

How Capital City Bank Group



\$2 Million In New Fee Revenue

Generated Through Disciplined Competitive Intelligence

Capital City Bank Group

\$4.3 Billion in Assets

Headquarters: Tallahassee, FL

CFO: Jep Larkin

Branches: 63

ATMs/ITMs: 103

Ceto Solution: MarketView™ (2017 & 2025)

Challenge

Capital City Bank Group saw **stagnant fee income growth** and anticipated future reductions in deposit-fee revenue due to regulatory changes amid a landscape of evolving competition. Leadership needed a structured, data-driven way to analyze their fee strategy to ensure fees were competitive and keeping pace with the changing bank product and operating cost landscape.

Results

Small, targeted fee adjustments alongside dynamic product design enhancements, aligned to competitive market data, generated a **\$2 million revenue lift**.

Story

After strong results from their first MarketView engagement in 2018, Capital City Bank returned in 2025 to deepen analysis across loan and deposit product fees. While the project was authorized by leadership in Finance, the Bank's PMO introduced and facilitated data gathering and input from key departments, including, but not limited to, Operations, Product Management and Retail to support an Organization-wide commitment to the Project's success for the Bank.

Ceto's MarketView team delivered the bank's first full fee analysis in more than five years, uncovering hidden opportunities and creating a strategic roadmap grounded in real competitive intelligence.

The Bank's management team received their recommendations within 6 months of authorizing the project and deployed the initiatives in a time and manner that aligned favorably with other strategic initiatives.

The Client Experience

What specific outcomes or improvements have you experienced since implementation?

“ Due to the comprehensive review of our loan and deposit fees, which hadn't been performed in detail in over five years, we adjusted our fees to align with market data provided by Ceto and generated an additional **\$2 million in fee revenues** through relatively small and fair adjustments.”

What has been MOST valuable to your financial institution about partnering with Ceto?

“ Ceto's structured framework for analyzing competitor fees, **deep product knowledge**, and the professionalism of their project team delivered the greatest value.”

How does this engagement compare to other vendor approaches you've used?

“ The Ceto team is easy to work with, respects our decision-making process, and does not apply undue pressure on outcomes. Based on our success across engagements, **we would not look for any other partner** in this area.”

Any other feedback?

“ The Ceto Team were all very professional and respectful of the decisions the bank had to make and did not pressure the outcomes. It was very much **a winning engagement for us**, and we are very appreciative of the value that Ceto brought.”

About Capital City Bank Group

Founded in 1895, Capital City Bank has maintained a strong focus on relationships, stability, and community involvement.

The Bank serves clients across Florida, Georgia, and Alabama and remains deeply committed to the communities it serves.

About MarketView™

MarketView™ is a competitive intelligence and income optimization solution that analyzes over 360 revenue areas across loans, deposits, and ancillary services to drive precise product strategy, pricing, and revenue growth.

About Ceto

30+ Years. 2,000+ Banks & Credit Unions. One Trusted Partner.

Ceto helps financial institutions maximize profitability, enhance customer experience, and drive sustainable, intelligence-driven growth.

Profitability drives viability. Viability drives prosperity.

Ceto.com

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