

The Deposit Dilemma

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President

Your Ideas

Discussion Topic

Do you believe general uncertainty may be impacting your bank's ability to grow?

If yes, how?



The More Things Change – The Current Environment



Today's Reality = Uncertainty

The Issues of the Day

1. Net interest margin pressures and deposit competition
2. Cybersecurity and fraud risk
3. AI and technology modernization costs
4. Talent shortages
5. Regulatory and policy uncertainty
6. Digital currency expansion (stablecoins/crypto)





The More They Stay the Same – Blocking and Tackling



Purpose

Understand what it will take to **grow** your bank and **succeed** at the highest level **regardless** of the pandemic, economic, political, or rate environment.



Case Study Bank



What is the Impact?

Strategic Customer Growth and Overall Performance

Case Study Bank

1. \$2.3B with 26 locations (originally 8),
2. Mostly small cities and rural communities in Georgia, and
3. Implemented a customer growth strategy in 2003.

Average Checking Customers Per Branch

Community Banks

average

1,300

customers per branch

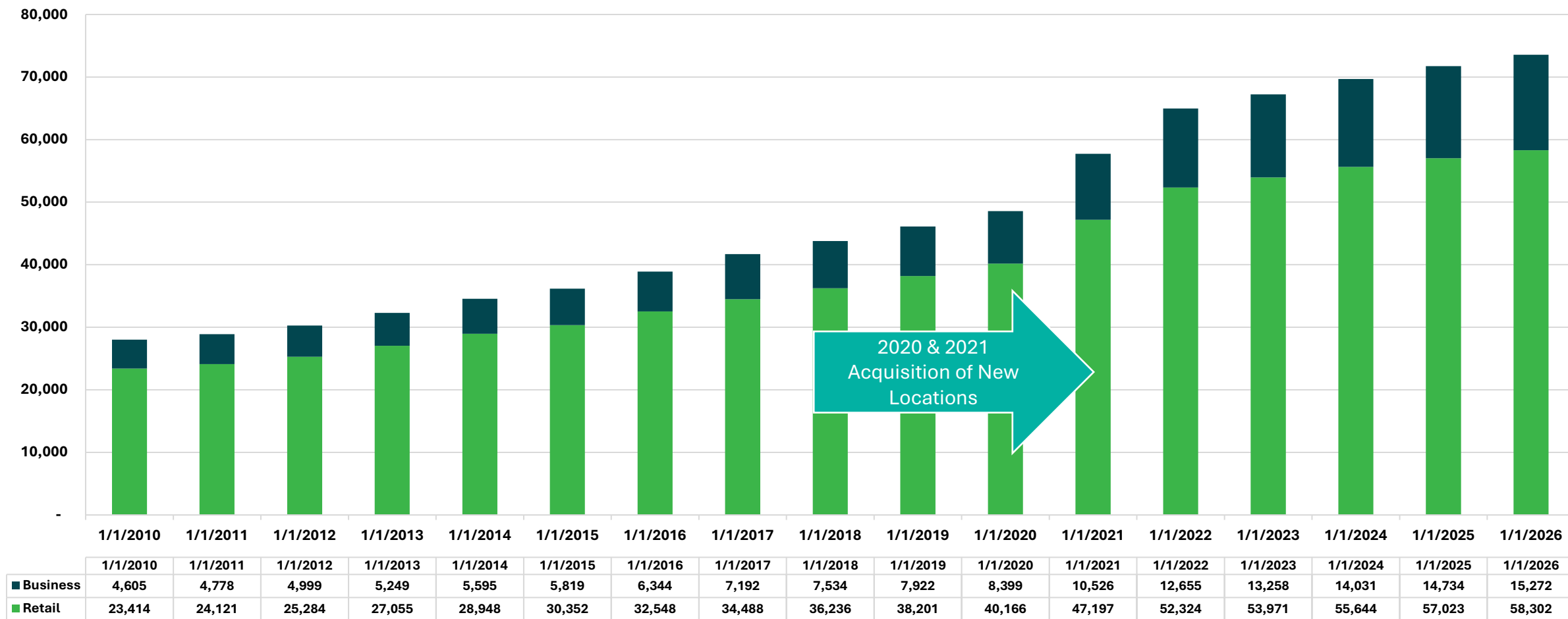
Case Study Bank

average

2,830

customers per branch

Checking Portfolio Trends



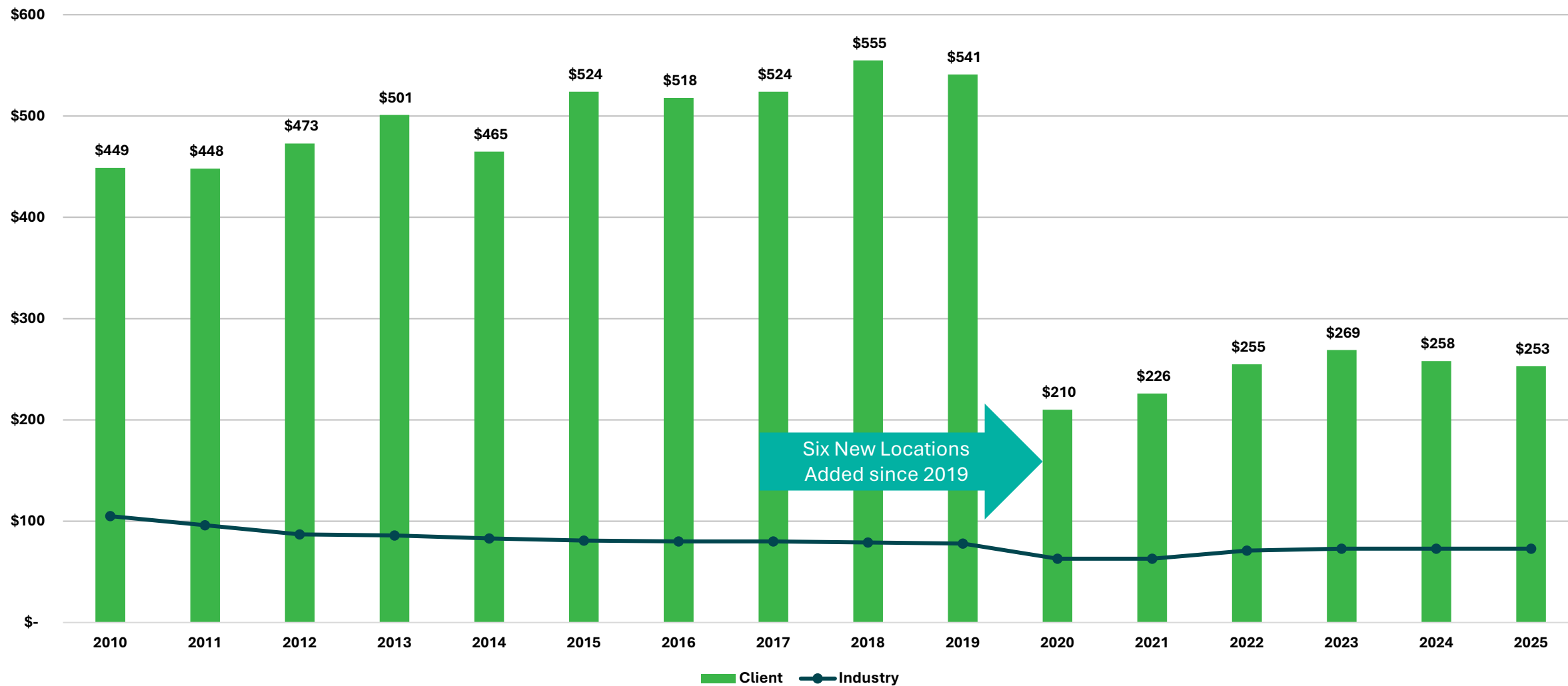
■ Retail ■ Business

FDIC Trends – Core Deposits



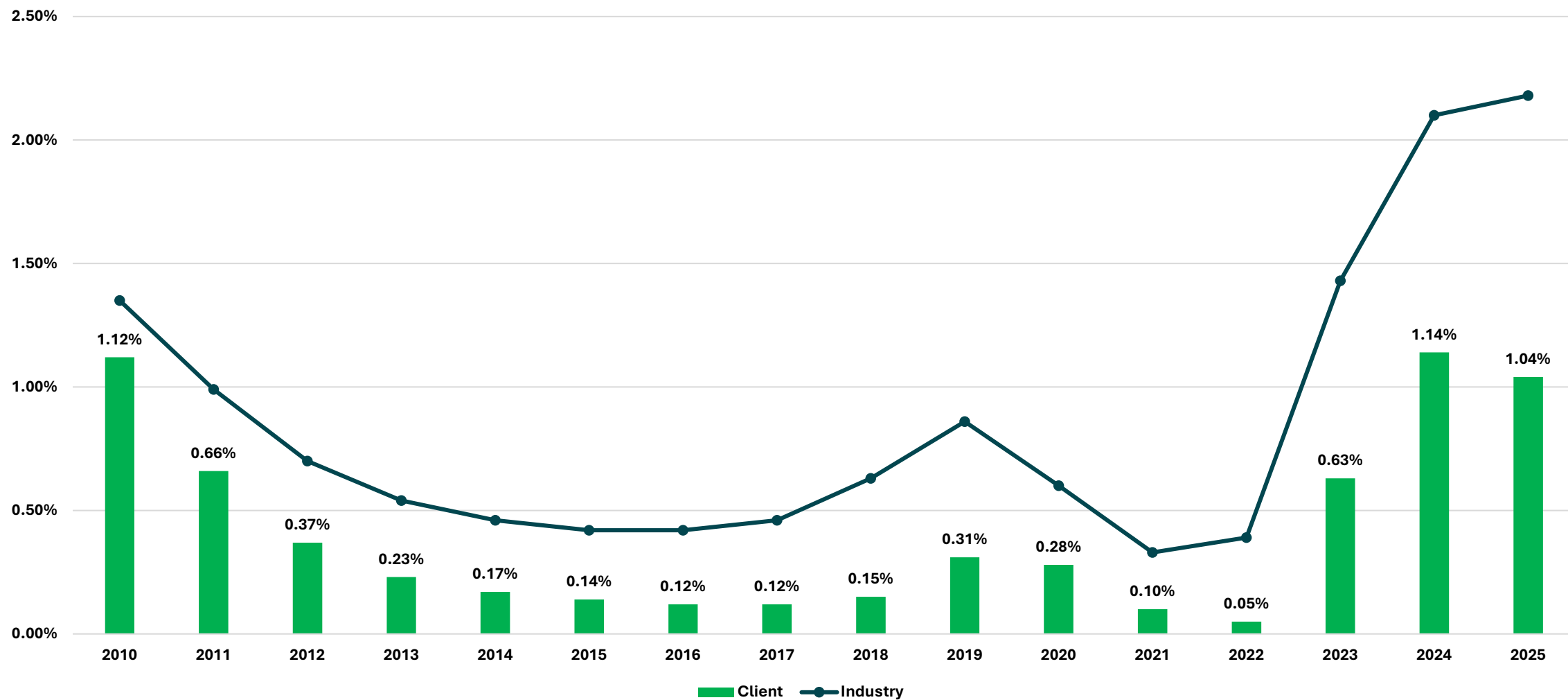
Case Study Bank vs. The Industry

Service Income per Branch

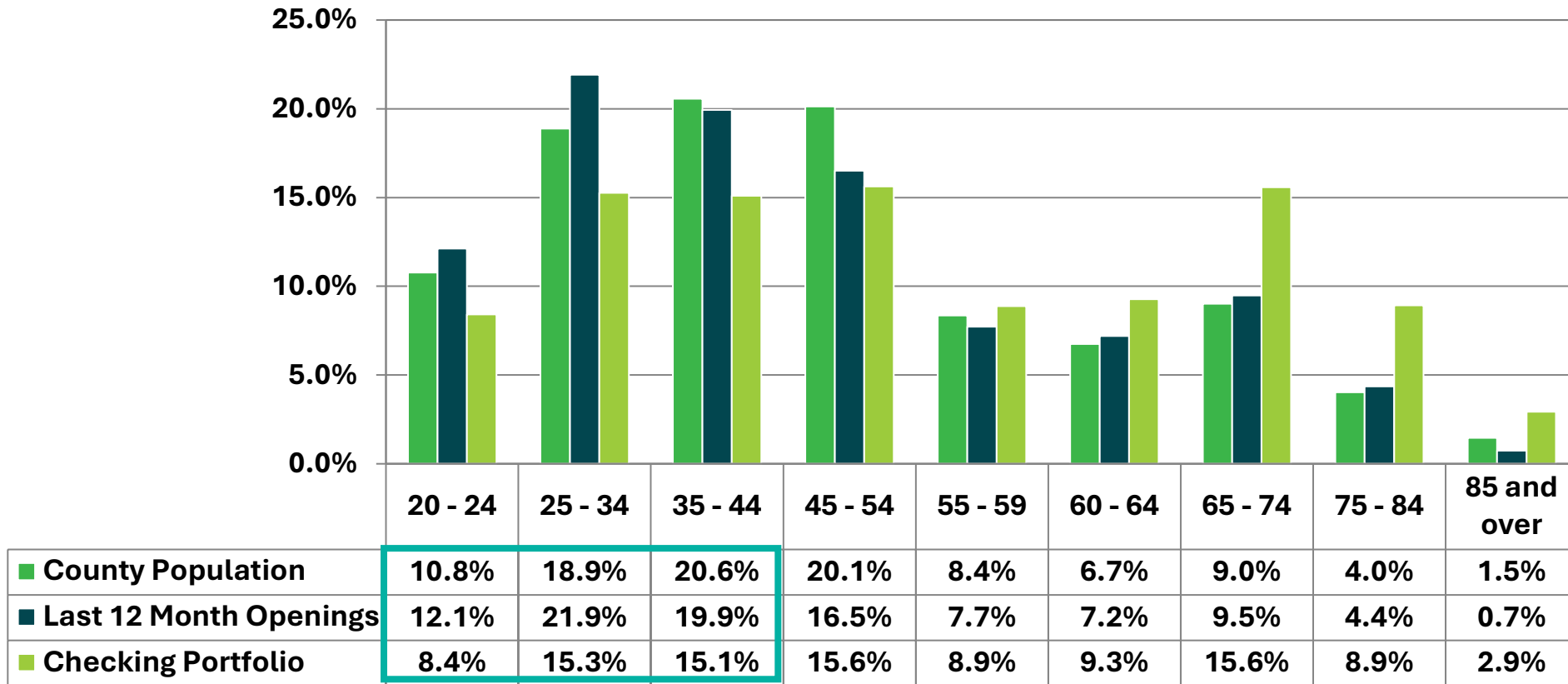


Case Study Bank vs. The Industry

FDIC Trends: Cost of Funds



Retail Checking Age Demographics



53.9% of openings in previous 12 months are under age 44. That compares to 38.8% of portfolio and 50.3% of the county population in that age segment.



Session Objectives



Session Objectives

1. Engage in numerous discussions and idea exchanges
2. Use data to evaluate the impact of customer growth and loyalty on deposit growth, composition, and overall profitability
3. Explore methods to increase core customer acquisition and increase relational intensity
4. Identify additional opportunities to create engagement with new and current customers



Leading Change, Driving Results



We need to be converting as many customers as possible to Primary Financial Institution (PFI) status.

How Do You Create a PFI Relationship?

1

When consumers give your financial institution's name to the question:
“Where do you bank?”

2

They are telling you where they have their primary operating personal or business checking account.

3

The primary operating checking account is the gateway to PFI status.
Most primary financial institution relationships still begin with a primary operating checking account.

4

Start with the checking account and deepen relationships by providing other products and services to make people's lives better!

Why Checking First?



67%

First consumer product
is checking



53%

First business product is
business checking



28%

First relationship at a
business household is
consumer checking

Source: 2025 Client Data

Core Beliefs

Fixed Costs

We are in a business of high fixed costs...
Build expensive “factories” that we call branches.

Marginal Costs

Modest marginal costs...
What does it cost you at the margin to service one more core customer?

Comparison

High marginal revenues compared to marginal costs...
What does your average customer produce in revenues per year - \$200? \$300? \$500?

Capacity

Tremendous excess capacity.
Most branches could handle many more customers with no problem.

Total Net Present Value of the Relationship

Personal Checking
9.71 years

\$2,288 Checking
\$2,676 Cross-Sale

\$4,964 NPV

Business Checking
9.43 years

\$7,342 Checking
\$11,925 Cross-Sale

\$19,268 NPV

Source: Cross-Sell is Client Data – 2024 reported in 2025

Your Ideas

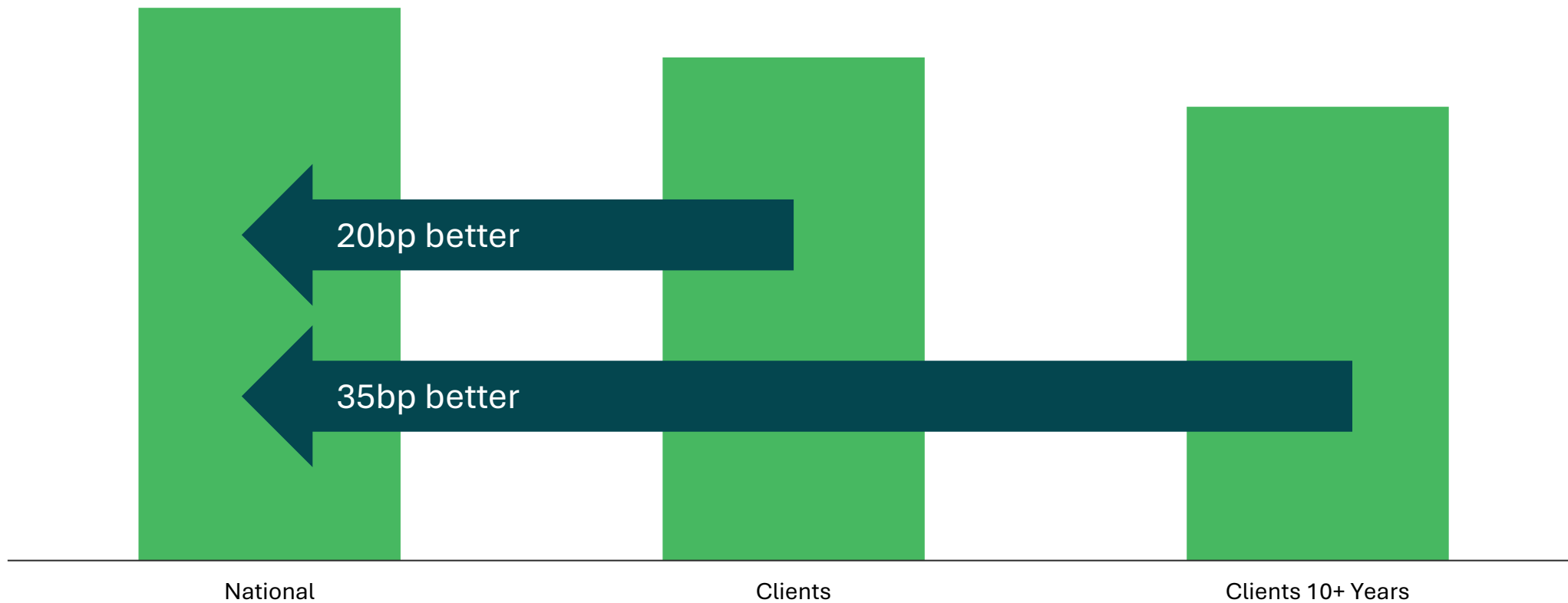
Discussion Topic

What's been your single most effective deposit growth move in the past 12 months?

