



NEED IMMEDIATE DEPOSITS?

Certificates of Deposit are the perfect solution to your short-term liquidity needs.

The CD Opportunity

For many years CD rates have simply not been attractive to consumers. We were lucky to see a rate approaching 1.5% APY. That situation has changed drastically in just the past few months. Banks and credit unions are now showcasing rates as high as 4.5% APY. That is a stunning reversal from what consumers typically expected from tying up their money for a specific time period. Combine this with the uncertainty of the stock market as inflation affects earnings and ultimately stock prices, and you have a consumer looking for a safe haven for their money with a very nice return.

Unfortunately, most consumers only react when they are prompted to do so. There's an opportunity for banks and credit unions to be aggressive with their marketing and seize a disproportionate share of deposits from both their customers and prospects.

Our Strategy

- Use enhanced data to **target high-income households** that have more discretionary income.
- Develop the lowest acquisition cost per campaign to **maximize ROI**.
- Use **multiple marketing touchpoints** to increase overall response rates.
- **After-hours and weekend call agents** are available to help with your prospect's onboarding process.
- Have the ability to **suppress current members** and target new potential prospects.
- Help **design compelling offers** that demand attention.
- **Be in the market quickly**. We can have you in the market within 14 days.

Program Deliverables



**Strategic
Campaign Design**



**Data Mining &
Audience Targeting**



**Creative Strategy
& Development**



**Production &
Deployment**




**Measurement &
Optimization**

HAVE QUESTIONS?

George Monnier, our Founding Partner, is more than happy to explain in further detail how the program works.

 georgem@stellarfg.com

 402-708-2425

