

# CORE DEPOSIT GROWTH

## HABERFELD CLIENTS' STRONG CORE DEPOSIT GROWTH OUTPERFORMING PEERS, DEFYING NATIONAL TRENDS

Core deposits for all Haberfeld clients grew 9.2% from July 1, 2015 through June 30, 2016—besting the industry average for all U.S. banks by 1.9x, according to recently released FDIC data.

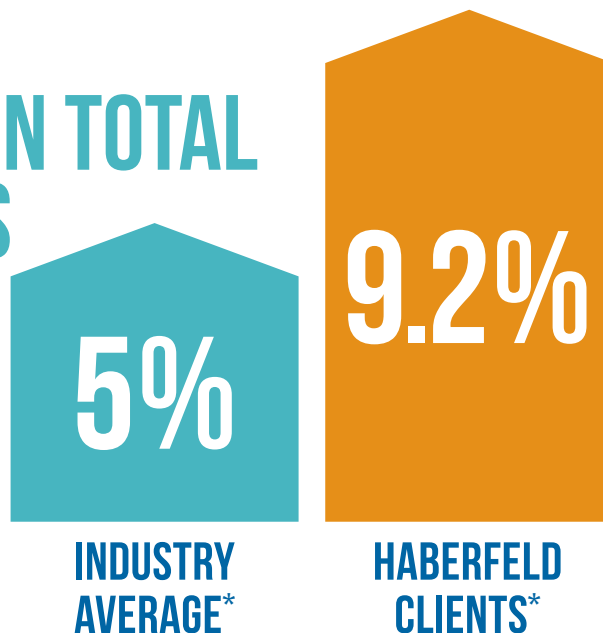
“Consistent core deposit growth is a natural outcome when institutions—large and small, urban and rural—effectively acquire and engage more profitable new customers,” said Haberfeld CEO, David Furnace. “We’re proud of our clients for executing a disciplined strategy that serves their institution and their customers so well.”

According to the FDIC data, banks captured a 5% share of new deposits during the past year.

Haberfeld clients, however, recorded positive growth, and outpaced national averages at 1.9x.

## CHANGE IN TOTAL DEPOSITS ALL U.S. BANKS

\*As calculated by Haberfeld using call report data.



## HABERFELD CLIENTS GREW 9.2% — BESTING THE INDUSTRY AVERAGE FOR ALL U.S. BANKS BY 1.9X

For more than 30 years Haberfeld Associates has helped financial institutions grow. We do this with our Customer Acquisition Growth (CAG™) strategies that improve engagement, attract business and boost profitability.

We work with over 140 financial institutions nationwide. Adding up our clients' total branch network, we represent the seventh largest financial institution in the U.S.

**YOUR FINANCIAL  
INSTITUTION  
CAN ACHIEVE  
THESE RESULTS.  
WE CAN SHOW  
YOU HOW.**