Where are you struggling most right now with deposits?

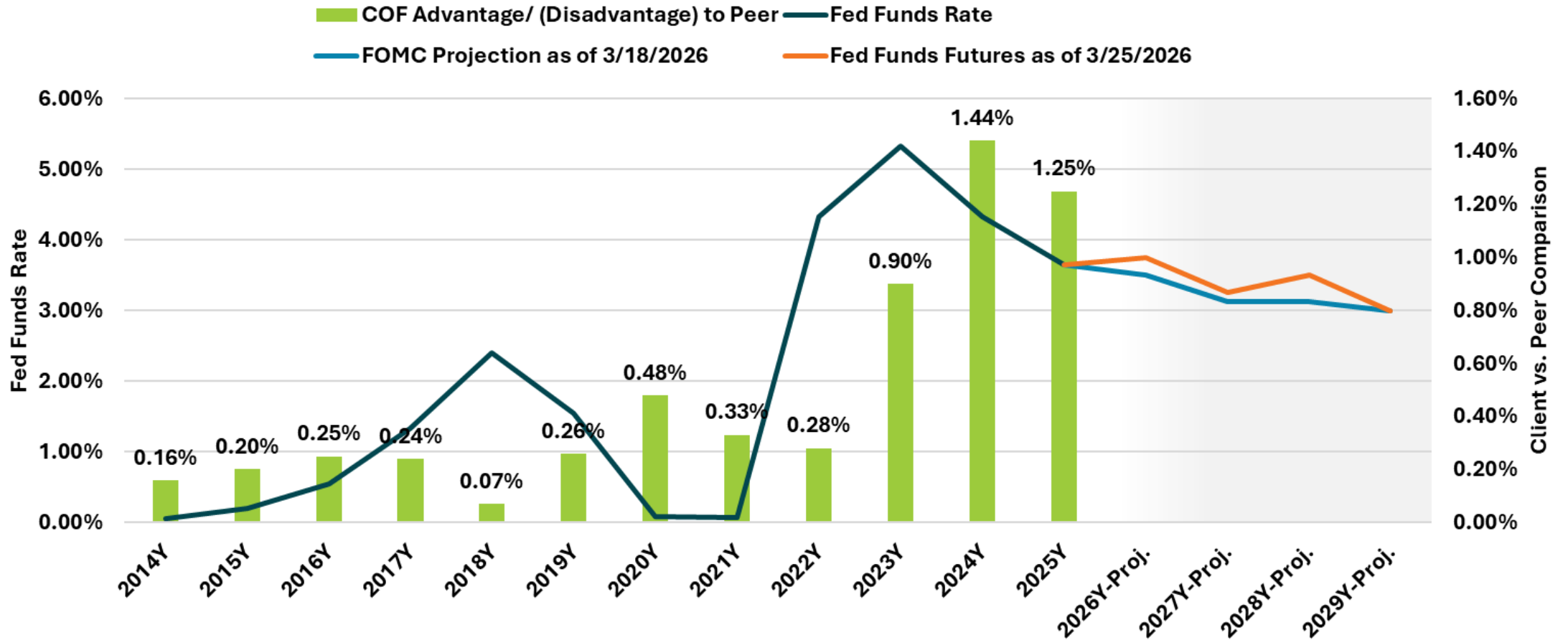
Clients vs. the Industry

Cost of Funds

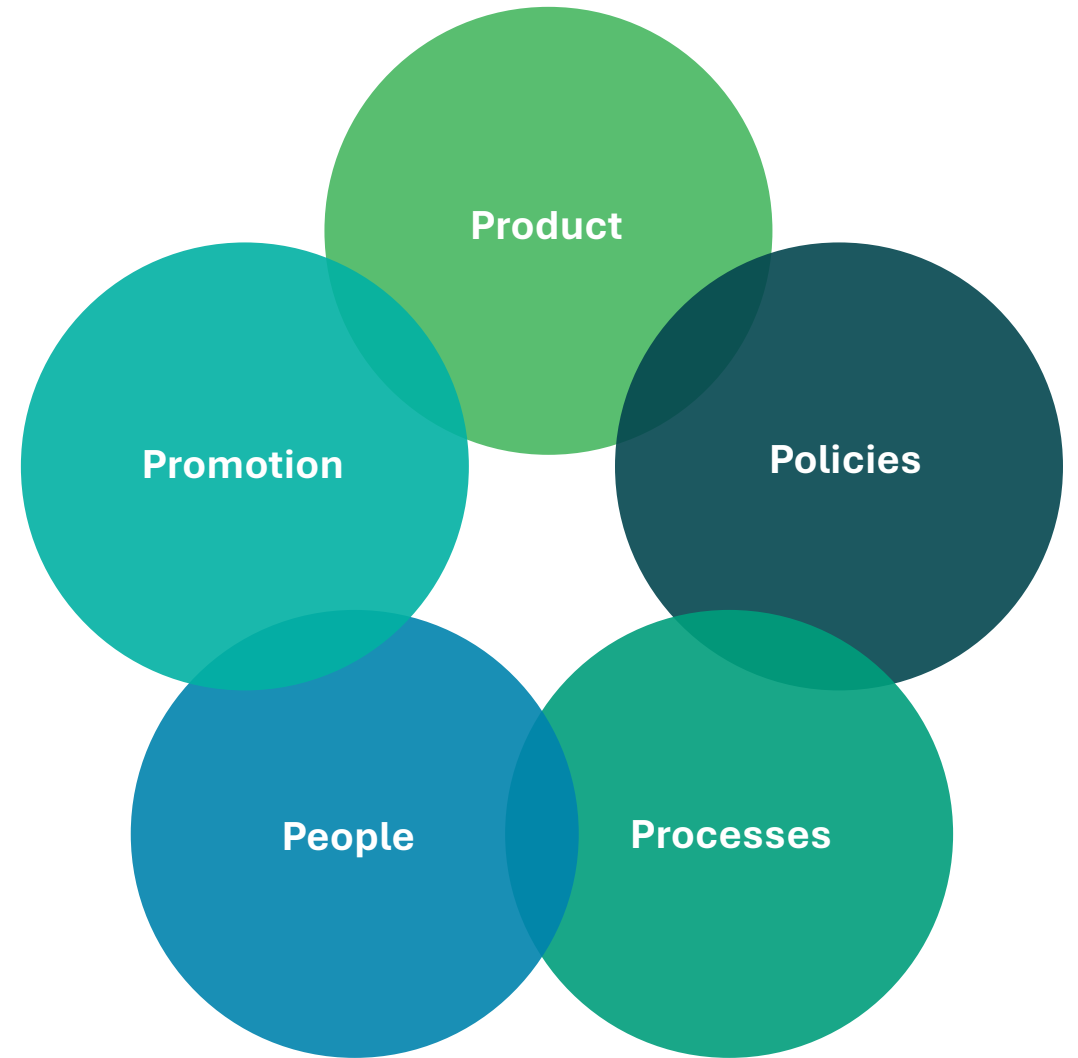


Implemented a Deposit Strategy in 2008

Effective Fed Funds Rate & Deposit Cost vs Peer



What needs to happen to lead change and drive deposit growth?





Product Considerations



Your Ideas

Discussion Topic

What do you think constitutes good retail and business checking products?

What changes, if any, have you made to your checking products in the past 24 months?

Keys to Good Product



Simple

One Pricing Variable per product
—easy to understand, easy to sell



Targeted

Accounts designed to meet the needs of all retail and business customer types



Brand Name

Account names that identify the target audience and describe the account



Sales Process

Efficient and simple roadmap to identify what is best for the consumer



Price Indifference

Do what's right for the individual and the FI will be just fine—no product-pushing

Keys to Good Product



Simple

One Pricing Variable per product
—easy to understand,
easy to sell



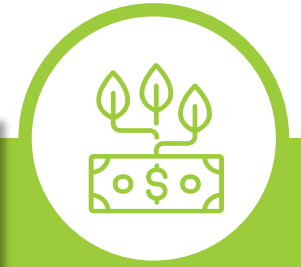
business
customer
types



account



consumer



Price Indifference

Do what's
right for the
individual and
the FI will be
just fine—no
product-
pushing

What Do Business Owners Want?



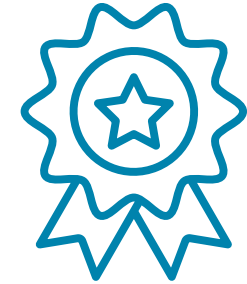
Simplicity



Predictable,
understandable
costs



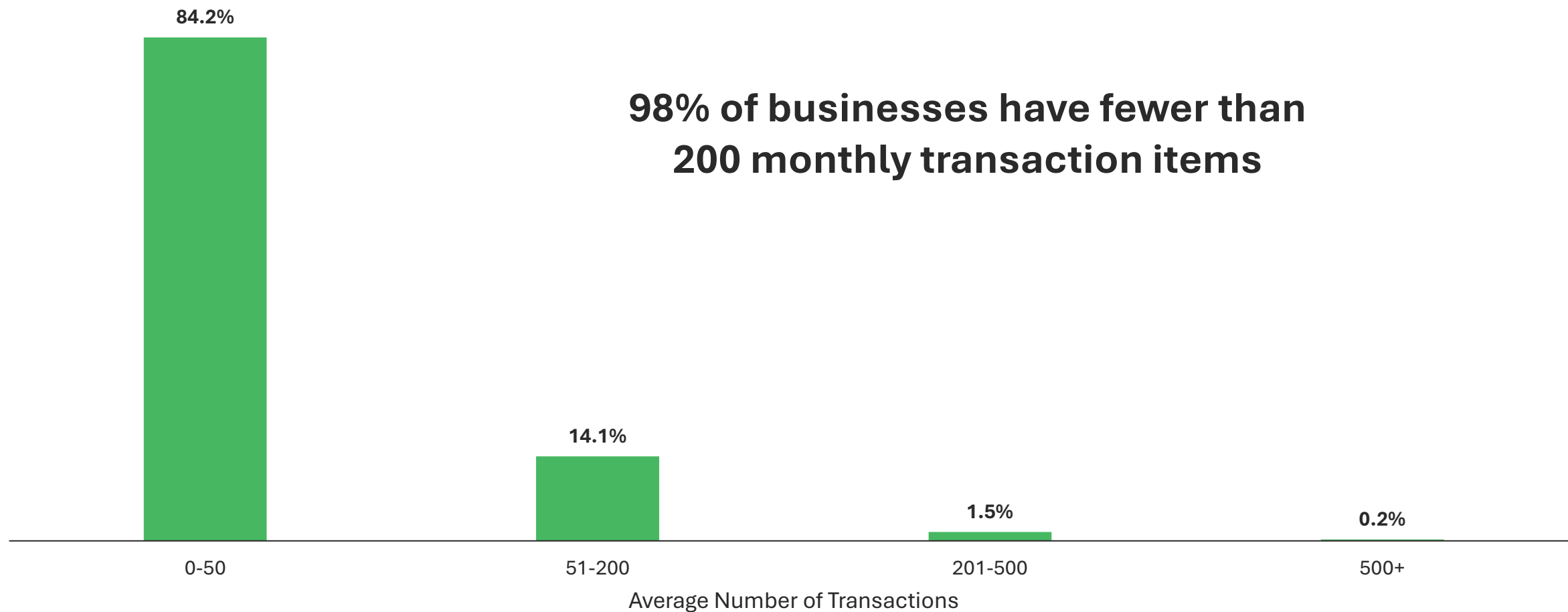
No nuisance or
unexplained
charges



Recognition of
their value as a
customer

Clients

Business Checking Stratification



Clients

Business Checking Stratification

Average # of Transactions	Average Balance	Net Interest Income at 300 BPs	Cross-Sell Relationships
0 - 50	\$28,746	\$862	3.7
51 - 200	\$74,262	\$2,228	4.7
201 - 500	\$250,109	\$7,503	7.2
500+	\$671,475	\$20,144	13.6

Business Product Changes

- In 2024, a **larger bank with a significant portfolio** of business customers decided to **change business product** with the goal of enhancing Treasury Management product sales
- Prior to the product changes, the bank **offered more than 1,000 free monthly transaction items**; this **number was significantly reduced**
- Following the changes, new business checking openings **dropped by 10% in 2025**
- Overall **balances** in the accounts **were also 3.9% less** than in the prior year
- Conclusion = **Product matters**



Process Considerations



Product with a defined customer engagement process utilized by your team.

Welcome!

Every new personal checking account includes:

- FREE debit card • FREE online banking • FREE bill pay • FREE mobile banking with mobile deposit
- FREE eStatements • FREE thank you gift • FREE gifts for referring others
- Buy back of your debit cards and unused checks from another financial institution up to \$10

1 To earn a higher rate of interest, will you always keep more than \$1,500 in your checking account?

yes

High Interest Checking

- An account for those interested in higher interest!
- FREE standard checks
 - Higher interest rate with a balance of \$1,500 or more
 - Competitive interest if balance falls below \$1,500
 - Only \$6 monthly charge if minimum balance falls below \$1,500

no

2 Will there be anyone 50 years or better signing on this account?

yes

50+ Interest Checking

- A perfect account for customers 50 and better!
- FREE standard checks
 - Competitive interest
 - No minimum balance
 - No monthly service charge

no

3 Does anyone plan to have direct deposit or an automatic payment with this account?

yes

Direct Interest Checking

- Earn interest with the convenience of direct deposit or any automatic payment!
- Competitive interest
 - No minimum balance
 - No monthly service charge

no

Totally Free Checking

- A FREE account for everyone!
- No minimum balance
 - No monthly service charge



Save time and money with these great products and services:

Savings plans

Will you make six or more withdrawals from your savings account each month?

yes → Additional checking account

no → Will you always keep more than \$2,500 in your savings account?

yes → Money market account

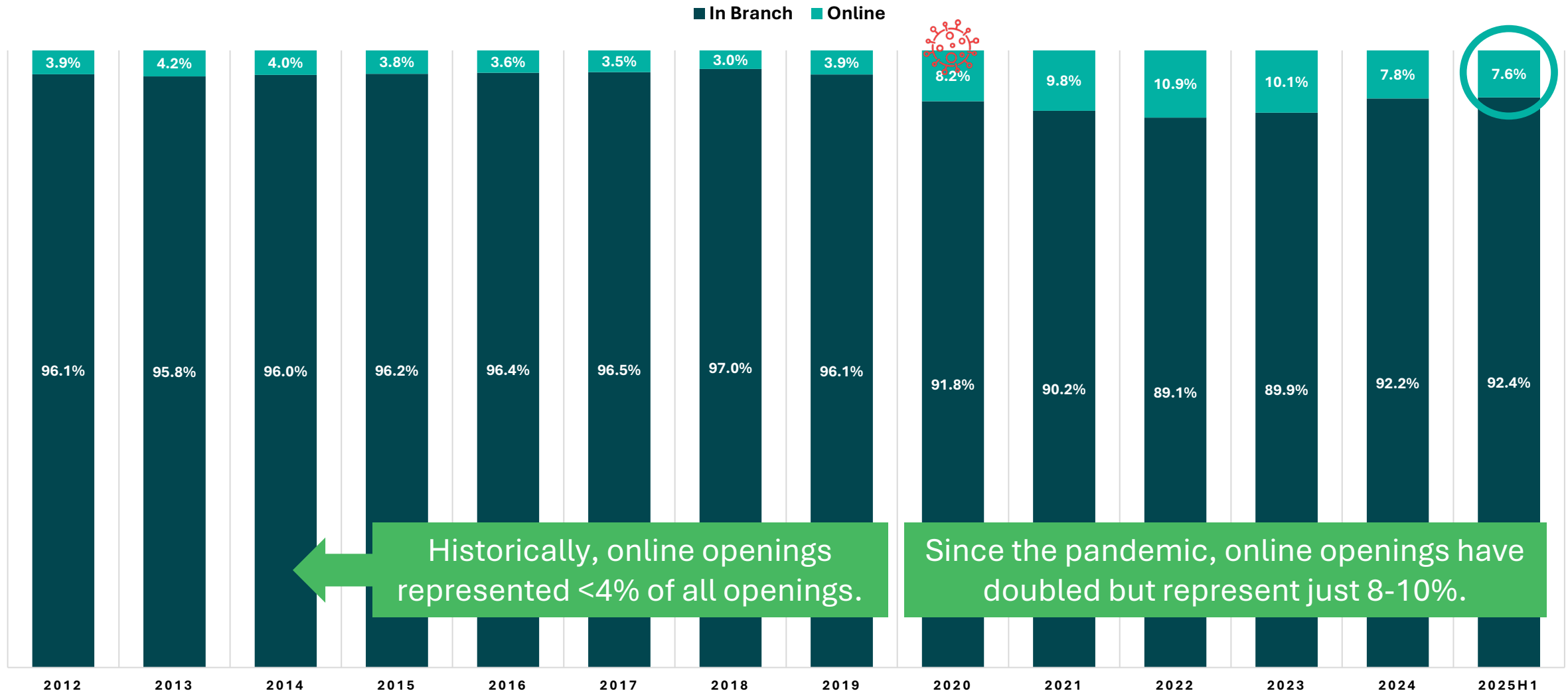
no → Savings account

- FREE debit card
- Direct deposit
- Automatic payments
- FREE online banking
- FREE bill pay
- FREE mobile banking with mobile deposit
- FREE eStatements
- FREE business checking

