

CLIENT RESULTS



Haberfeld helps focus your marketing and your sales efforts in a very specific direction. If you want to increase the number of accounts, have more relationships, more fee income and add deposits – then this works. I am convinced we have better products, better training, a better customer experience inside the branch, and more effective marketing than anybody in any of our markets.

PRESIDENT/CEO

HIGH PERFORMANCE GROWTH STRATEGY RESULTS

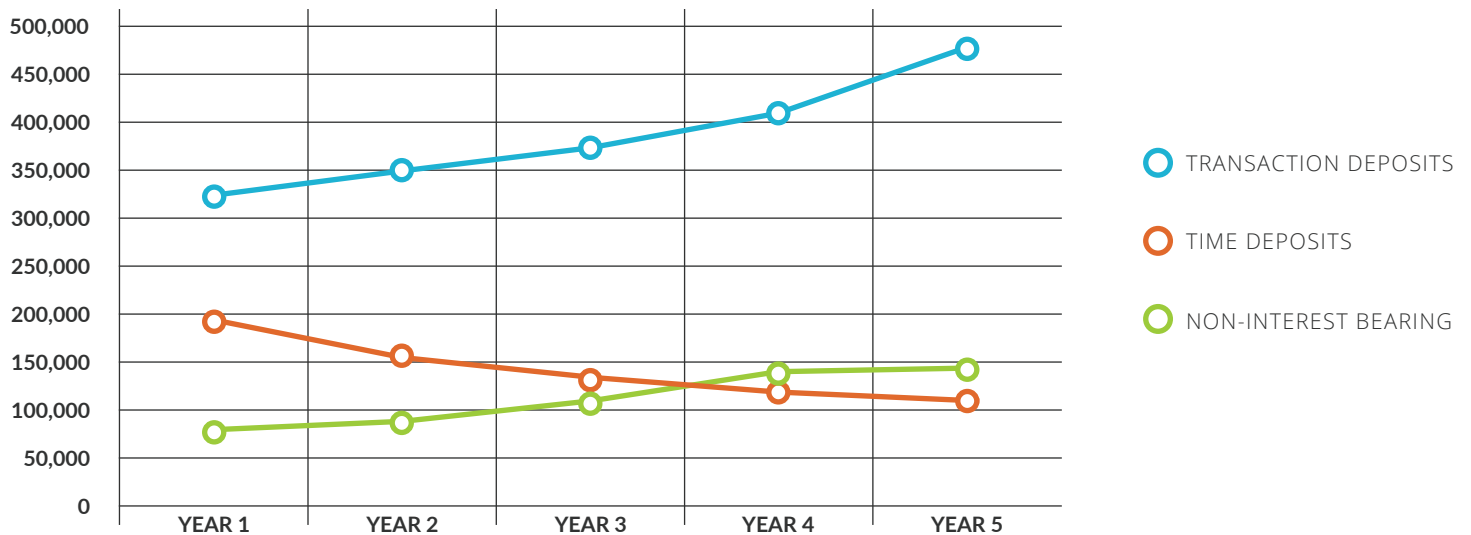
RETURN ON ASSETS (ROA)



RETURN ON EQUITY (ROE)

