



STEP 1:
COMPETITIVE INTELLIGENCE | INCOME OPTIMIZATION



MARKET VIEW™



INCOME OPTIMIZATION

Increase **Non-Interest Income**

Maximize **Product Profitability**

Reduce **Revenue Leakage**

COMPETITIVE INTELLIGENCE

Enhance **Product & Service Offerings**

Improve **Visibility of Competitors & Markets**

Improve **Strategic Position in Key Markets**

VALUE PROPOSITIONS



ROI
Guarantee



Actionable
Intelligence



Third-Party
Perspective



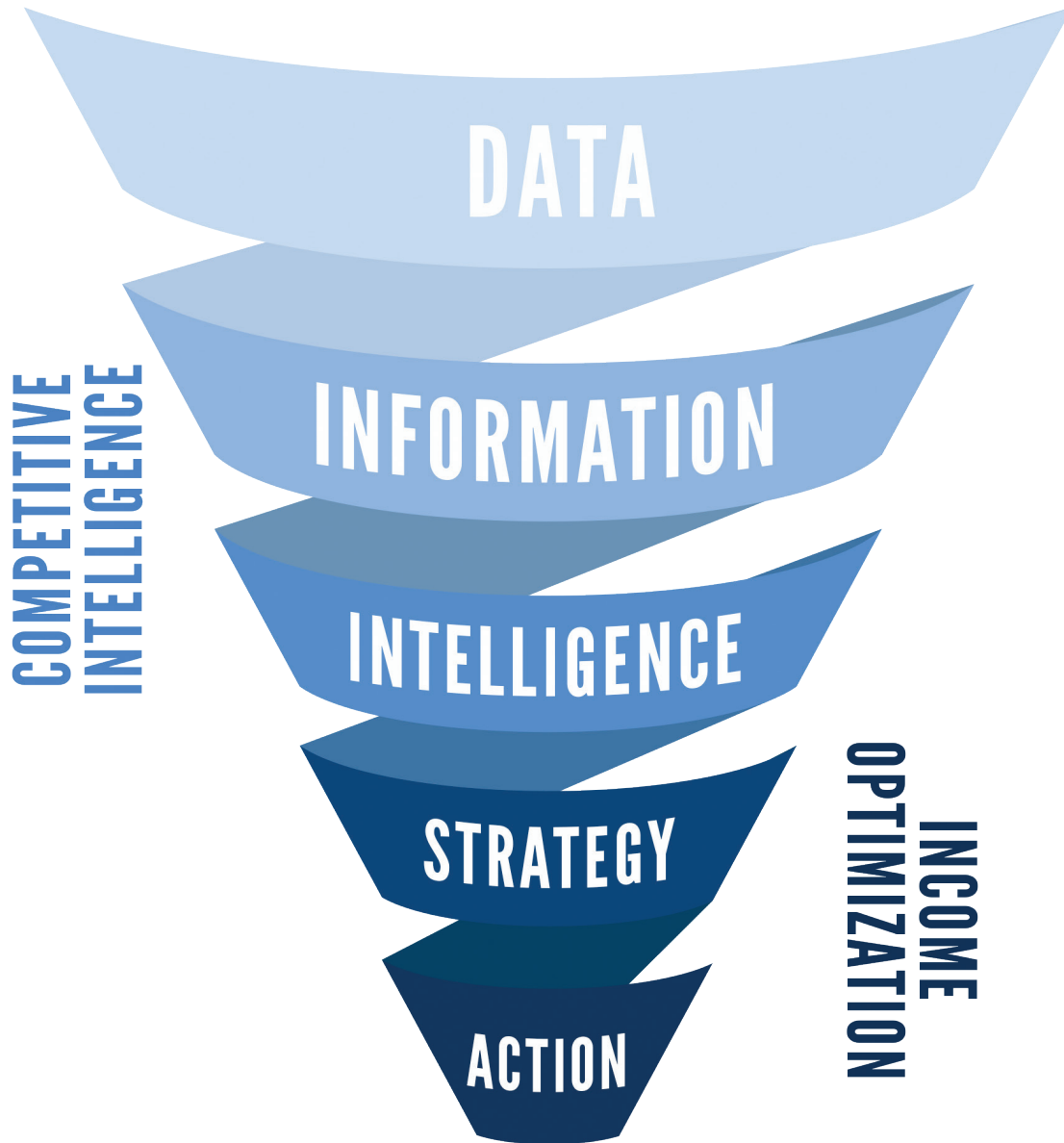
Holistic
Assessment



Resource
Efficient



Customized
Engagement



**INCREASING REVENUE &
PRODUCT PROFITABILITY**



INCOME OPTIMIZATION

Market View is a unique income optimization program that focuses on revenue generation, product profitability, and product pricing and design. As part of the engagement, the performance, pricing and characteristics of more than 360 revenue areas will be examined on both sides of the balance sheet, including all loan products, deposits products and ancillary services – both consumer and business. Our program is customized for your organization, business model and corporate culture. The deliverable is a comprehensive report of analyses and findings with specific, quantified recommendations for your products and services, tailored to your strategy and customers or members, that will enable your financial institution to substantially increase its annual earnings on a recurring basis.

