

Competition is on the Rise

As competition for **core deposits** increase, financial institutions need a comprehensive approach to grow market share. Our Deposit Directsm program is an effective long-term retail strategy focused on generating new accounts, new households, core deposits, and enhanced revenue streams.

Our strategy is to fuse traditional direct mail marketing with digital marketing and enhanced data analytics to accelerate the growth of **core deposits** and retail market share. The result? New account opening increases of 50% to 150%.

Smart Targeting of Big Bank Competitors

The first step is to determine vulnerable competitors and develop a compelling message and offer. Utilizing your competitive advantages, the messaging focuses on how your institution is the better banking choice in comparison to other institutions (typically large regional or national banks). Next, we run a trend and competitor analysis that will determine areas with the most opportunity to maximize account openings in your market.



A Winning Combination for Marketing Success

The Stellar Financial Group will find the right mix of direct mail, combined with your digital and social campaigns to reach a larger audience. Our combined strategy will increase results and ROI for your marketing dollar. As a turn-key direct marketing program, Deposit Directsm incorporates the following into a program designed around your budget:

- Comprehensive Trend Analysis
- Consumer and Competitor Analysis
- Route Penetration Analysis
- Attrition Monitoring
- Compelling Offer Development
- Customized Front and Back-End Mapping - NEW
- Effective Direct Mail Production
- Branch Collateral Production
- Front-Line Sales Training
- Mystery Shopping
- Campaign Results Reporting
- Comprehensive On-Going Analytics

Since 2000, The Stellar Financial Group has helped over 1,800 financial institutions execute effective marketing and communication strategies.

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STELLAR FINANCIAL GROUP						ACCOUNT AND HOUSEHOLD TREND ANALYSIS							
Route ID	City	Nearest Branch	Households with Checking	Market Penetration %	Change in Market Pen%	Total Households in Route	Distance to Nearest Branch	Drive Time	Households with Checking	NEW CHECKING	CHECKING TREND	NEW HOUSEHOLDS	HOUSEHOLD TREND
4653R072	New Paris	New Paris	347	71.08%	5.52%	453	0.04	4	347	39	9.20%	9	2.12%
4653R071	New Paris	New Paris	407	69.71%	4.56%	548	1.51	8	407	45	7.98%	16	2.84%
4667R072	Wakarusa	Wakarusa	428	69.98%	3.43%	583	1.15	5	428	42	6.77%	12	1.94%
4652R006	Goshen	Millersburg	350	68.85%	2.87%	488	3.26	7	350	37	6.70%	5	0.91%
4652R005	Goshen	Wakarusa	339	64.81%	2.78%	503							0.91%
4652R041	Goshen	Main Office	185	71.54%	-0.38%	260							0.97%
4654R072	Millersburg	Millersburg	226	68.80%	-2.92%	343							0.50%
4652R009	Goshen	New Paris	355	64.77%	2.46%	528							1.6%
4652R012	Goshen	College Green	374	65.99%	2.76%	544							1.6%
46767C002	Ligonier	Ligonier	116	12.25%	16.75%	400							2.6%

STELLAR FINANCIAL GROUP				
YEAR ONE ATTRITION RATES				
PRODUCT/SERVICE	# OF ACCOUNTS OPENED	# OF ACCOUNTS CLOSED	AVERAGE DAYS	ATTRITION RATE
CHECKING	1863	263	181.6	14.12%
\$3000 - FREE Checking	949	141	187.7	14.88%
\$3100 - Reward Checking	598	78	189.8	13.04%
\$3120 - Intunes Checking	51	5	214.6	9.80%
\$3300 - Club Share Draft	15	1	221.0	6.67%
\$3500 - Opportunity Checking	38	20	157.1	52.64%
AUTO LOAN	1314	325	201.6	24.73%
10024 - Automobile - New	17	0		0.00%
10025 - Automobile - Used	968	275	198.2	28.41%
10026 - Indirect Automobile	329	50	221.6	15.20%
CD	753	291	107.6	38.65%
\$5100 - 3 Month	22	22	50.5	100.00%
\$5150 - 6 Month	21	21	80.9	100.00%
\$5200 - 12 Month	109	108	170.9	99.08%

Analytics and Mapping

With our ongoing analysis and mapping capabilities, the Deposit Directsm program becomes more efficient and effective over time. For each campaign, we will report data on an account and household level detailing response rates, average balances, control response, and lift over control. Campaign results will also be broken out by branch and region. Cumulative Results, Attrition Rates and Year-Over-Year Growth reports will be generated as data is available.

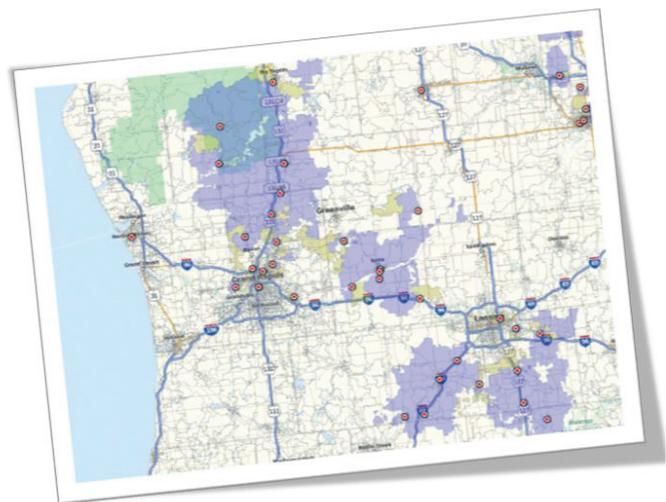
Acquire a larger share of core deposits in your market.

If the data exists, The Stellar Financial Group can map it. Our wide range of map and graphic displays will help you visualize how the program is working in your footprint. Examples include:

- Recommended Mail Routes
- Competitor Branch Overlap
- Account Growth/Loss by Route
- Response Rates or Lift Percentage
- Mailed Routes by Campaign
- New Households Acquired

Our Team is on Your Side

The Stellar Financial Group team will ensure the implementation and on-going management process is easy for your financial institution. Consider us an extension of your marketing department. Our goal is to provide stellar service and proactive direction to ensure your financial institution achieves maximum results with the Deposit Directsm program.



Maximize your core deposit growth by contacting The Stellar Financial Group.

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