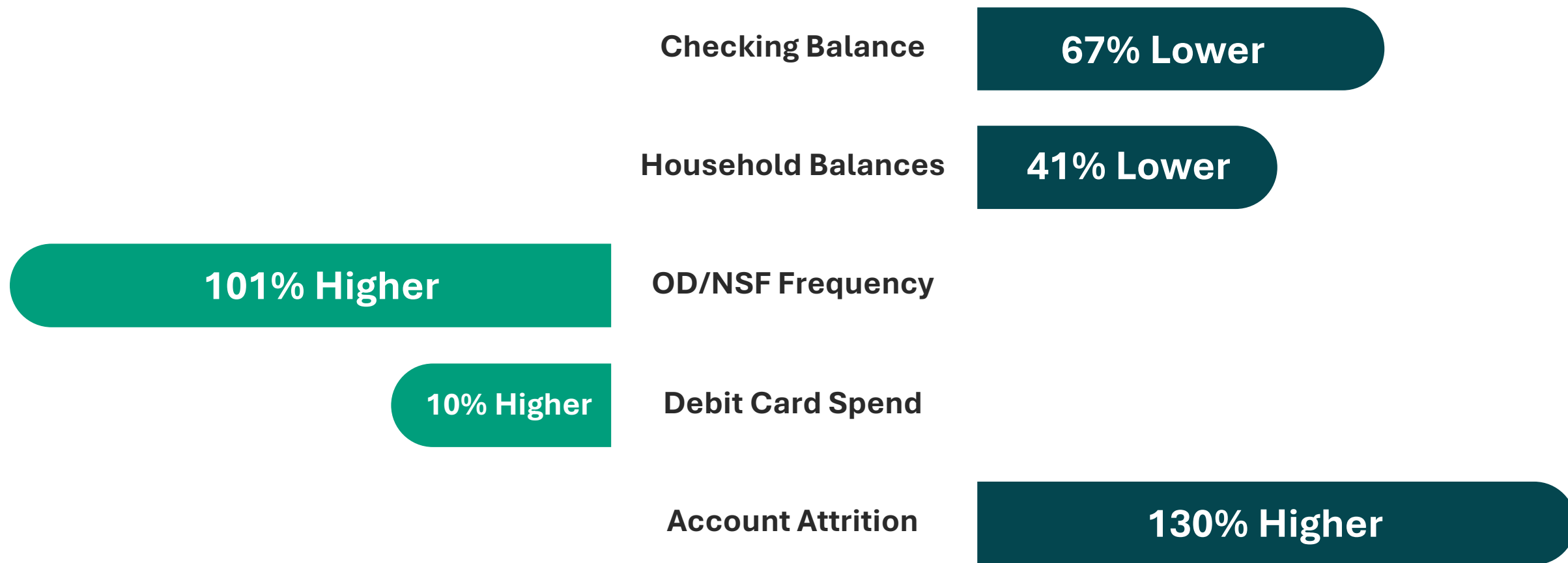
Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for details. Minimum opening deposit is only \$50. Ask for details. Bank rules and regulations apply. Free gift may be repaid on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening. Up to \$10 for debit cards and unused checks from another financial institution given at the time the checks/debit cards are presented. Offer good on personal accounts only; ask us about our outstanding options for your business or organization.

Online vs. In-Branch Openings

Checking Account Openings



Online vs. In-Branch Openings



Your Ideas

Discussion Topic

How have you utilized interest rate offers to grow deposits?

At what point do you walk away from high-cost deposits?

Different Approaches to Growth

Case Study One

The Marketing Piece – Interest Rate Strategy

Earn more green in your stocking
with our Premium Interest Checking!

2.27% APY[†]

This holiday season, we're putting your money to work with Premium Interest Checking. Giving you all the great features and paying you a competitive APY just because.

 **TWO RIVERS**
Bank & Trust

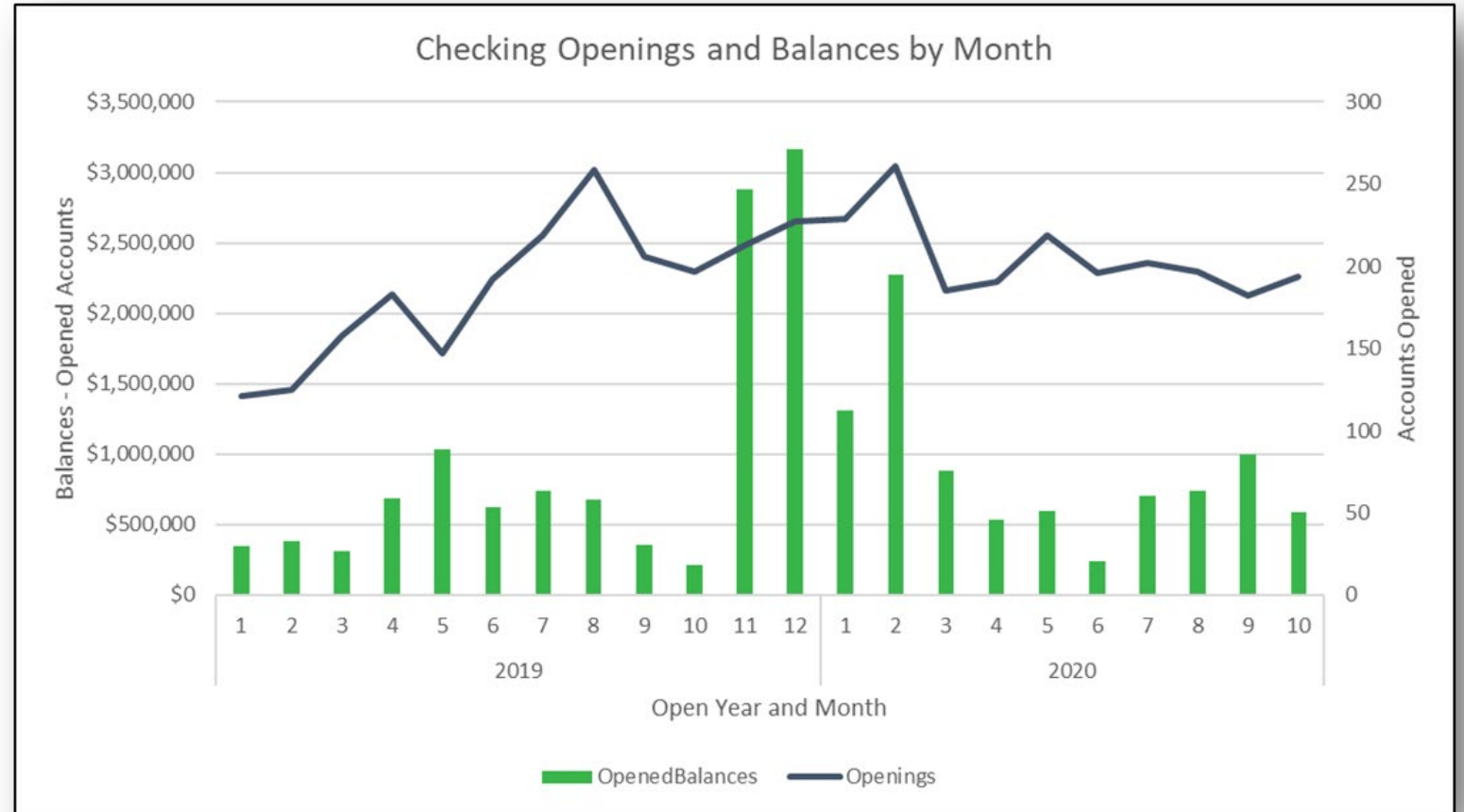
Member FDIC



Case Study One

Openings Trends

- Marketing dropped in November 2019
- **Significant jump in balances** for November – February.
- Openings for August – October were essentially equivalent to openings from November – January.
- Take-Away: **A no strings attached offer can drive deposit growth.**



Case Study One

Openings Trends Continued

Time Frame	Total Openings	Total Balances	Avg Balance	High Interest Opens	High Interest Avg Bal	High Interest % of Opens
3-months pre	662	\$1,245,339	\$1,881	31	\$12,260	4.7%
3-months post	669	\$7,359,581	\$11,001	114	\$54,772	17.0%
% Change	1.1%	491.0%	484.8%	267.7%	346.8%	263.9%

* Pre = August, September, October

* Post = November, December, January

- Openings pre and post = **virtually identical**.
- **Large jumps** in **total balances** and **average balances** with the offer.
- High Interest Checking account: larger percentage of openings, much higher average balances.
- **103 accounts** with more than **\$4 million in balances matched back to the mailers**.
- Started lowering the rate in Q4 of 2020 – 92 of those accounts, representing \$3.8 million in balances, were still open.

Case Study Two

Openings Trends

- Same-timeframe analysis shows a **377% increase in openings** and a **241% increase in deposits** in the Premium Interest checking account.
- **334 CDs were opened** in Premium Interest households between 10/9 and 12/31. Of these, 129 were opened in a household where the Premium Interest account opened after 10/9.

	Premium Interest Openings	Premium Interest Deposits
10/9/2023-12/3/2023	105	\$ 729,717
8/14/2023-10/8/2023	22	\$ 214,057
Total Difference	83	\$ 515,661
% Increase	377%	241%

CD Openings after 10/9 in Premium Interest Accounts (10/9/23 - 12/31/23)		
Match	TotalOpen	TotalAvgBal
In All Premium Interest Accounts	334	20,468,065.50
In Premium Interest Accounts Opened after 10/9	129	9,159,190.56



Policy Considerations



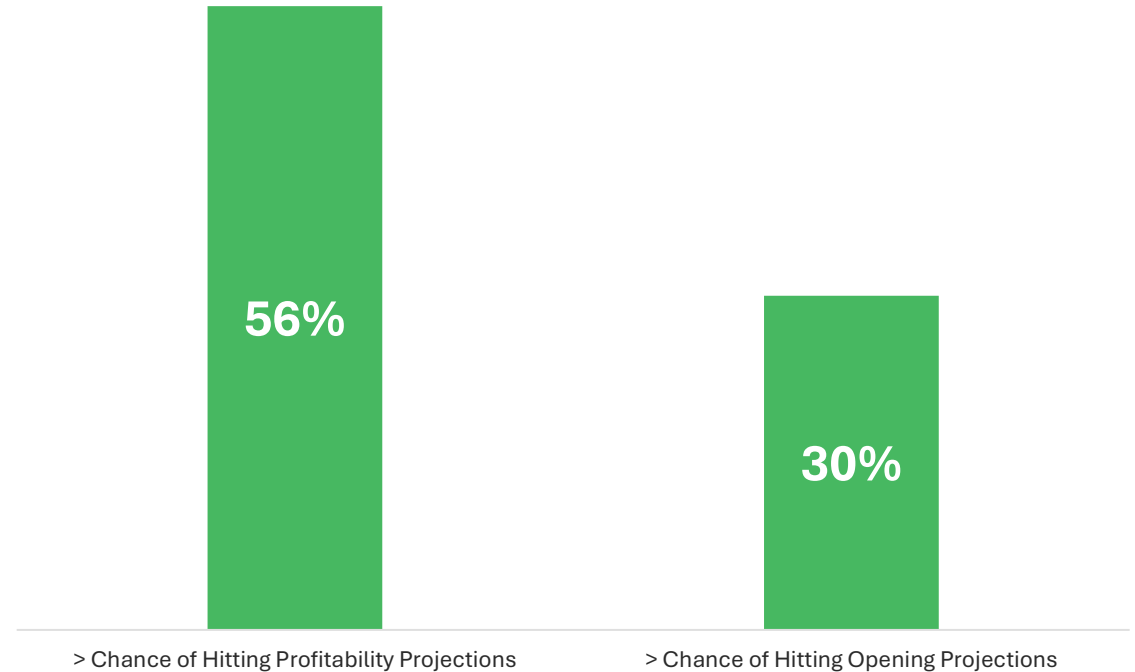
Remove Barriers

- Do your policies create or remove barriers?
 - “Does my spouse need to be here?”
 - “What forms of ID do I need?”
- Do you pre-screen customers in order to qualify for an account?

Comparison of Clients Screening vs. Not

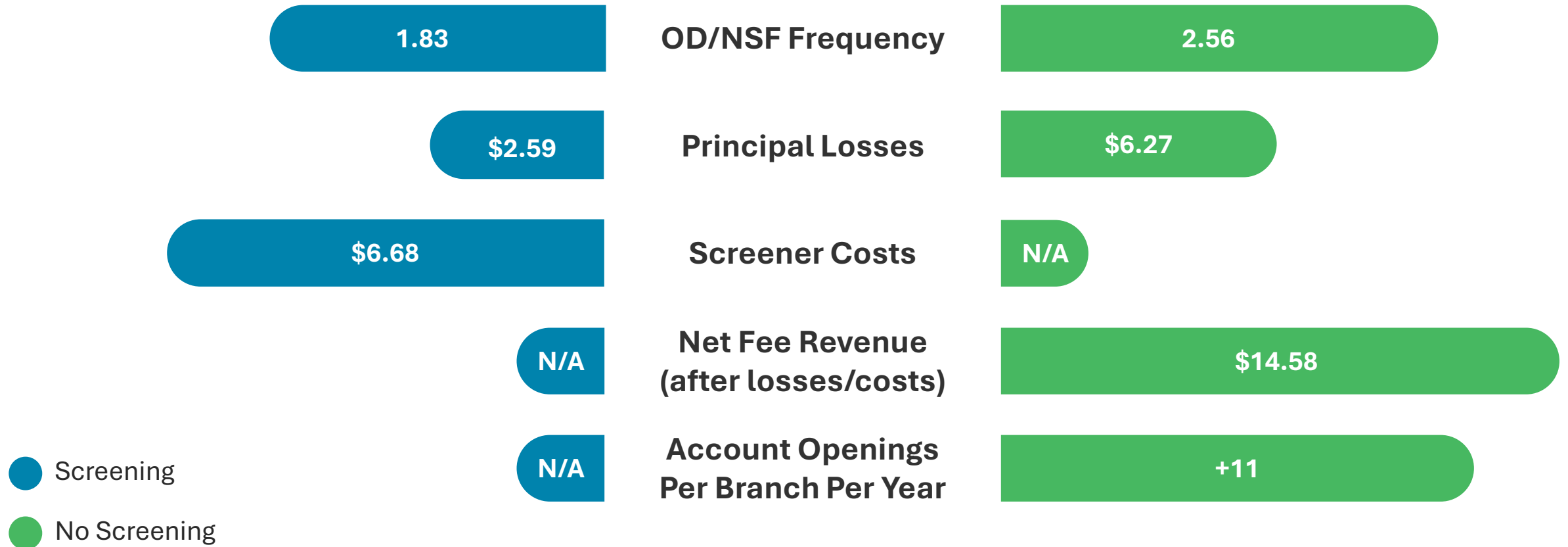
Impact on Year One Openings:

- 56% better performance vs. proforma projections
- 30% better to projected incremental accounts



**Performance vs. Proforma:
Non-Screening vs. Screening**

Account Screening vs. No Account Screening

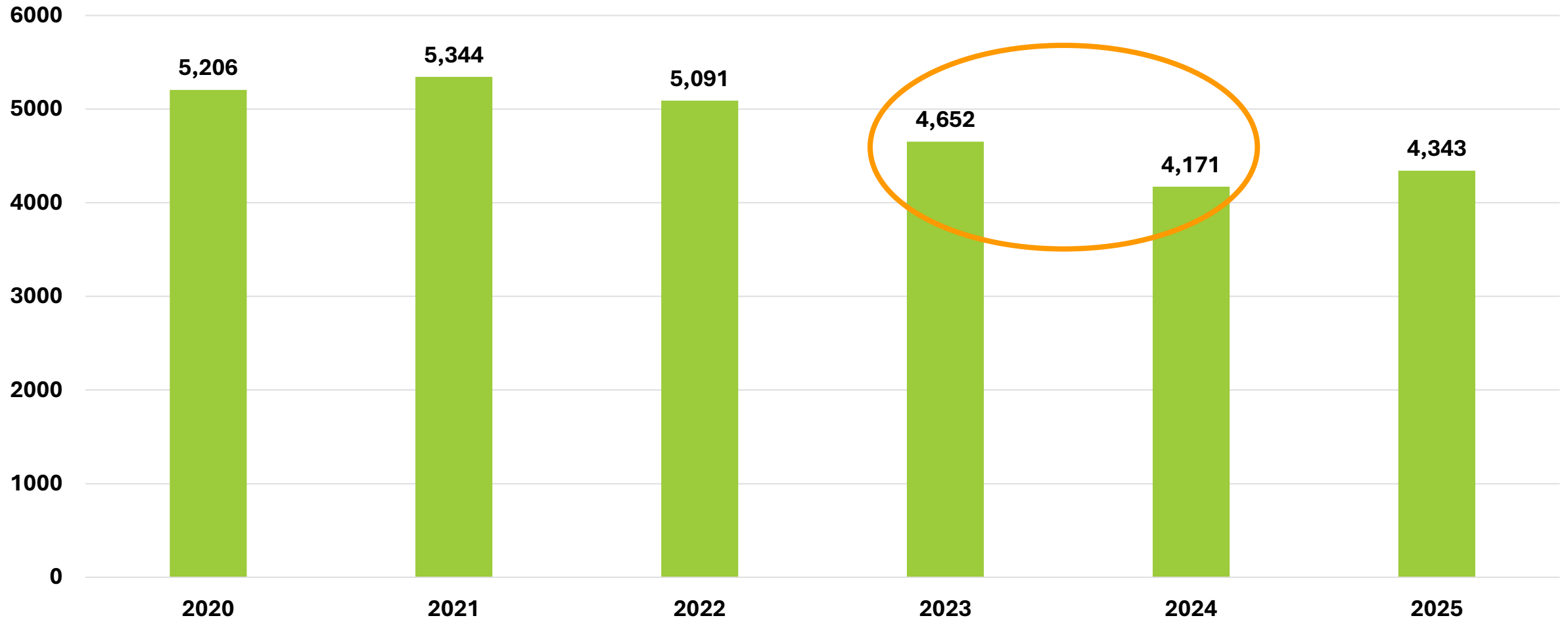


Restrictive Policies Impact Growth

- A long-term, high performing client **began to see declines in openings** that accelerated over a two-year and four-month period
- After two-years of trying to determine what was happening, it was discovered that significant opening policy changes had been put in place by a small group of people:
 - 1. Account screening was turned back on**
 - 2. Proof of address began being required at account opening**
 - 3. Multiple IDs requested with preference given to IDs from specific states**

