

Driving Performance—

Succeeding in the new banking era.

Today's Consumers - Strategies to Grow Deposits, Loans and Service Fee Income.



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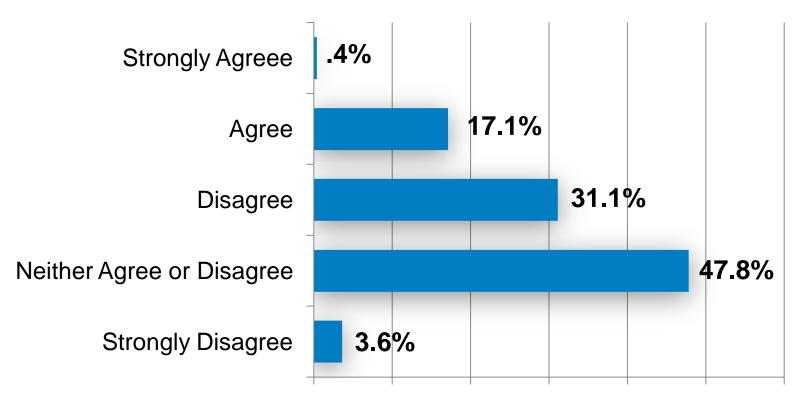
Presented by:







Our bank's <u>Consumer Deposit Offerings</u> are what they need to be.



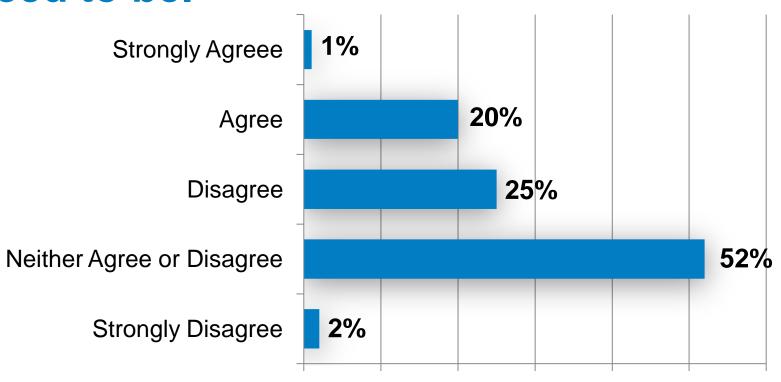
0.0% 10.0% 20.0% 30.0% 40.0% 50.0% 60.0%

Succeeding in the new banking era.





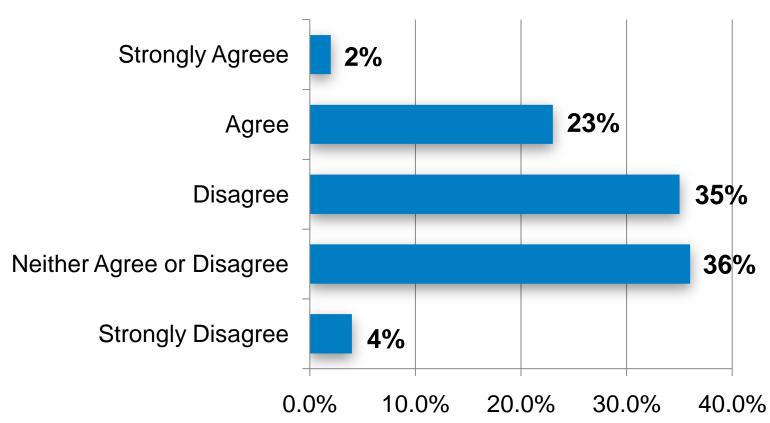
Pricing for these offerings are what they need to be.



0.0% 10.0% 20.0% 30.0% 40.0% 50.0% 60.0%



Delivery Channels for our consumer offerings are what they need to be.





Advertising & Promotion for our consumer offerings are what they need to be.

