joining Standard & Poor's in 1991, Steve worked for Consolidated Rail Corporation, one of the nation's largest freight railroads; and Unisys Corporation, one of the world's largest computer systems and services firms. Earlier, he counseled corporate clients of HRN, a nationally known public affairs consulting firm, on media relations strategies, and has trained clients in the use of computer software.

At Conrail, he helped orchestrate management's successful media relations strategy that persuaded Congress to privatize the company through a public stock offering (which took place March 26, 1987. Until 1993, this was the largest initial public offering in U.S. history). The process involved being able to explain articulately to journalists and other audiences the complicated financial implications of the transaction, including such difficult subjects as Conrail's financial structure as a federally owned entity and the intricacies of the Interstate Commerce Commission's "frozen asset base accounting" for railroads.

His article describing the media relations campaign behind the Conrail privatization process appeared in the Fall 1995 issue of *The Public Relations Strategist*, a quarterly publication of the Public Relations Society of America.

Writing and Speaking Experience

Since August 1996, he has contributed "CompuShmooze@," a monthly newspaper column on Jewish aspects of computer use, to the *Jewish Community Voice*, published by the Jewish Federation of South Jersey. CompuSchmooze now appears on an Internet weblog, or "blog," and features an Internet audio broadcast known as a podcast.

Steve has been a frequent speaker on financial research and technology topics. Recent appearances relating to financial communications subjects have included:

- American Library Association's Business Reference and Special Services (ALA/BRASS), July 1996
- South Jersey Communicators' Club, breakfast presentation on the bond rating process, January 1998
- Program Chair, "The Year 2000 Computer Problem and its Implications for the Financial Markets," New York Society of Security Analysts, April 26, 1999.
- Workshop Presenter, "Telephone Conference Calls," 2000 PRSA International Conference, Chicago, October 2000.
- Program Moderator, "Shareholder Lawsuits," PRSA Financial Communications Section Teleconference, August 16, 2001.

- Workshop Presenter, “Multidimensional Merger Communications,” 2001 PRSA International Conference, Atlanta, October 2001.
- Panelist, “After September 11 – Emergency Preparedness and Security,” New Jersey Bankers Association, December 18, 2001.
- Conference Call Moderator, “PRSA Financial Communications Section Conference Call on Bankruptcy Communications,” August 15, 2002.
- Luncheon speaker, Charlotte, NC, PRSA Chapter Luncheon, “National Trends in Public Relations,” January 26, 2005.
- February 15, 2005: Conference Call presenter, “Planning and Implementation,” preparation course for the Examination for Accreditation in Public Relations, sponsored by PRSA.
- Keynote speaker, American Bankers Association Bank Marketing Network program, “Public Relations Needs a New Image,” March 3, 2005, Woodbridge, NJ.
- Conference speaker, College and University Public Relations Association of Pennsylvania (CUPRAP), “How to Keep the Media Neutral in a Crisis,” March 9, 2005, Hershey, PA.
- Conference Speaker, Schering-Plough Lecture Series, Fairleigh Dickinson University, Madison, NJ, “Business, Media, Ethics,” March 19, 2005.
- Guest speaker, Temple Emanuel Men’s Club, “Jewish Genealogy,” April 3, 2005.
- April 27, 2005: Guest speaker, Philadelphia Communications Academy Career Day , Roxborough High School.
- Presenter, Public Relations Society of America Leadership Rally, New York, June 11-12, 2005.
- August 9, 2005: Teleseminar presenter, "PRSA Teleseminar: How to Create a Podcast: What Practitioners Need to Know to Deliver Audio Programs Via the Web"
- September 16, 2005: National Chicken Council, Communications Committee meeting, Baltimore, MD - Blogging and podcasting presentation.
- September 29, 2005: Blogging and podcasting panel, PRSA/New York Chapter MegaTech Day program, New York.
- October 16, 2005: Remarks on behalf of the Catholic-Jewish Commission, at Iftar Dinner held by Burlington American Turkish Organization.
- October 27, 2005: Verizon and Messianic Jews, Presentation to Woodcrest ORT, Cherry Hill, NJ.
- November 30, 2005: Guest speaker, Rowan University Chapter, Public Relations Student Society of America (PRSSA).
- December 5, 2005: Guest speaker, New Jersey Shortline Railroad Association.
- February 9, 2006: Philadelphia Association of Legal Administrators lunch
- February 26, 2006: Schering-Plough Executive Lecture Series, Fairleigh Dickinson University, Madison, NJ.
- March 22, 2006: Public Relations Society of America/New Jersey Chapter's Public Relations Institute, Rutgers University, workshop on blogging and podcasting.

