



Western
Independent
Bankers

Deposit Account Acquisition and Growth

High Performance Business
Checking Program (HPBC
program)



Presented by Michael J. Perdue, President



Our HPBC objectives

- ❑ Enhance organic business deposit growth capabilities
- ❑ Maintain strategic focus on low cost deposits
- ❑ Profitability is top priority
- ❑ Enhance front line sales efforts
- ❑ Consulting Partner: Haberfeld Associates




Enhance organic business deposit growth capabilities

- ❑ Consistent mailings 6 to 8 times per year
- ❑ Direct mail offer – Open a free Business checking account and get a free gift, check and/or debit card buyback
- ❑ Gift changes with every mailing cycle
- ❑ Mailing doesn't convince prospects to move accounts, it is a way of creating impressions (top of mind awareness) so when they're ready to switch, they think of us.
- ❑ Direct mail is most cost effective method of creating impressions and developing awareness




HPBC Postcard Mailer

**Totally Free
Business Checking**



**and a
free gift!**

Open a
Pacific Western Bank
business checking
account and receive
a FREE Suntone®
Digital Camera!



**PACIFIC WESTERN
BANK**

www.pacificwesternbank.com

Check/Debit Card Buy Back Coupon

We'll buy back...

YOUR DEBIT CARD AND UNUSED CHECKS!

\$25

Bring in your debit card and unused checks from your current account at another financial institution and present this coupon when opening any new checking account. We'll buy them from you for up to \$25!



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Enhance organic business deposit growth capabilities

- ❑ Simplified, competitively aligned product line
- ❑ Fee based for small businesses, account analysis for large, complex clients
- ❑ Easy to sell and explain
- ❑ Brochure serves as guide through sales process



There's an account just right for your business or organization!

TOTALLY FREE BUSINESS CHECKING

The perfect account for most businesses!

- No minimum balance • No monthly service charge • 500 FREE monthly transaction items*
- Up to \$10,000 currency deposited per month FREE** • Easy-to-balance monthly statement
- FREE return of check images for easy record keeping • FREE Online Banking and Bill Pay • FREE ATM/Debit Card

BUSINESS INTEREST CHECKING

Perfect for qualifying sole proprietorships and not-for-profit organizations.

- Competitive interest • Only \$3,000 minimum balance to avoid \$15 monthly service charge
- Up to \$10,000 currency deposited per month FREE** • Easy-to-balance monthly statement
- FREE return of check images for easy record keeping • FREE Online Banking and Bill Pay • FREE ATM/Debit Card

BUSINESS ANALYSIS CHECKING

For businesses with more complex banking needs.

- Earnings credit allowance on deposit balances may offset activity fees
- Easy-to-balance monthly statement • Fees quoted based on account activity

*Transaction items include checks paid, checks deposited, ACH debits, and ACH credits
**Include coin and currency. Just \$1.50 per \$1,000 deposited over \$10,000

Answer two easy questions to find the right account for you!

May we help you with any of these additional services today?

1. "Will your business have more than 500 items*?"

yes

no

BUSINESS ANALYSIS CHECKING

2. "Is your business a sole proprietorship or a not-for-profit organization?"

yes

no

"Will you always keep more than \$3,000 in your checking account?"

yes ... **BUSINESS INTEREST CHECKING**
no ... **TOTALLY FREE BUSINESS CHECKING**

TOTALLY FREE BUSINESS CHECKING

- Online Banking and Bill Pay
- Cash Management Services
- Lockbox Services
- Merchant Card services
- Loans
- ATM/Debit Card
- Automatic Payments
- Savings Accounts
- Safe Deposit Boxes
- Certificates of Deposit
- Retirement Plans
- Personal Accounts



Bank by Phone: Toll free **1-800-654-7962**
Visit us online at www.pacificwesternbank.com

Tell A Friend

- ❑ Tell-A-Friend component built in
- ❑ Important measure of our business is knowing if someone would recommend us to someone else
- ❑ Current or new customers can refer a friend and get a free gift
- ❑ Can add 1% to 2% increase in new account openings based upon mailing quantities per cycle



HPBC Tell-A-Friend Coupon

**Tell-A-Friend
and get a
FREE gift!**



Tell-A-Friend about
Totally Free Checking
at Pacific Western Bank
and get a Blizzard Bay™
Rolling Cooler free!



www.pacificwesternbank.com



Profitability is top priority

- Lifetime value of a new PWB customer, based upon 1st year results
 - Checking: \$4,269
 - Cross sell: \$10,030
 - Total contribution: \$14,299
 - Acquisition cost per account: \$145
- Fee revenue components
 - NSF, largest source of fee revenue
 - Interchange income, fastest growing source of fee revenue



Maintain strategic focus on low cost deposits

- ❑ PWB average business DDA balances are almost 3X Haberfeld national client averages
- ❑ PWB average business MMA balances are 1.5X higher
- ❑ Results year one: business DDA openings increased by 50% over same branch sales prior year



Enhance front line sales efforts

- Sales Training
- Mystery Shopping
- Benchmarking
- Keep program fresh and employee's enthusiasm high
 - Incentive Programs
 - Create events that support the HPBC program-
ex. Customer Appreciation Days



Questions and Answers



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