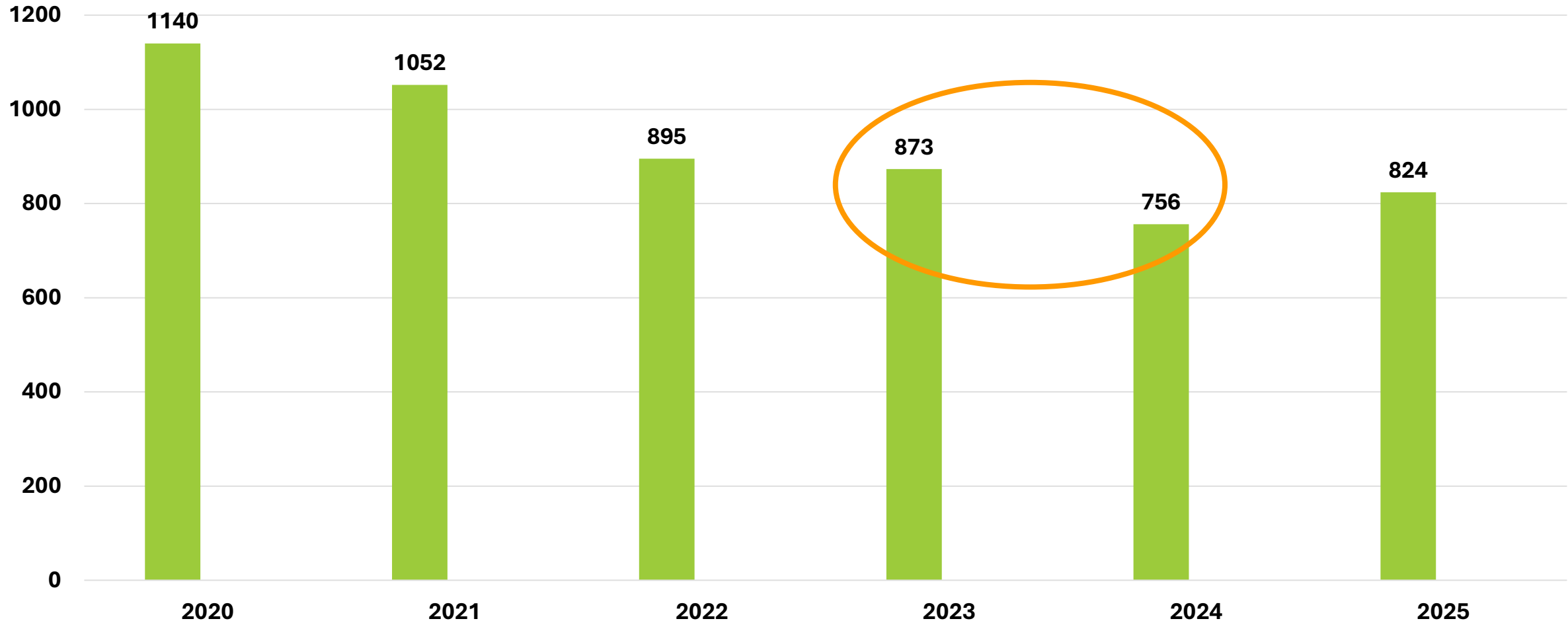
Case Study: Policy Changes

Retail Openings Year over Year



Case Study: Policy Changes

Business Openings Year over Year



What happened after fixing problems?

Openings:

- Retail – Reversed downward trend and ended 2025 up 4% from 2024.
- Business – Reversed downward trend and ended 2025 up 9% from 2024.

Closings (included retention specialist training in the branches):

- Retail – Ended 2025 down 18% from 2024.
- Business – Ended 2025 down 4% from 2024.

Referred Openings:

- Customer Referred Openings – Reversed downward trend and ended 2025 up 19% from 2024.

Portfolio:

- Retail Checking – Up 604 accounts in 2025, largest YoY increase since 2021.
- Business Checking – Up 71 accounts in 2025 after no growth in 2024.

Coaching Execution:

- Leader Execution of Activities – Activity completion rate up from 27% in 2024 to 79% in 2025.

Restrictive Policies Impact Growth

- A long-term, high performing client **began to see declines in openings** that accelerated over a two-year and four-month period
- After two-years of trying to determine what was happening, it was discovered that significant opening policy changes had been put in place by a small group of people:
 1. **Account screening was turned back on**
 2. **Proof of address began being required at account opening**
 3. **Multiple IDs requested with preference given to IDs from specific states**
- Conclusion = **Polices matter – we must focus on removing barriers**



People Considerations



As an
organization,
you must have
a *strategy*.





Strategy is what we do—through our marketing, sales calls, networking, and referrals.



**Culture eats
strategy for
breakfast.**

Peter Drucker





**Culture is who
we are. It is
woven into our
fabric by our
values, beliefs,
and standards.**

Before you can
have an effective
strategy, it must
first become
your **culture.**



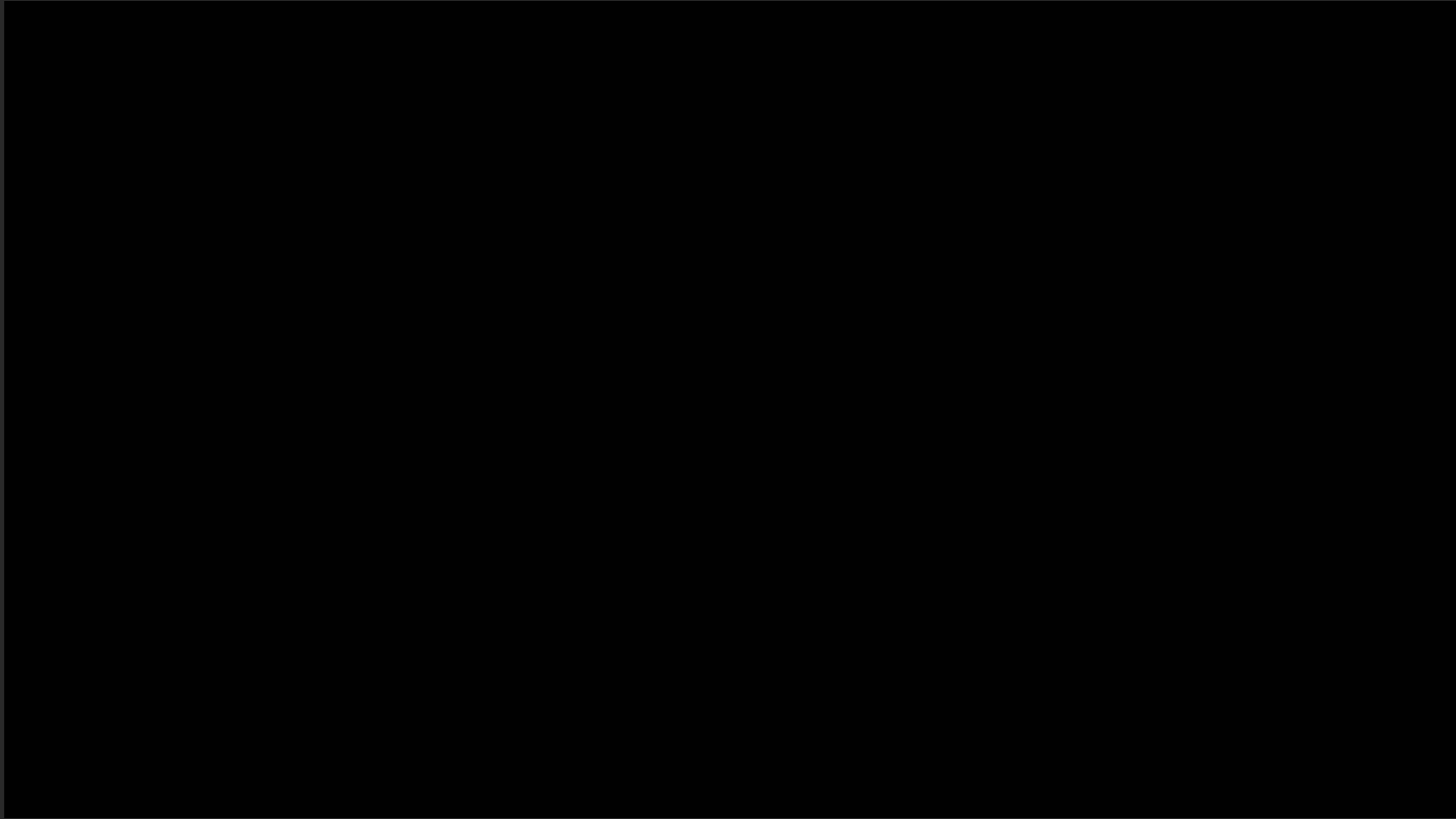
Your Ideas

Discussion Topic

What businesses provide a consistently incredible customer experience? What do they do differently?



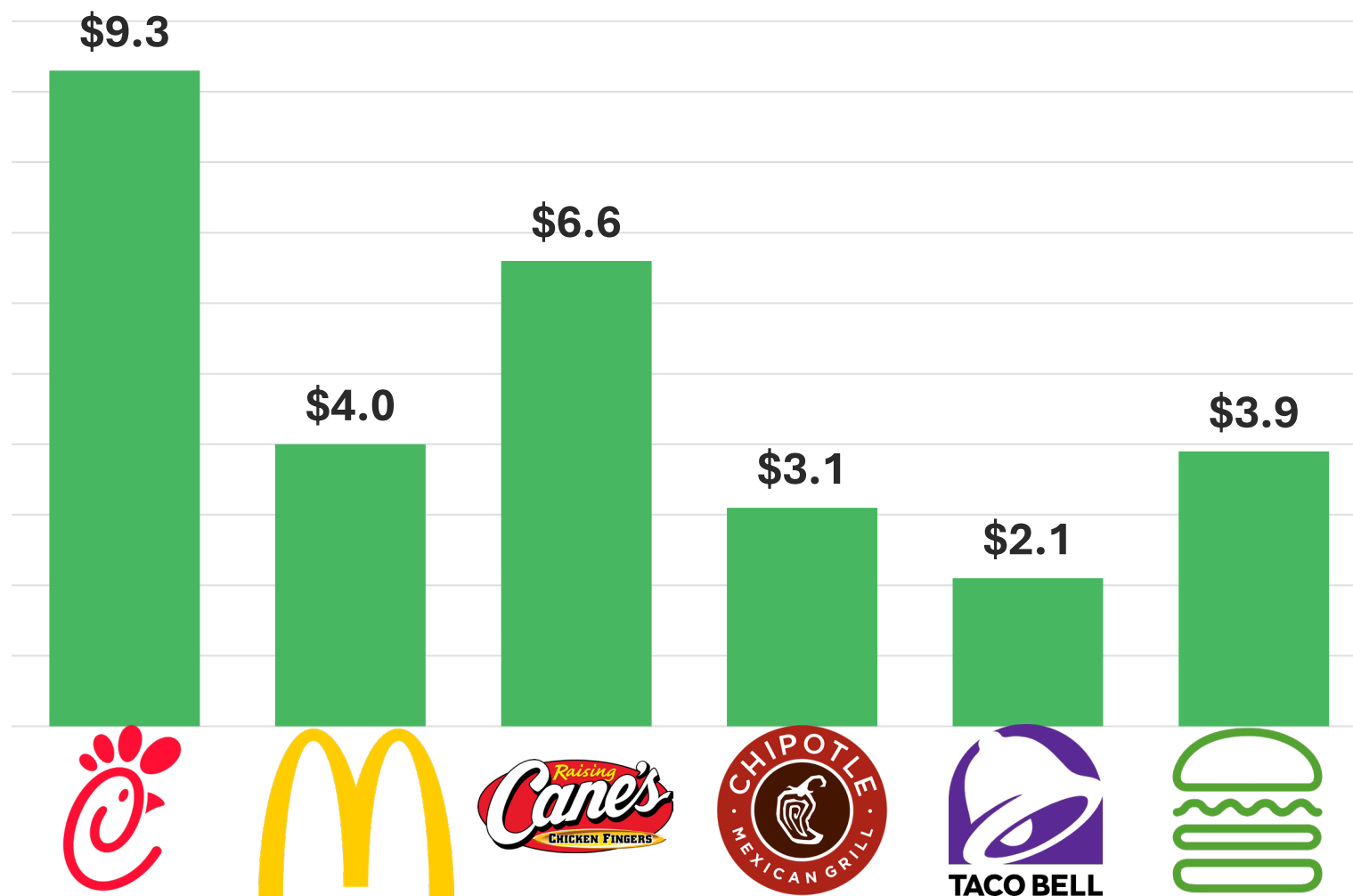
**What Can We
Learn**



Average Revenue Per Location

Chick-fil-A vs. The World

Average Unit Volume
(\$ in millions)

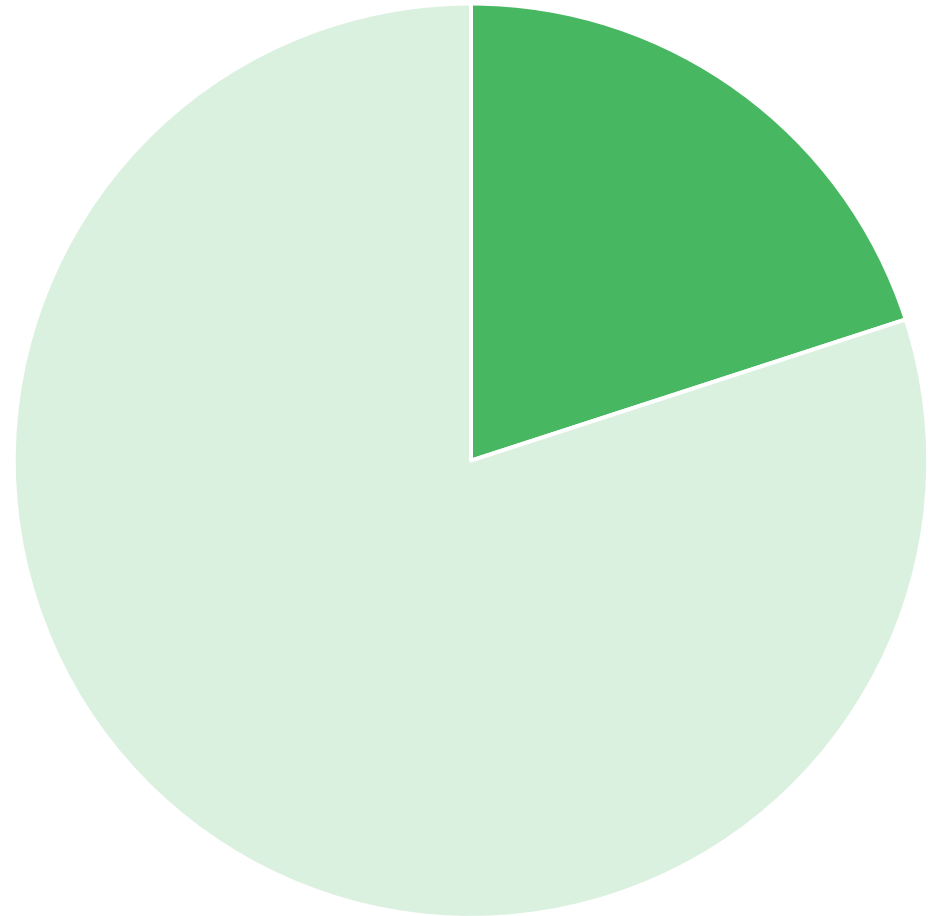


**Earn 41% more
revenue per
location than
the next
closest
competitor!**

Managers are the key, but...

80%

**Not equipped with the
skills to lead**



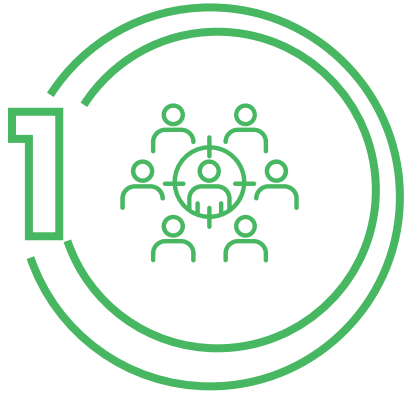
Your Ideas

Discussion Topic

How are you equipping and motivating your frontline teams to bring in deposits?

How aligned is your leadership team on strategies to grow deposits?

High Payoff Activities



WEEKLY TEAM MEETINGS

Weekly meetings drive Team Member recognition, education, communication and motivation.



CHECK INS

10-15 minute monthly meeting between Team Leaders and Team Members individual meetings to enhance Team Member's growth, relationships and motivation.



SALES PRESENTATION CERTIFICATION

Every month Team Leaders provide immediate feedback and guidance regarding sales presentations.



OBSERVATION COACHING

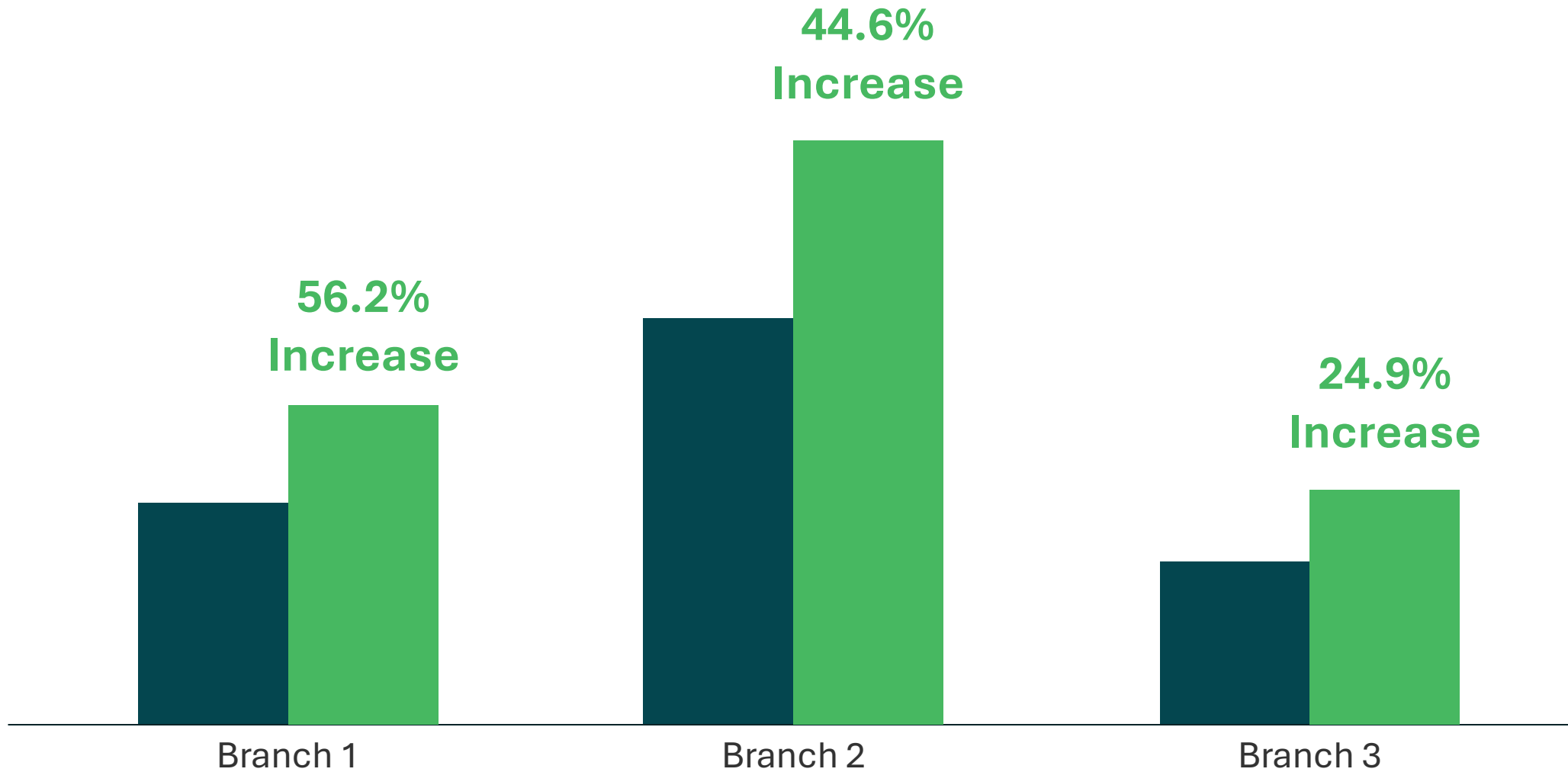
Coaching “in the moment” is designed to reinforce previous training and refine skill development of Team Members.



