

CHECKLIST FOR INCREASING PROFITABILITY & GROWTH

As rates continue to rise, do you have the right checklist for strategically increasing profitable, stable core funding?



- ✓ **Increase profitable, new retail and business customer openings**

DOUBLE new core customer acquisitions, with immediate and sustainable results

New core relationships average from \$300-\$500 in revenue every year with marginal costs of \$30-\$50
- ✓ **Target profitable relationships through omni-channel marketing**

We use both internal and external data to target your best prospective customers based on where they live, work, drive and shop
- ✓ **Increase recurring non-interest income**

As the economic landscape changes, discover ways to position your income statement and balance sheet for success
- ✓ **Outperform your peer group**

By better managing your NIM, increasing ROA & ROE, and reducing COF
- ✓ **Create a consistent, customer-focused culture across all your branches**

Multiple on-site engagements in the first year of our partnership will enhance staff engagement
- ✓ **Retain and grow your team and talent**

Grow your managers and team members, improving performance, accountability and loyalty
- ✓ **Make your offer more compelling and adjust policies to be responsible, yet inclusive**

With nearly 35 years of experience, we can show you how
- ✓ **Leverage the power of your data**

Understand, access, and deploy your data to drive measurable growth and achieve targeted priorities
- ✓ **Find a growth partner that delivers immediate and sustainable results and doesn't work with a term contract**

That's Haberdell!

**IF YOU HAVE ONE OR MORE OF
THESE STRATEGIC GOALS FOR
2023, WE SHOULD TALK.**