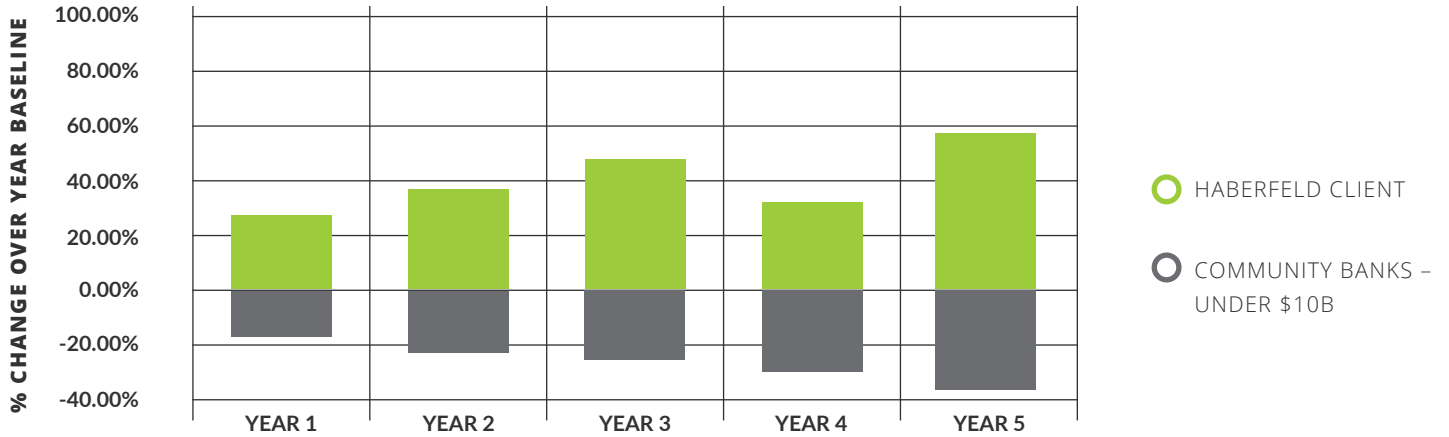


DEPOSIT MIX



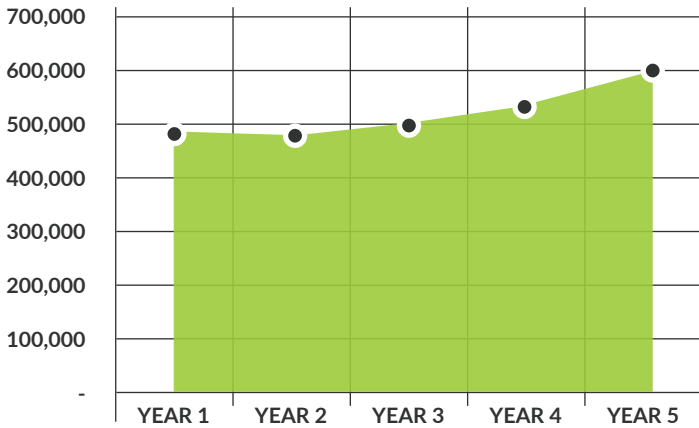
SERVICE CHARGES ON DEPOSIT ACCOUNTS

PER FDIC



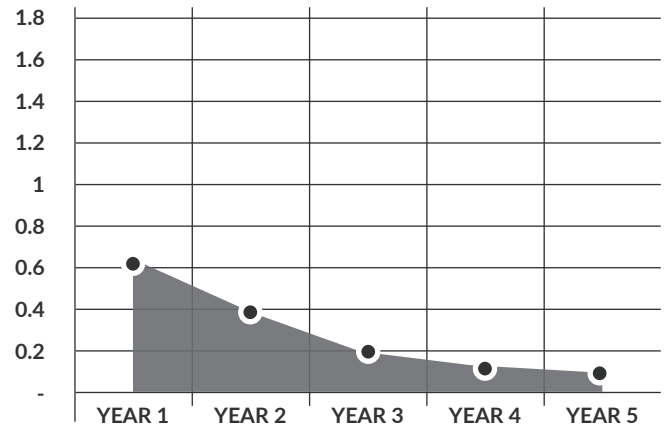
CORE DEPOSITS

CORE DESPOSITS



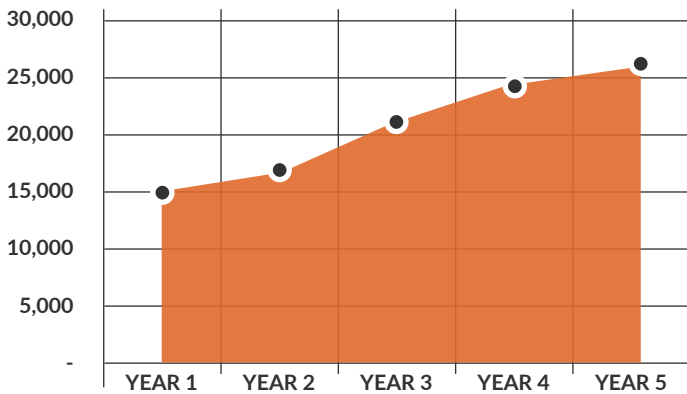
COF

COF



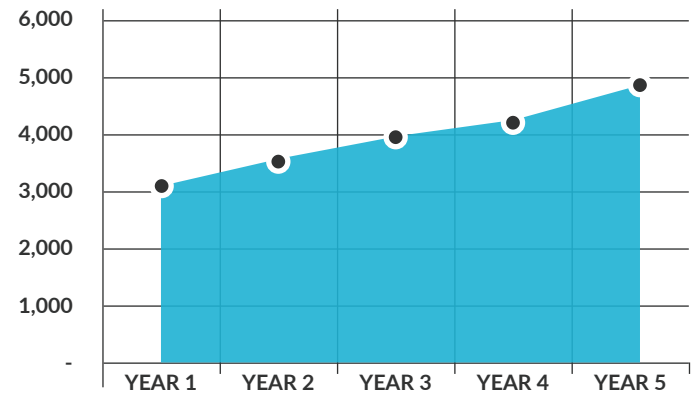
GROWTH IN RETAIL CORE RELATIONSHIPS

RETAIL CORE RELATIONSHIPS



GROWTH IN BUSINESS CORE RELATIONSHIPS

BUSINESS CORE RELATIONSHIPS



YOUR BANK CAN ACHIEVE THESE RESULTS.
WE CAN SHOW YOU HOW.