ONE-TO-ONE COACHING

Quarterly, planned meetings between Team Leaders and Team Members designed to focus on growth opportunities and uncovering additional potential.

Manager Impact on Customer Growth





Promotion (aka, Marketing) Considerations

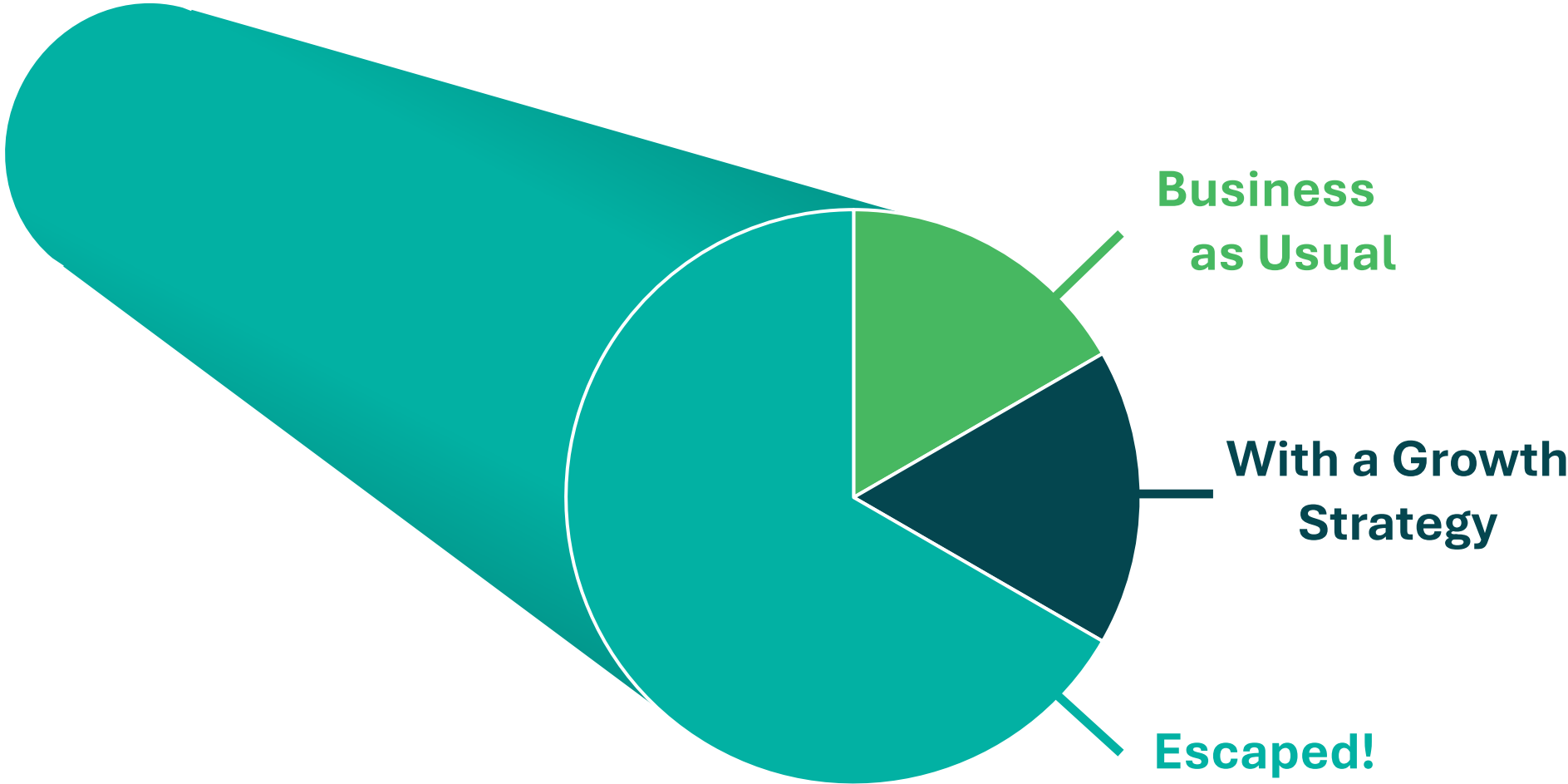


Your Ideas

Discussion Topic

What marketing approaches have you found to be effective in growing customers and deposits?

The Pipeline



No One Wants to Switch, BUT...

In a given year, about
8%-12%
of households and
businesses change banks.

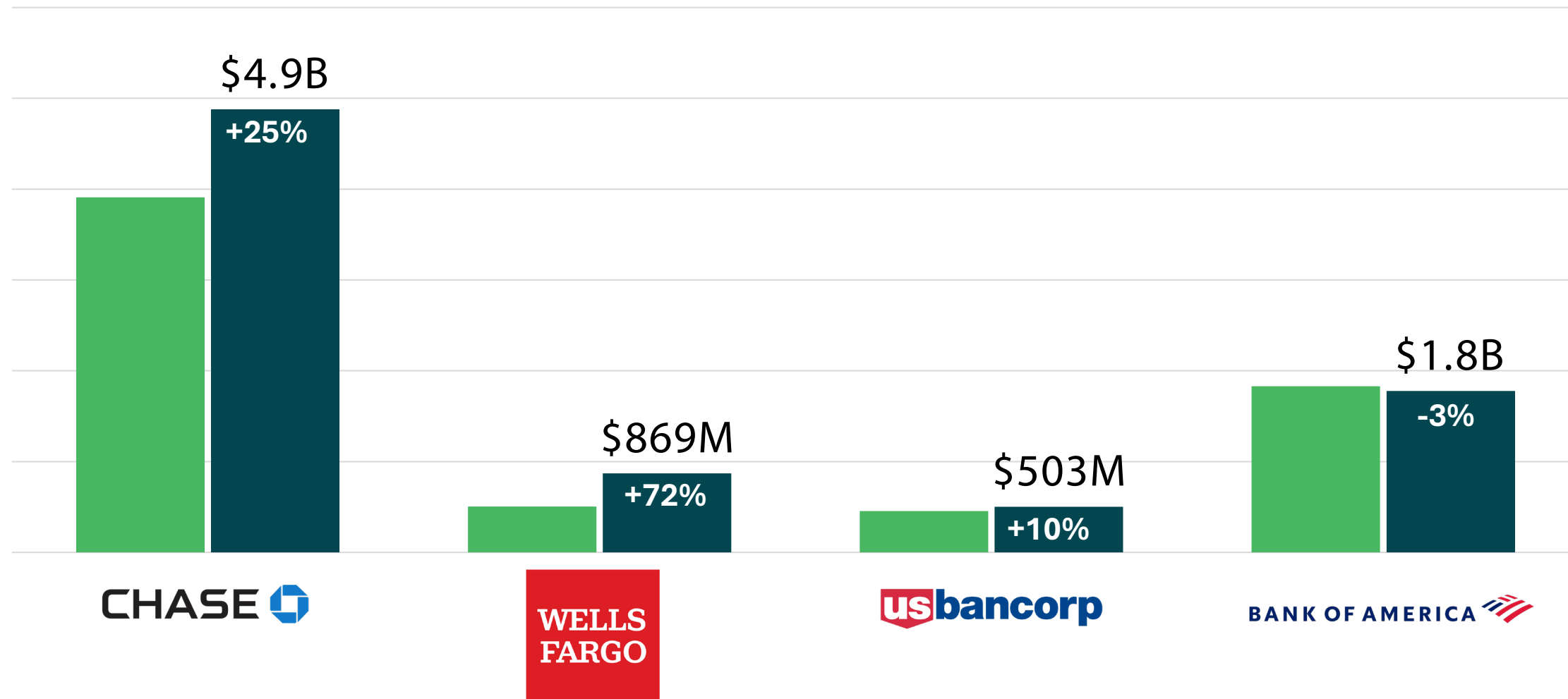
Fixed Market Reality



Industry Marketing Spend

Infinite Budgets

■ 2022 ■ 2024





CHASE
for BUSINESS

RECEPTION

Earn up to **\$750**
when you opens a Chase Business Complete CheckingSM account with qualifying activities.*

Open a checking account that can do more for your business

See inside for bonus offer/amount and other important information.

CHASE

Enjoy up to **\$900**

See details inside

Enjoy **\$225**

CHASE

See details inside

New Wells Fargo checking customers can get **\$325***

*See reverse for details

WELLS FARGO

Your bonus offer code is

Capital One

Earn up to a **\$1,500** bonus for a limited time

HIGH YIELD SAVINGS ACCOUNT

YOU ALREADY HAVE OUR CARD IN YOUR WALLET. Next, open the savings account that can help take your future to new heights.

NEW HIGHER RATE! **3.30%**

AMERICAN EXPRESS

NO MONTHLY FEES | NO MINIMUM BALANCE | FDIC INSURED | AMEX SERVICE

BANKING WITH US IS FREE & REWARDING!

Best Rewards Checking

- FREE checking with no monthly service fee, ever
- 5.0% cash back on debit card purch (up to \$50 per month)*
- Refunds on ATM fees, nationwide (up to \$10 per month)
- No minimum balance to earn reward
- Free electronic banking services

FREE Checking

- FREE checking with no monthly

haberfeld
accelerating growth

We proudly serve those in our community!

CALL US OR VISIT US ONLINE Here for yours.

FIRST CLASS U.S. POSTAGE PAID HAWAII

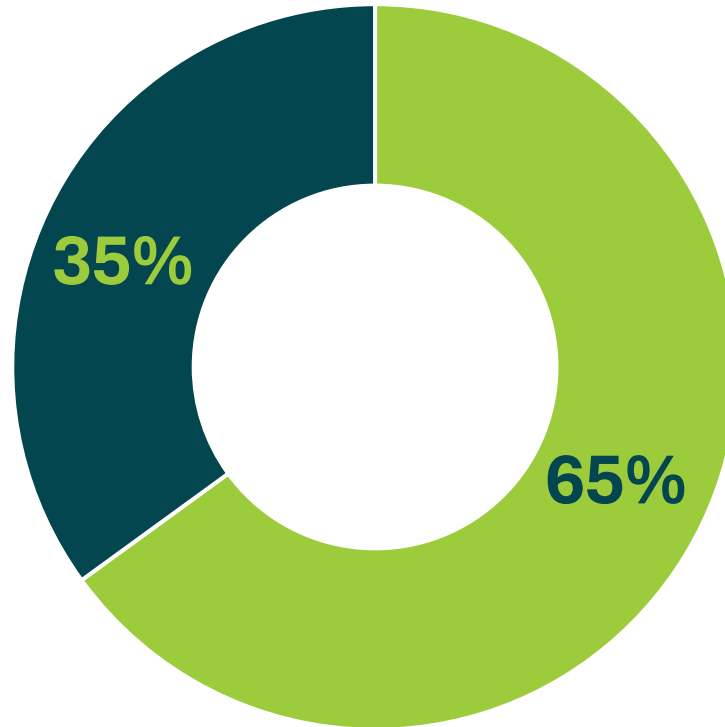
CHECKING THAT'S FREE & REWARDING? Check yeah!

haberfeld
accelerating growth

A Different Marketing Strategy

Two-thirds of consumers will only look at **one or two** checking account providers

Will consider more than two institutions



Will consider only one or two institutions

Source: The Financial Brand

REACTIVE

PROACTIVE

Strategically Growing PFI Customers

**Use the
Right Media**

Print & Digital

**Use the
Right Frequency**

Every 6 – 7 Weeks

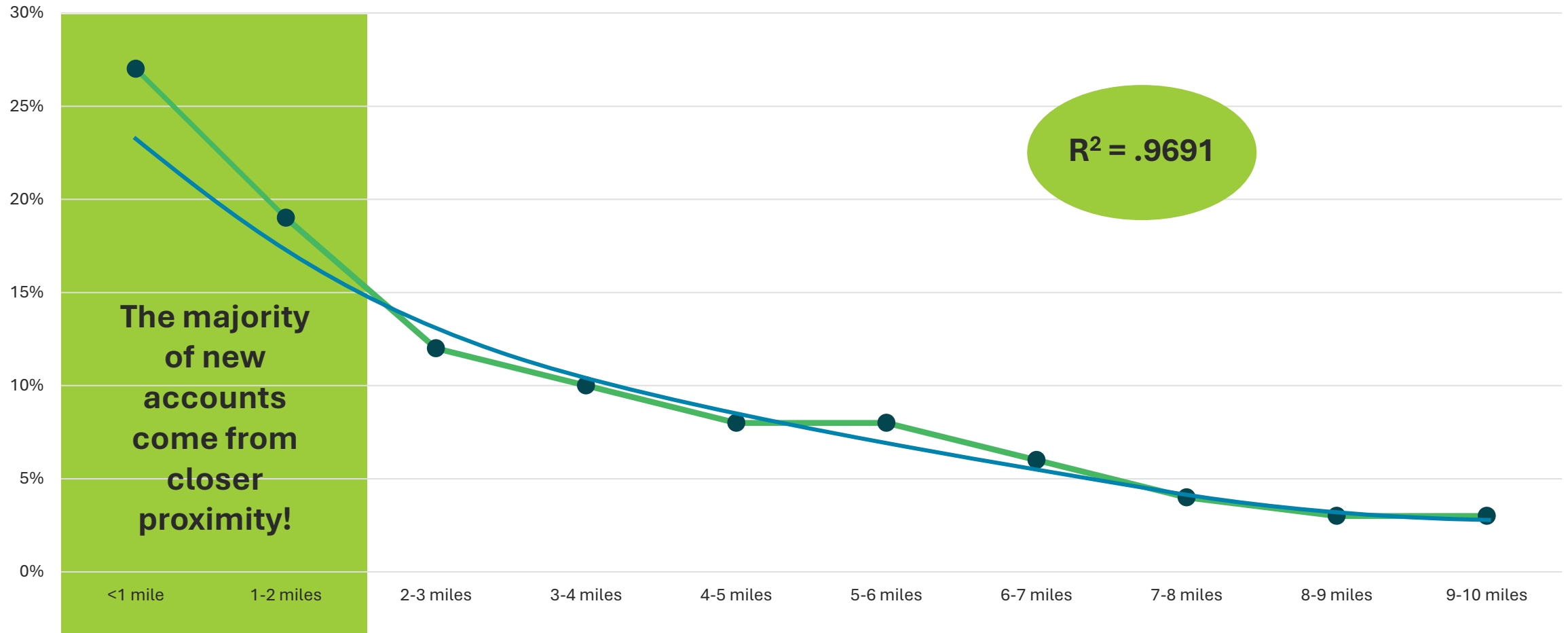
**Have the
Right Message**

Your Offer

All of this is directed to the right audience!

Account Openings by Proximity

Convenience Is Important



Chase – Marketing AND Adding Locations



Lincoln, NE



New York, NY

Defining Convenience

Demonstrated Convenience

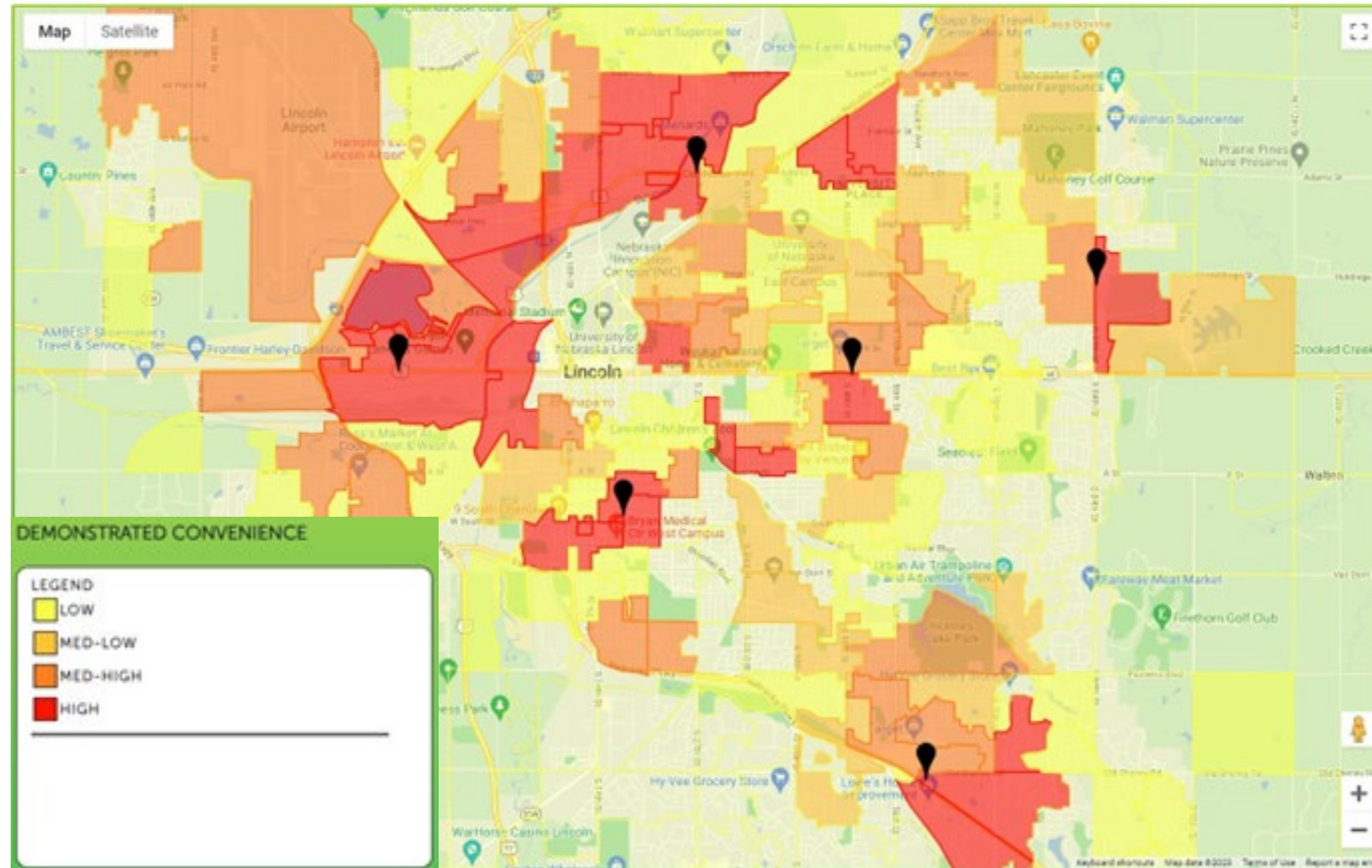
They are the neighbors or businesses next to the customers who already bank with you.

