

# Increase non-interest income without raising fees

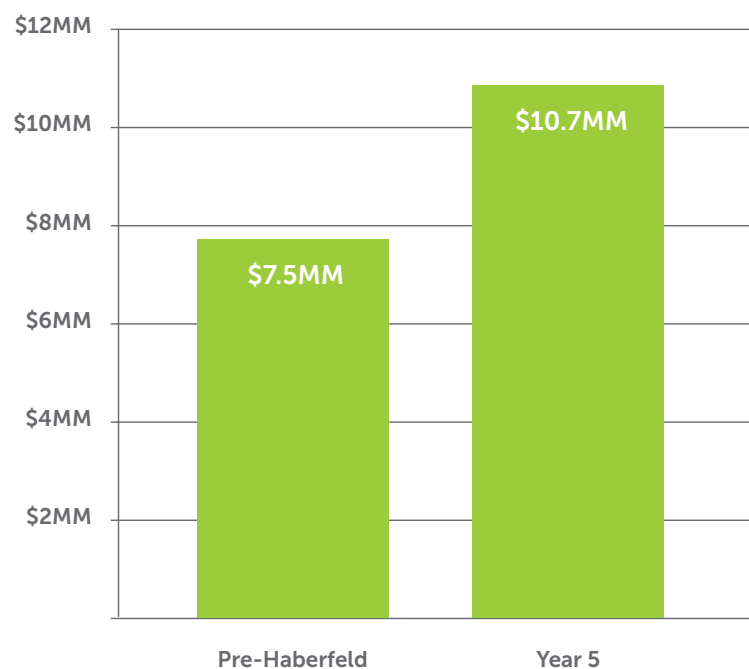
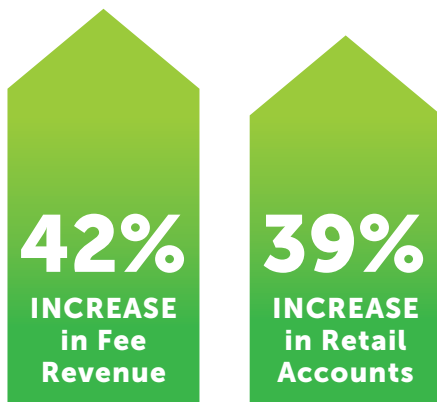


Haberfeld clients outperform peer credit unions in non-interest income not by adding new fees, but by adding significantly more core members.



## ANNUAL FEE INCOME

Increase of \$3.2MM over the first five years of working with Haberdeld as a credit union client



## Haberfeld is a six-time Credit Union Journal 'Best Practices' winner for increasing core member growth.

For more than 35 years Haberdeld has helped financial institutions grow. We do this with our High Performance Growth (HPG™) strategies that improve engagement, attract business and boost profitability.

We work with credit unions nationwide. Adding up our clients' total branch network, we represent the fifth largest financial institution in the U.S.

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