- April 11, NJ Communications, Advertising and Marketing Association, Doral Forrestal Hotel, Princeton, NJ, luncheon speaker.
- April 20, Philadelphia Chapter, Public Relations Society of America, panel speaker, "Non-Profit Public Relations Practitioners Forum,"
- April 24, 2006: Seminar on blogs and podcasting for food writers, sponsored by the Communications Committee of the National Chicken Council, Philadelphia, PA.
- May 2, Blogs and Podcasting in the Pharmaceutical Industry, speaker at South Jersey Pharmaceutical and Medical Technology Industry Alliance annual conference, The Enterprise Center at Burlington County College, Route 38, Mt. Laurel, NJ.
- May 17, Jewish Business Network of Southern New Jersey, breakfast speaker.
- June 21, Introduction to Podcasting, New Jersey Institute of Technology Tech Expressions Series, 8am-3pm.
- June 27, PR Council of Greater Atlantic City, Angelo's Fairmont Tavern, Atlantic City, luncheon speaker.
- July 11, Presenter on Public Relations Society of America teleseminar for PR Accreditation candidates on "Planning Terminology and Structure."
- July 27, 2006: "Podcasting, Wikis, and Blogs - Oh, My!" American Association of Medical Society Executives Annual Conference, Montreal Canada.
- August 11, 2006: Presenter on Public Relations Society of America Teleseminar for PR Accreditation candidates on "Technology."
- August 24, 2006: US Department of State Foreign Service Institute public policy conference, Arlington, VA

Upcoming Appearances

- September 28, 2006: Keynote speaker, National Congress of the Public Relations Society of the Philippines, Manila
- October 17, 2006: Information Technology Project Conference of the New Jersey Association of Mental Health Agencies.
- October 27, 2006: Public Relations Global Network, annual conference, Philadelphia.

Journalism and Broadcast Experience

Steve's journalism background includes broadcast news reporting at WJLK and WRLB radio in New Jersey, and print reporting at the *Asbury Park Press* and the *Red Bank Register*. He was also a stringer/contributor to the *Associated Press* print and broadcast services.

Education

Steve holds a BA (*magna cum laude*) in Spanish and Philosophy from Monmouth College (now Monmouth University), West Long Branch, NJ, and earned an MBA (1994) from the University of Phoenix/ONLINE, a pioneering institution of higher education offering advanced degrees through computer-accessed distance education classes.

His participation in the University of Phoenix program was featured in the August 26, 1992 issue of *Fortune* magazine, the June 10, 1994 issue of *Asahi Shimbun*, a leading Japanese daily newspaper, and in the January 22, 1995 issue of the Gannett-owned *Courier Post*, Cherry Hill, NJ.

His MBA thesis, *Bond Ratings in Cyberspace: A Study of the Feasibility of Computer-Supported Rating Committees at Standard & Poor's Ratings Group*, surveyed bond analysts' attitudes toward the use of advanced computer communications technology.

Public Relations Society of America Background

Steve is one of only 6,000 public relations practitioners nationwide who have earned the designation "Accredited in Public Relations" by passing an extensive oral and written examination administered nationally by PRSA. He served as a judge for PRSA's international 1995, 1996, 1997 and 1998 Silver Anvil Awards competition for public relations programming excellence.

From 1997-2002, he served on the Universal Accreditation Board, which sets policy for, and oversees administration of, the public relations accreditation examinations. He is the principal author of the PRSA-distributed brochure, *Power: The Value of Voluntary Accreditation*, a study of the value of professional certification programs sponsored by professional societies.

Steve served as Chairman of the Financial Communications Section of the Public Relations Society of America (PRSA) from 1994-1997, and also chaired PRSA's Technology Section in 1997. He previously served as Chairman of PRSA's national Communications Technology Committee, which counseled the Association's national board of directors about technology issues. He served on the board of directors of PRSA's Philadelphia Chapter from 1990-1991, and rejoined the chapter board in 2002.

In 1999, in recognition of his service to the public relations profession and his track record of accomplishments, Steve became (at age 42) the youngest PR practitioner elected up to that time to the PRSA College of Fellows.

In December 2005, he completed a three-year term on the PRSA National Board of Directors.

Community Affairs Background

Steve is also active in community affairs. He is completing a two-year term as vice president-education of Temple Emanuel, the largest Reform synagogue in New Jersey, responsible for the synagogue's religious school, preschool, adult education, youth groups, and library. In May, he will become the synagogue's vice president-membership.

From 1982 through 1986, he provided public relations counsel to Temple Emanuel, including preparation of news releases and photos surrounding the Temple's 35th and 40th anniversaries. A member of the synagogue since 1981, he has been a member of *Kol Emanuel*, the adult choir, and is a past president of the synagogue's Men's Club. He is webmaster for Temple Emanuel's web site (www.templeemanuel.org).

Since 2001, he has been chairman of the Web Site Subcommittee for the Jewish Federation of Southern New Jersey, and serves as a member of the Federation's Marketing Committee. In May 2002, he was named to the board of directors of the Jewish Community Relations Council (JCRC), the human relations, public policy, and social advocacy agency of the Jewish Federation of Southern New Jersey, and in March 2003 was named to the JCRC's Executive Committee. In September 2004, he was recognized by the JCRC with its Technology Achievement Award. He was recently named to become a vice president of the JCRC in May 2005.

He also served for four years (1988-1992) as public relations counsel and a member of the Board of Directors of Golden Cradle, a nationally known nonprofit adoption and maternity services agency in Cherry Hill.

Steve was named in Marquis' *Who's Who in the East, 25th Edition, 1995-1996*, and *Who's Who in the Media and Communications*, first edition, 1997-1998. He is a past master (1985) of Haddonfield-Cherry Hill Lodge #15, Free & Accepted Masons, and is a member of several other Masonic organizations.

Personal

Steve lives in Cherry Hill, NJ, with his wife, Judy, and two daughters, Sharon and Michelle.

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