They live around or have businesses near your branches.



Driving More Traffic

Demonstrated Convenience



Defining Convenience

Predicted Convenience

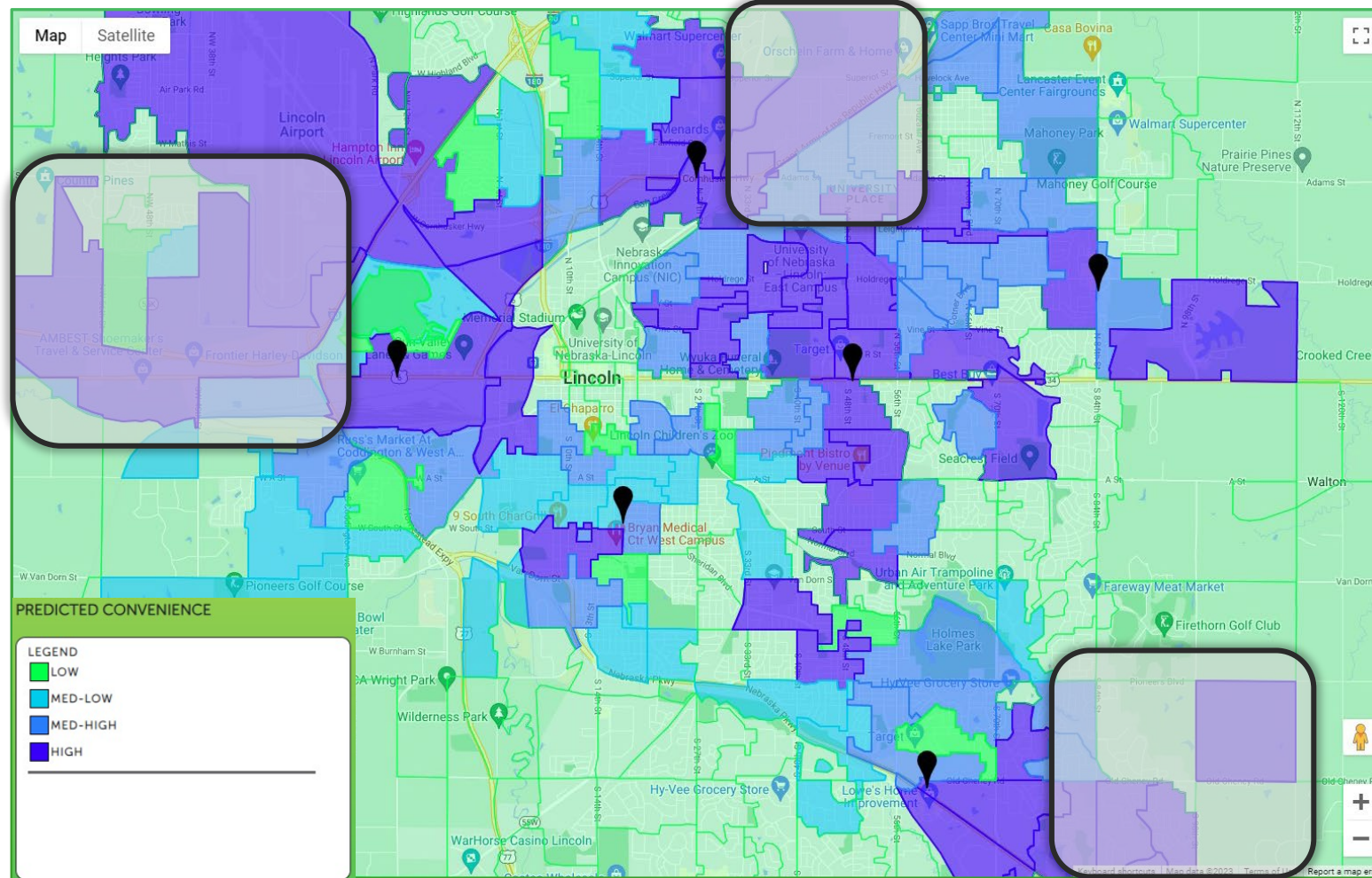
Includes market penetration and competitor analysis plus GPS data for people who work around, walk, shop, eat or drive by your branches with regularity.

MobilePredict



Driving More Traffic

Predicted Convenience





Convenient Locations

We're in your neighborhood.

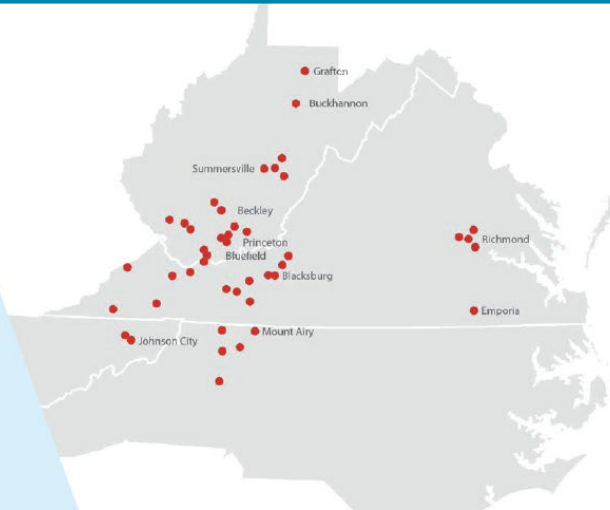
Local banking for where we live, work, and play.

Open your account today!

(800) 971-4671

FirstCommunityBank.com

Stop by your nearest branch today!



Showcase Technology

Convenient and Free at every location

Castleton
8245 Allisonville Road
Indianapolis, IN 46250
ATM: drive-up

Geist
11715 Fox Road, Suite 100
Indianapolis, IN 46236
ATM: drive-up

Greenwood
20 N. Emerson Avenue
Greenwood, IN 46143
ATM: drive-up

Lawrence
7101 E. 56th Street
Indianapolis, IN 46226
ATM: walk-up

Lawrence
(Located within Major General Emmett J. Bean Building)
Check website for current hours of operation due to COVID-19
ATM: within the building

Kokomo
1935 S. Dixon Road
Kokomo, IN 46902

Stop 11
1301 E. Stop 11 Road
Indianapolis, IN 46227
ATM: drive-up

Park 100
5501 W. 86th Street
Indianapolis, IN 46268
ATM: walk-up

In branch, online or on your device!

800.473.2328
www.fcfcu.com



Search 'Financial Center'

The South Shore's Best

Does your bank...

	Coastal Heritage Bank	Your Bank
Offer a FREE checking account with no strings attached?	YES	?
Offer you a FREE gift when you open a new checking account?	YES	?
Buy back your debit cards and unused checks from your old bank?	YES	?
Offer a FREE business checking account for your business or community organization?	YES	?

If you answered NO to any of these questions, it's time to switch to Coastal Heritage Bank!



Great Products & Better Pricing



Convenient Locations



Showcase Technology

Consumer Study:

- **72%** regularly read or look at ads in the mail
- Spend **1.6 minutes** with direct mail ad vs 1.1 minutes for digital ad
- **58%** find direct mail trustworthy; **67%** in terms of privacy concerns
- **60%** say direct mail is easy to remember when making a purchase (vs. 44% for digital ads)

“What gives print ads their edge...is they are more effective at leaving a lasting impression.”

Dr. Martin Block

Omnichannel Marketing

Proactively Reaching Prospects

Every new checking account includes:

- FREE Debit Card
- FREE Mobile Banking with Mobile Deposit
- FREE Online Banking
- FREE eStatements with online check images
- FREE Bill Pay

Borrowing is better at Anderson Brothers!

Local Lending Process | Quick Solutions
Easy Fixed Payments | Low Credit Options Available

Visit ABBank.com or TEXT APP to 30789 to apply today

Reward

- Free 1st
- No min
- No mo
- Up to \$ fees per
- \$.05 cas PIN/Sig transac

Your Personalized Banking Experience Awaits
with Free Rewards Checking

Open an account today to win a Collapsible V

*No purchase or account opening r

Call 800-345-

Minimum opening de
overdraft, maintained o
*Opening an account is
into prize drawing. All
Brothers Bank employ
Wigan Car will be on
June 30, 2025. Winner
**Rewards paid for debit
day of the calendar mo
as Monday through Fri
transactions not post
Rebates not credited if

ABB | ANI
BRO

f | ABBank

Wayne Bank

Member FDIC | Equal Housing Lender

Newport police locate Jesse James' dog
Updated Aug 14 at 9:04 PM

FAMILY SINCE 1933

Reactive
35%
will consider
more than two
institutions

Proactive
65%
will consider one or two
institutions

The Next Step – Persona Messaging

Member FDIC  NMLS# 416695

Nº11

Freedom Checking

An account for customers 13 years and older!

- No minimum balance • No monthly maintenance fee
- FREE eStatements

Business Freedom Checking

Perfect for most businesses!

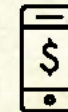
- 1,000 FREE monthly transaction items
- No minimum balance • No monthly maintenance fee
- Up to \$10,000 in cash & coin services included per month



Enjoy all the benefits of a
Freedom Checking account!



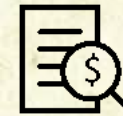
FREE Online Banking
with Bill Pay



FREE Mobile Banking
with Mobile Deposit



FREE Debit Card or
Business Debit Card



And More!

Open Online at **FirstState.Bank** or

Visit Your Closest Branch at
400 W Oak St or 2430 W University Dr - Denton
University Dr Open Saturdays, 9 to 1 p.m.

Other fees such as non-sufficient funds, overdraft, etc. may apply. See fee schedule for details. Minimum opening deposit is only \$50. Ask us for details. First State Bank rules and regulations apply. Transaction items include all debits and credits. If the Business Freedom or Business Interest account exceeds 1,000 free monthly transactions, a fee of \$3.35 per item over 1,000 may be charged. If the Business Freedom or Business Interest account exceeds \$10,000 in monthly coin and currency services, the account may be converted to another checking product. Minor 13-17 Joint Ownership of parent or guardian required. Opening online available for personal accounts only.

Lifestage Groups

YOUNGER YEARS

FAMILY LIFE

MATURE YEARS

Y3: Fiscal Fledglings



Fiscal Fledglings contains mostly singles, some with children, living in urban neighborhoods. These segments stand in stark contrast to M1 – Financial Elite, in that they can ill afford most financial products. Their financial holdings consist mainly of student loans and non-interest-bearing checking accounts. They also are the least likely of all groups to have auto, life, or residential insurance. The segments in this group are heavy users of text messaging and social networks and often watch movies and television shows on their smartphones.

M1 Financial Elite

- 01 The Wealth Market
- 02 Business Class
- 03 Power Couples
- 04 Golden Agers

M2 Wealthy Achievers

- 05 Capital Accumulators
- 07 IRA Enthusiast
- 08 Savvy Savers
- 10 Leasing Luxury
- 13 Ready, Set, Retire!

M3 Upscale Empty Nests

35 Striving & Thriving

Y3 Fiscal Fledglings

- 42 Frugal Fledglings
- 43 Metropolitan Ease
- 44 Prudent Peak
- 48 Transient Leasers
- 54 Liquid Lessees
- 59 Counting Coins

39 New Tech Traders

M2: Wealthy Achievers



The segments in Wealthy Achievers exemplify stress-free living: mature couples in luxury homes whose children have mostly left the parental nest. With lofty incomes, they've amassed large portfolios filled with bonds, stocks, annuities, and real estate. They also buy a lot of term life, residential, and auto insurance. They indulge their philanthropic impulses, exhibiting high rates for donating to public broadcasting and the arts. And these well-educated consumers gladly pay for advice from financial professionals.

- 46 Unwired Retired
- 47 Superstore Shoppers
- 49 Penny Pinchers
- 56 Fixed Finances
- 60 Foundational Occupant



Low

Leverage Big Data for Messaging

Persona Precision

Segment existing households to better understand what messaging will resonate with prospects

- **High Yield Checking = Wealthy Achiever**
- **Totally Free Checking = Fiscal Fledglings**



CHECKING TO FIT YOUR NEEDS

High Yield Checking

An account for those interested in higher interest

- Unlimited FREE standard checks
- Higher interest rate with a balance of \$1,500 or more
- Competitive interest if balance falls below \$1,500
- Only \$10 monthly charge if minimum balance falls below \$1,500



Open a Checking Account Now

Totally Free Checking

A FREE account for everyone

- No minimum balance
- No monthly service charge

50+ Interest Checking

A perfect account for customers age 50 and better

- FREE standard checks - one box annually
- Competitive interest
- No minimum balance
- No monthly service charge

Direct Interest Checking

An interest-earning account with the convenience of direct deposit or any automatic payment

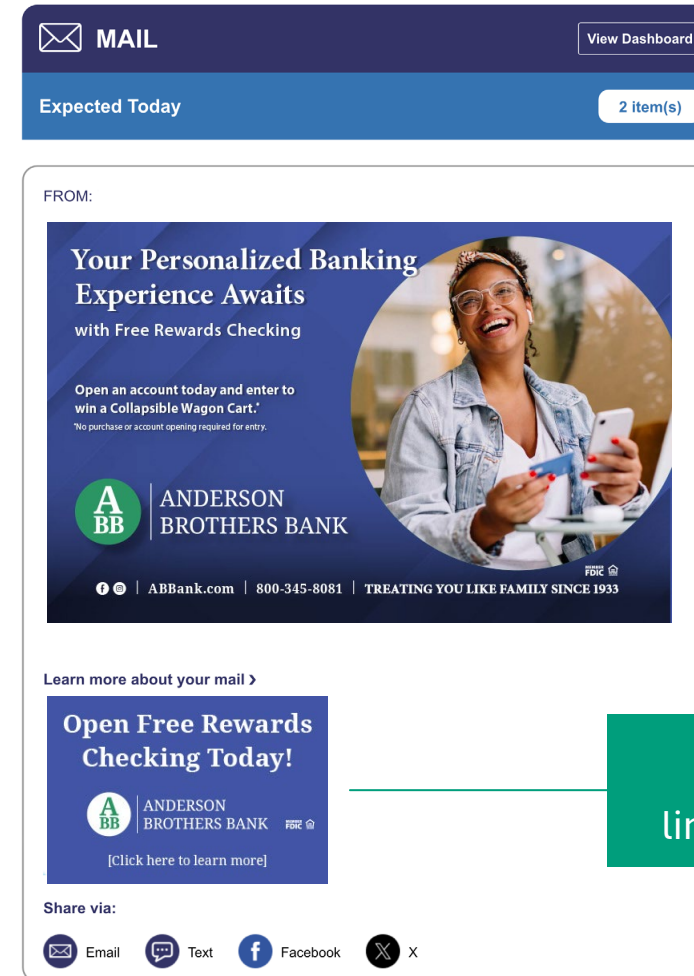
- Competitive interest
- No minimum balance
- No monthly service charge

Member FDIC. Minimum opening deposit is \$50. Ask banker for details. Bank rules and regulations apply. Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for complete details.

