

*Deposit Analytics
Track*



Optimizing Deposit Management and Pricing

DA 410; 90 Minutes

Dates and Times this Quarter:

Friday, March 28, 2008 at 9:00 A.M. MTN

Program Objectives: Is it time for you to look at the decisions your organization makes regularly about deposit pricing, to take a step back and look at the “Big Picture” and the “Long Term” and see if there is a **BETTER WAY**? This program provides food for thought about which discrete factors influence your deposit balances, how they work together to influence depositor behavior, and ways you can predict that behavior over time and regardless of the market rate environment.

Prerequisites/Level: The analysis and tools discussed in this program, as well as the effort spent on the historical analysis of your deposit base, make this program worthwhile for larger institutions. We recommend that this program work best for institutions with at least \$750 Million in assets, or \$650 Million in deposits.

Program Content: In this program we will discuss;

- How you can add profits to the bottom line with more rational and consistent pricing, and overall deposit management
- How to assign accurate economic values to your deposits
- How to test your own pricing scenarios so you can predict their effect on balances and profits
- How to drill down to find the worst rate exceptions
- How to choose the best times to run promotions
- How to plan wholesale deposit needs in *advance*

Time Allotment: 90 minutes plus questions, via WebEx.

Registration: Complete the attached form and email or fax it back to us at least three (3) business days prior to the program you wish to attend. Your Webex® registration instructions and a packet containing program materials will be emailed to you the day prior to the program date.

Cost: FREE to FIMAC Clients!