Informed Delivery

- Basic service provided by USPS with almost 75+ million users
- Residential consumers receive an email preview of incoming mail
- Enhanced through full-color images; achieves priority positioning

Year	Emails Sent	Emails Opened	Email Open Rate
2024	321,798	194,491	60.44%
2025	181,435	109,618	60.42%

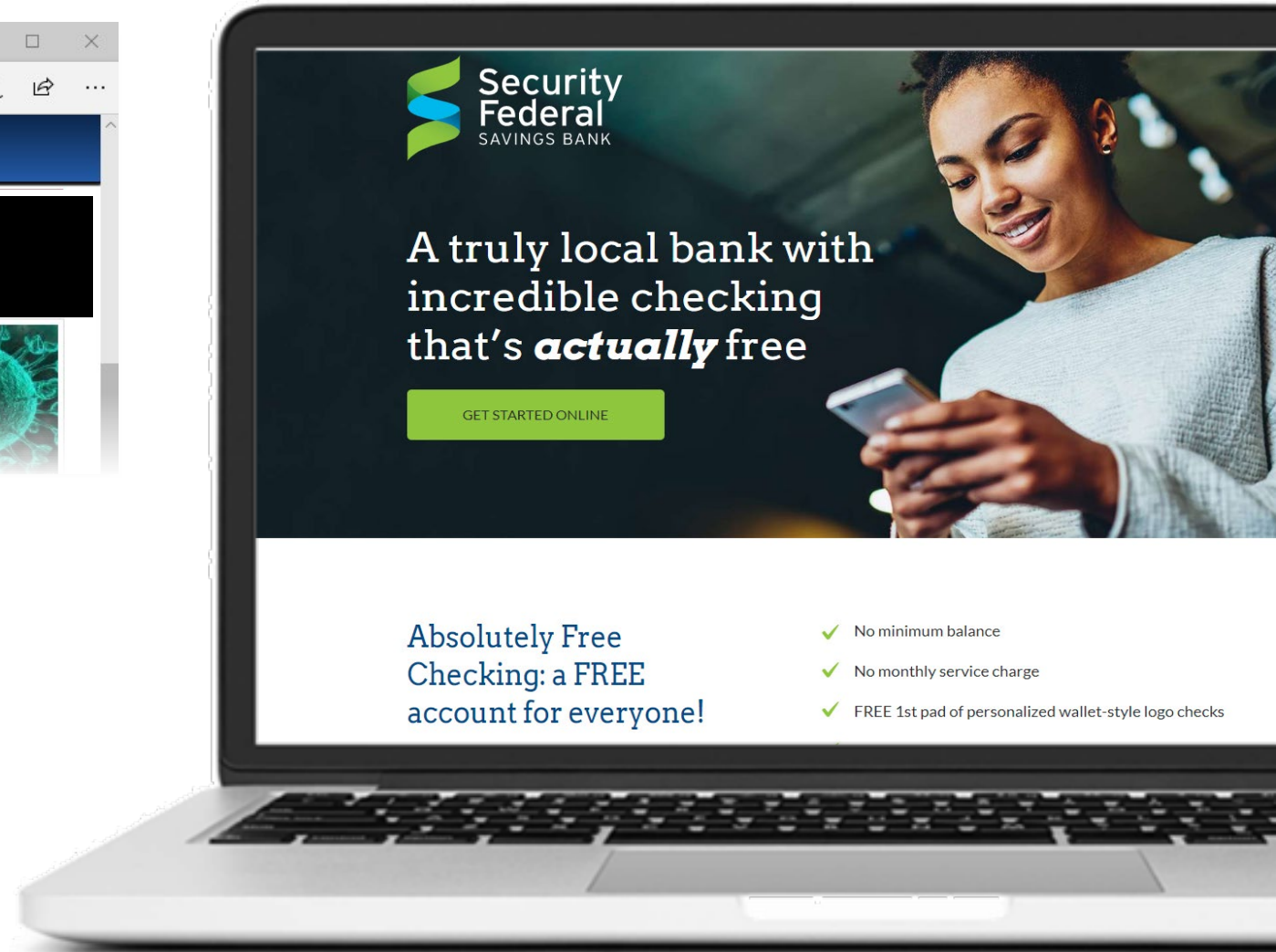
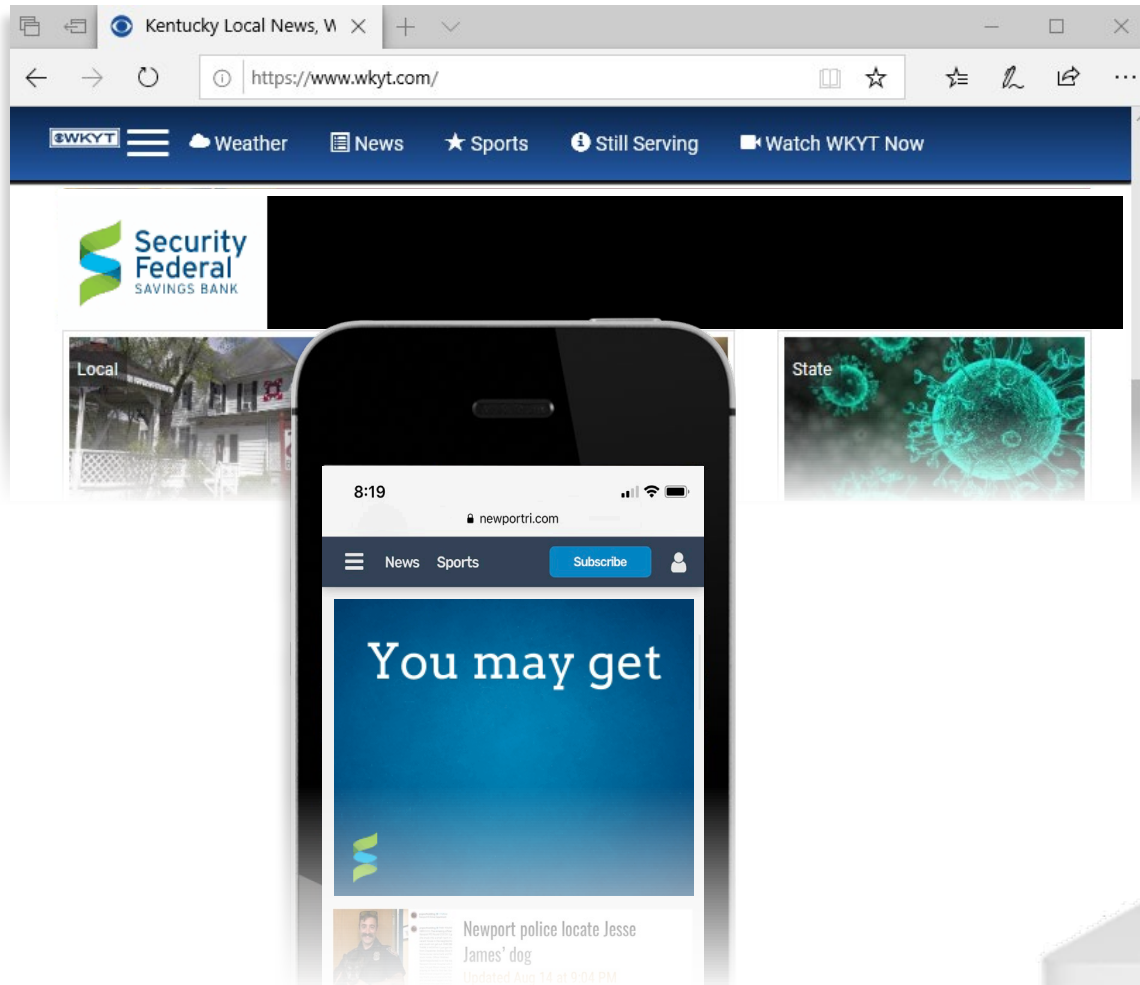


Mail piece image

Ride along image links to landing page

Digital Marketing

Animated Display



Display Ad Types



Product

Promote a specific compelling product
(e.g., Free Checking)

Brand

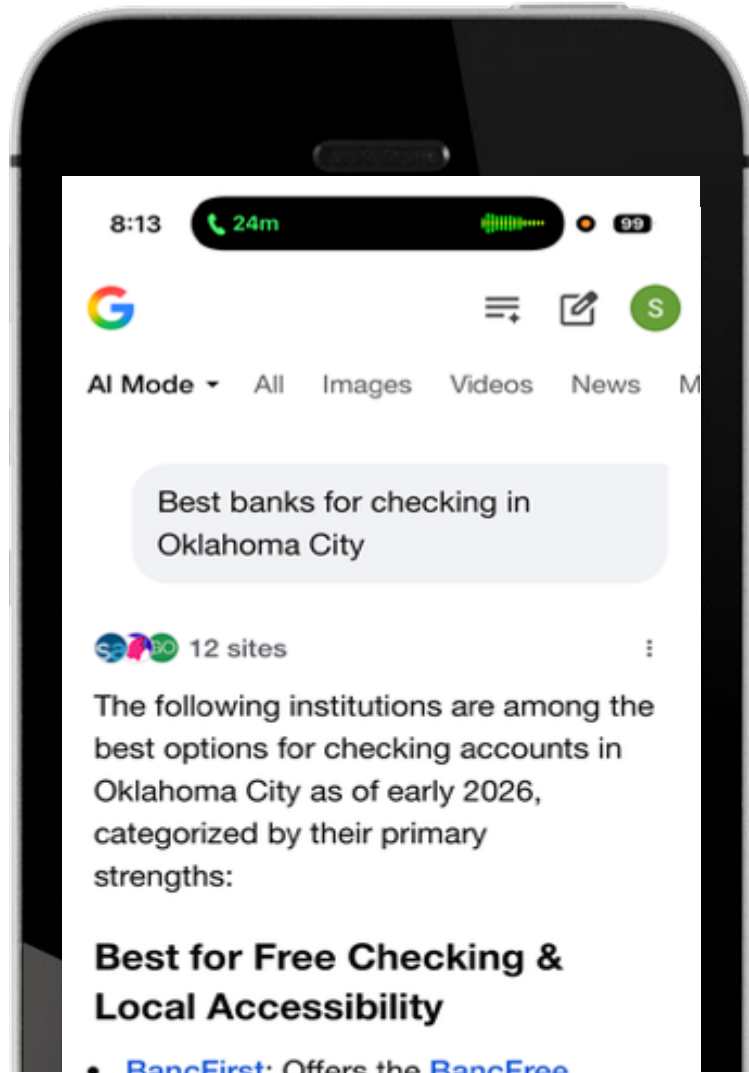
Build awareness and name recognition
(e.g., Serving your community for 80+ years)

Unique Selling Proposition

Highlight what makes you special
(e.g., Great mobile app)

Omnichannel Marketing – Generative Engine Optimization (replacing SEO)

Reactively Reaching Prospects



Reactive
35%
will consider
more than two
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Proactive
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institutions

Households and Businesses in Your Markets

Demonstrated Convenience

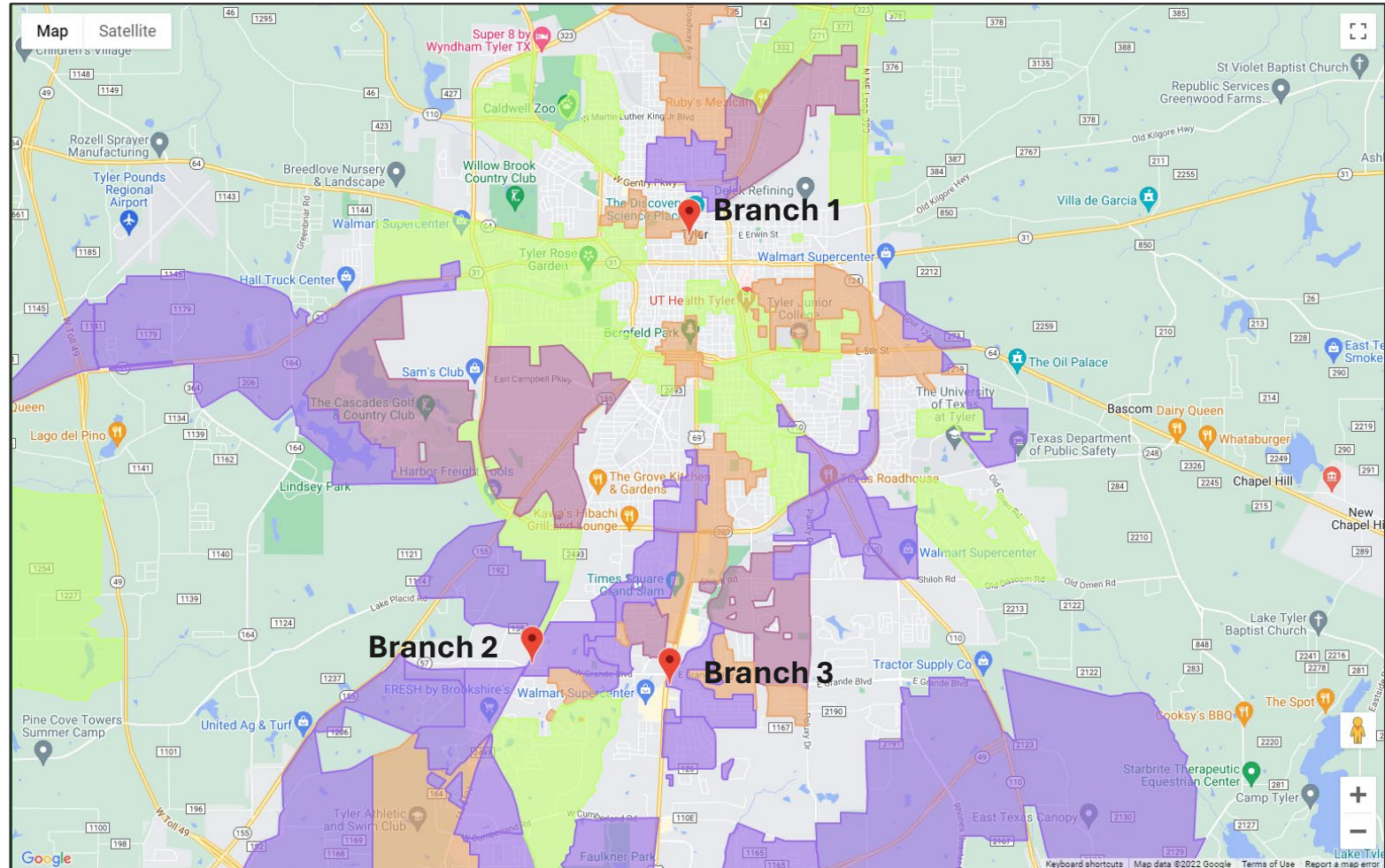
Opening Activity Score

Predicted Convenience Mobile Predict™ Score	Demonstrated Convenience													Total
	0	1	2	3	4	5	6	7	8	9	10	11	12	
0	501	23,042	2,327	7,508	2,100	2,203	1,093	360	848	255	400	365	82	41,084
1		27,162	9,247	961	174									37,544
2		16,262	13,007	5,064	1,541					440				36,314
3	1,525	14,270	10,003	11,412	1,936	578								39,724
4		11,914	12,622	7,712	1,509	713	827							35,297
5		8,283	11,726	10,394	1,925	1,155		345						33,828
6		5,836	10,661	12,556	1,332	1,060		98						31,543
7	648	3,275	14,652	4,597	3,850	979	2,239	568	710	304	484			32,306
8	660	8,138	5,725	5,584	3,837	2,256	2,289	487	490	394	495			30,355
9	711	5,326	7,779	6,633	3,055	1,178	2,577	890	443	591		425		29,608
10		5,970	3,785	7,792	568	1,897	3,936	1,344	1,164	918	419			27,793
11		2,863	5,109	4,122	398	3,258	3,426	1,284	1,968	2,534	202	439		25,603
12		1,958	4,830	1,484	1,890	3,052	3,157	516	1,181	129	623	1,103		19,923
Total	4,045	134,299	111,473	85,819	24,115	18,329	19,544	5,892	6,804	5,565	2,623	2,332	82	420,922

Sample Client: 170,000+ Prospects in High-Performing Neighborhoods

Dynamic Shift of Prospect Targets

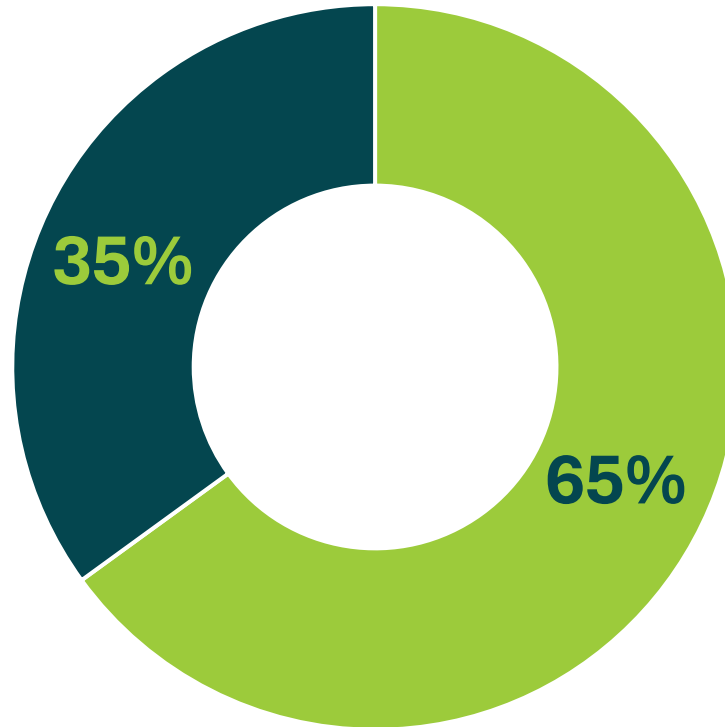
- Demonstrated and Mobile Predict™ Convenience
- Demonstrated Convenience
- Mobile Predict™ Convenience
- Marketing Paused



A Different Marketing Strategy

Two-thirds of consumers will only look at **one or two** checking account providers

Will consider more than two institutions



Will consider only one or two institutions

Source: The Financial Brand

REACTIVE

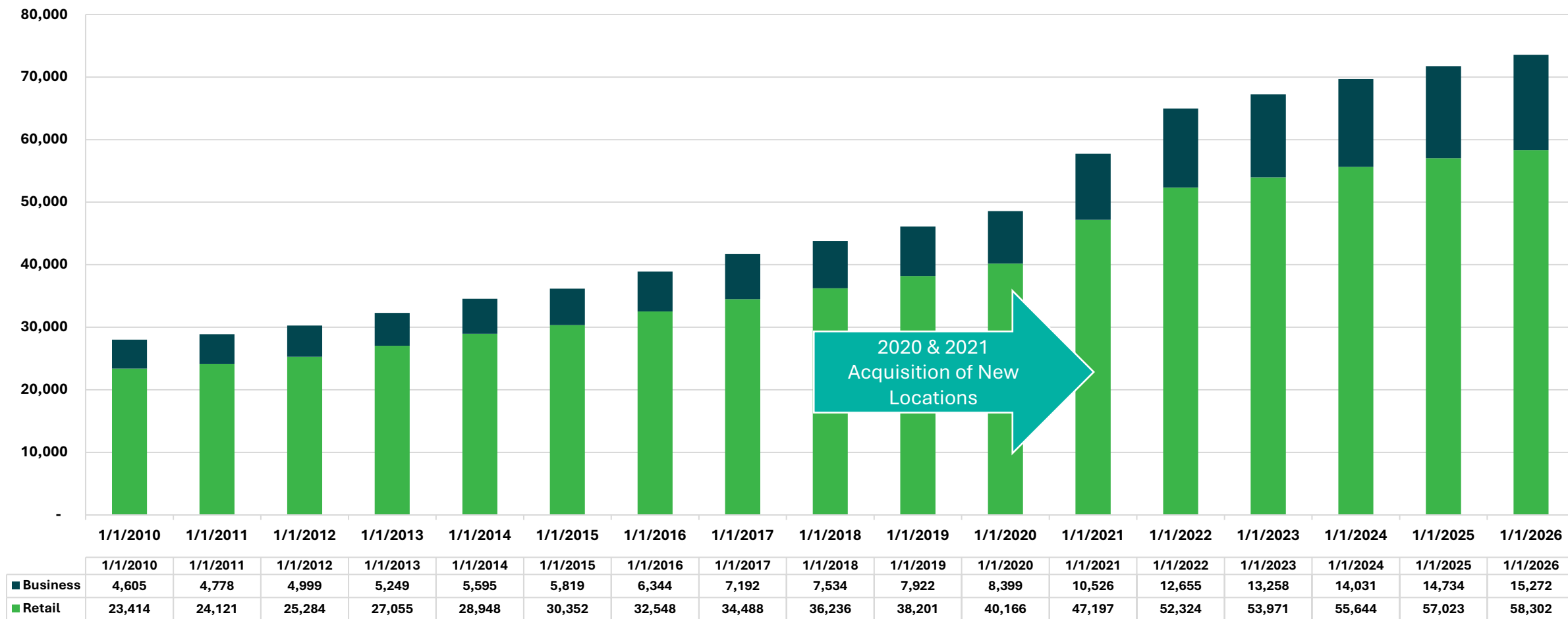
PROACTIVE



Case Study Bank Continued



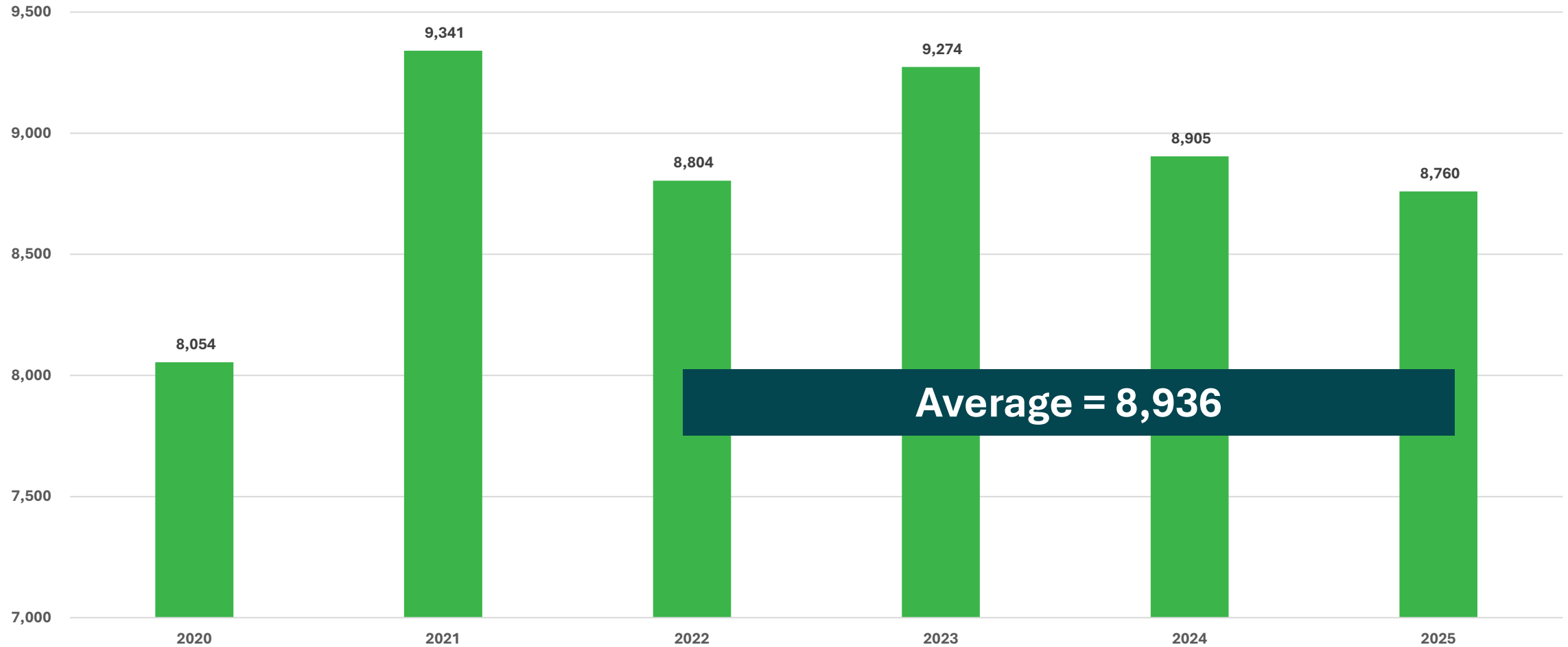
Checking Portfolio Trends



■ Retail ■ Business

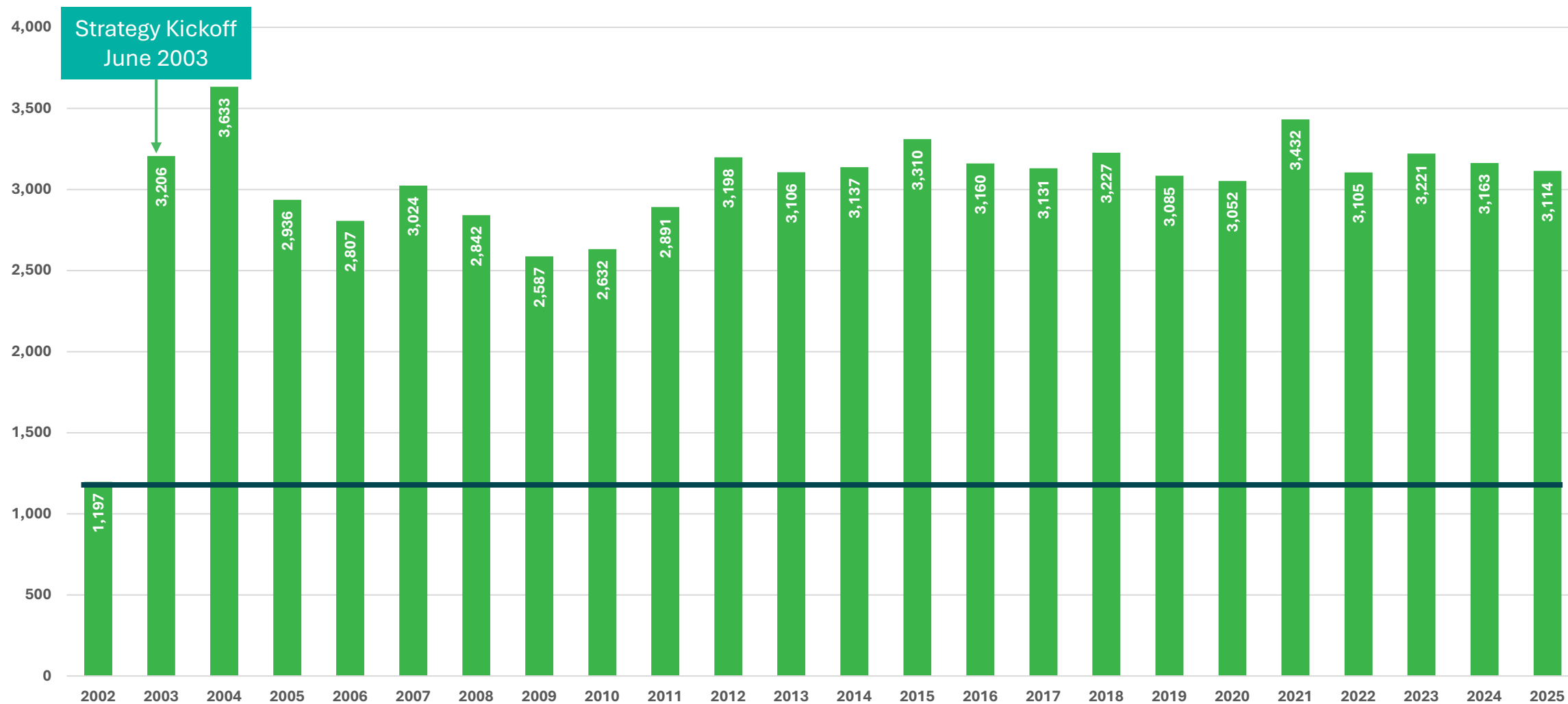
Case Study: YOY Trending

Retail Checking Openings



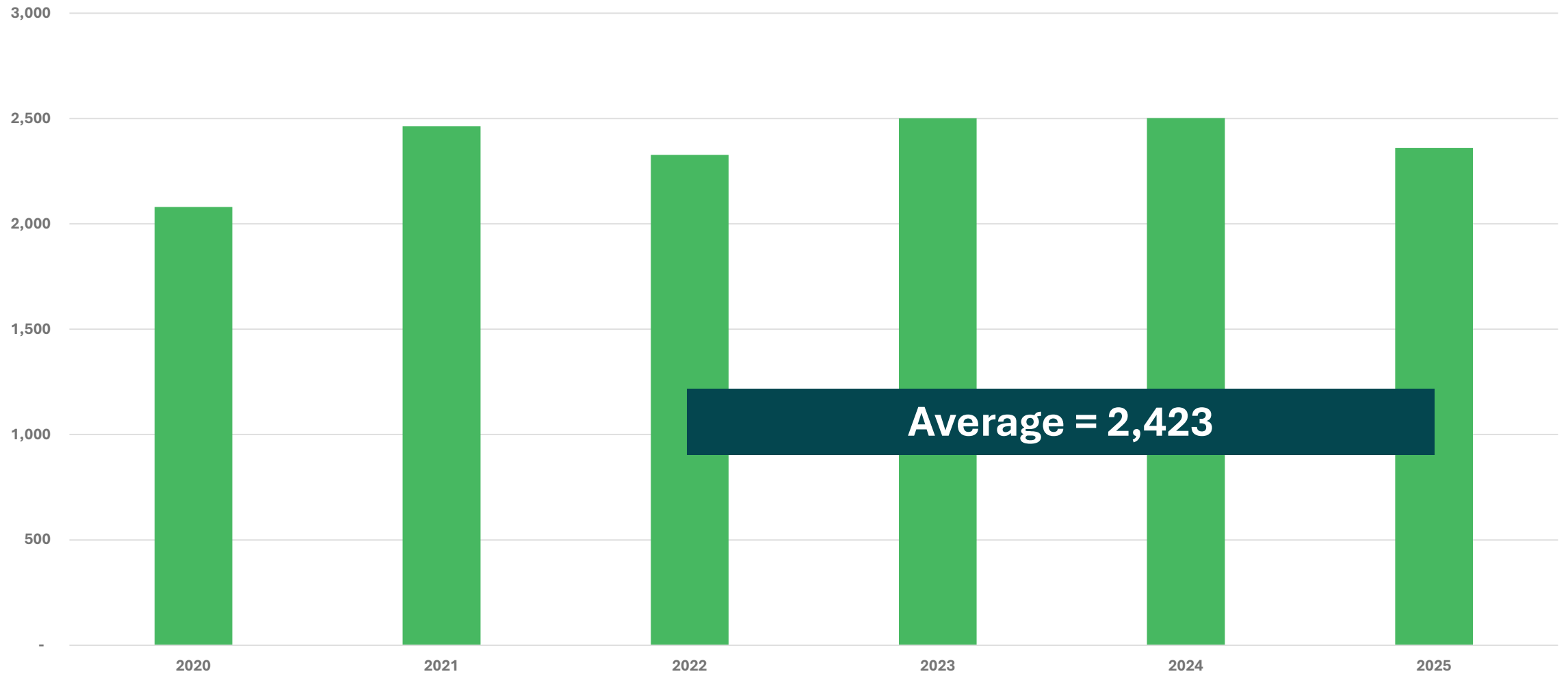
Case Study: Eight Original Branches

Retail Checking Openings



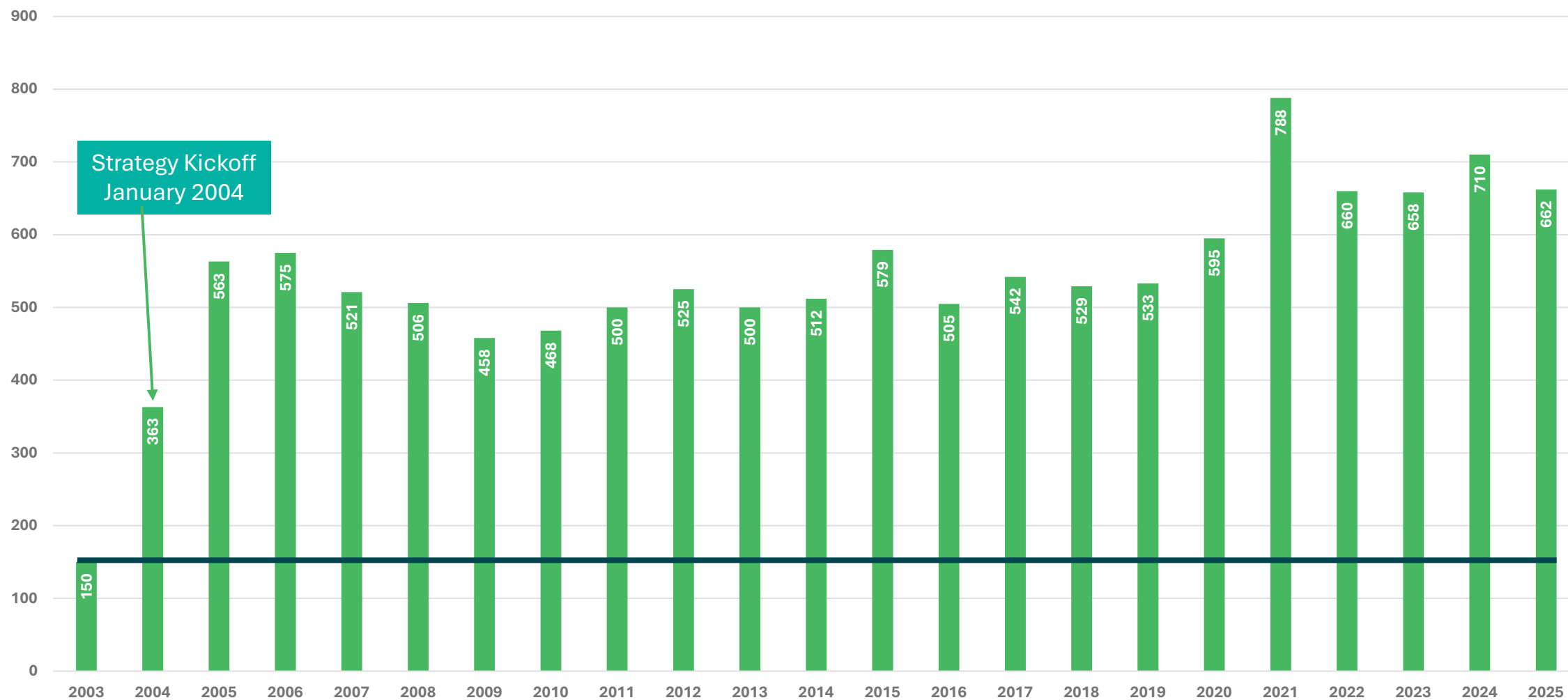
Case Study: YOY Trending

Business Checking Openings



Case Study: Eight Original Branches

Business Checking Openings



Your Ideas

**Discussion
Topic**

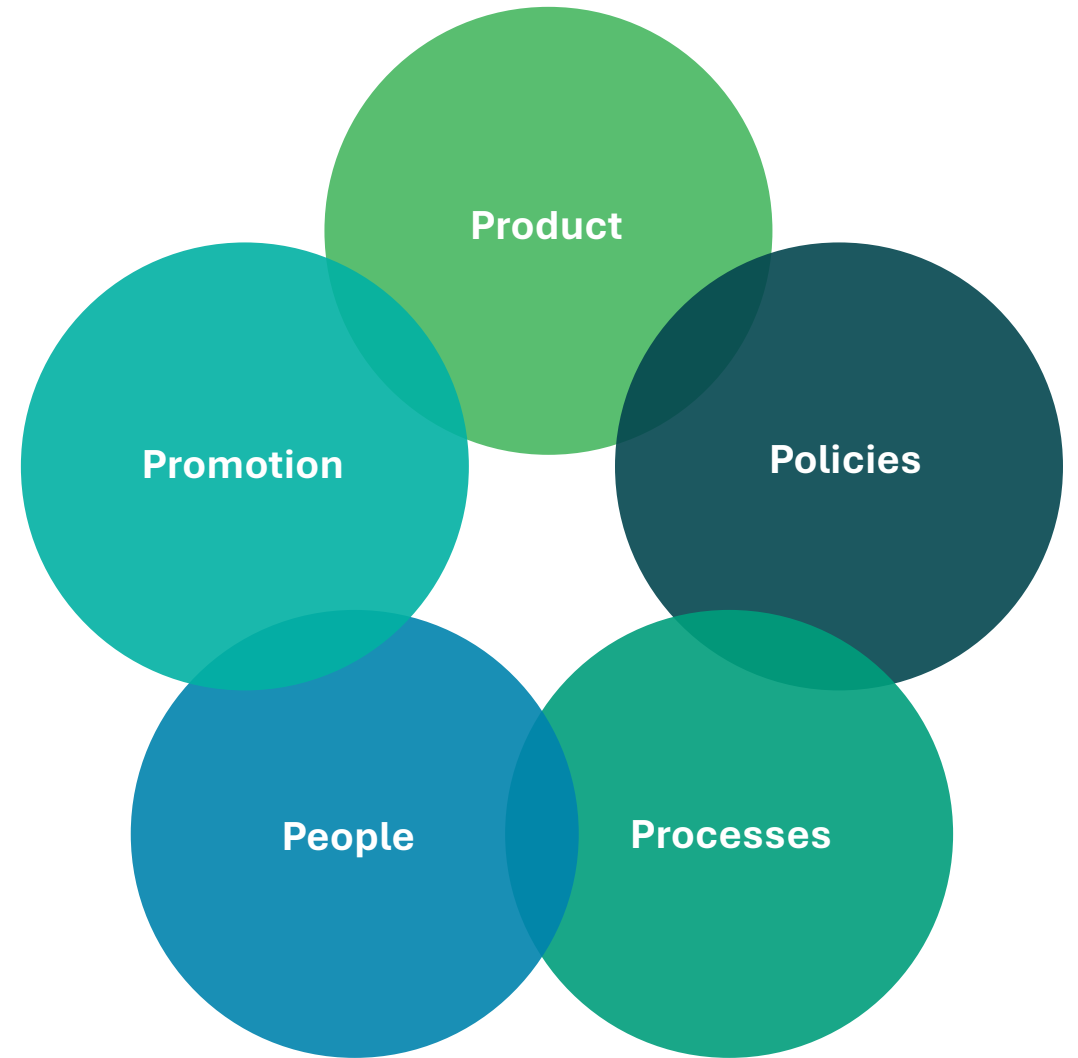
What is one bold move you are considering but haven't acted upon yet?



Anything Else?



**You can lead change
and drive deposit
growth beginning
today!**



**I went on a diet, swore off
drinking and heavy eating
and in 14 days I had
lost two weeks.**

Joe E. Lewis





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