360+ Revenue Areas

Assets

Liabilities

Ancillary Services



Product
Pricing & Design



Product Alignment
& Optimization



Product
Profitability



Product
Revenue Leakage



COMPETITIVE INTELLIGENCE

Market View is a competitive intelligence solution that includes a detailed competitive analysis to compare your organization with your primary competitors in your various markets, including banks, credit unions and/or non-traditional financial institutions. You select your competitors and markets for every line of business. Then, our experienced consulting teams collect the necessary data and information through mystery shopping and market research. This engagement is designed to provide actionable intelligence and invaluable insight into your markets, competitors and revenue opportunities, with two primary components: a Competitive Analysis and a Product & Service Assessment. Strengths, weaknesses and income opportunities for all products and services will be evaluated.

Local Market Study

Your Market Competitors

Banks

Credit Unions



Market Research



Mystery Shopping & Surveys



Rate & Fee Information

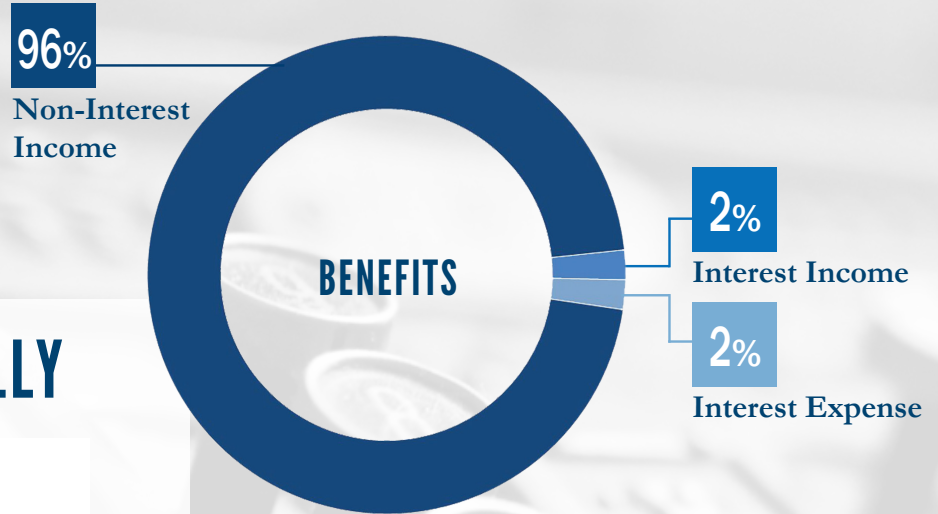


Competitor Data & Analysis



Product Pricing & Comparisons

DISTRIBUTION OF BENEFITS

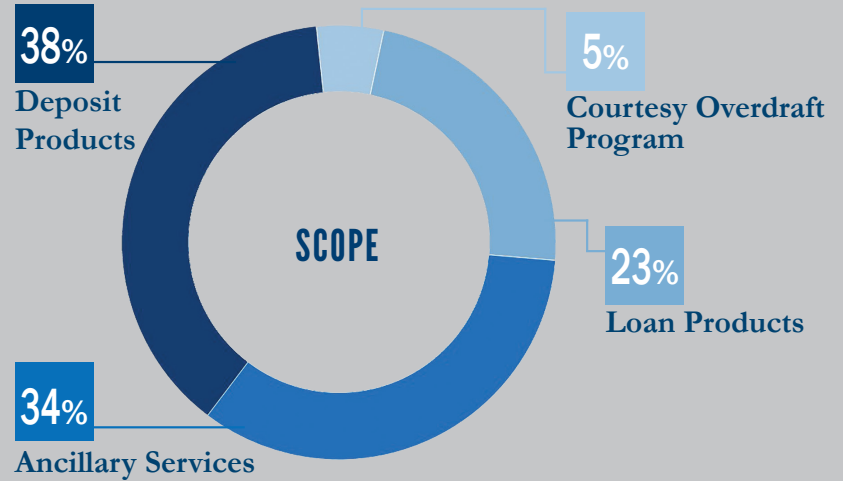


NEW INCOME ANNUALLY

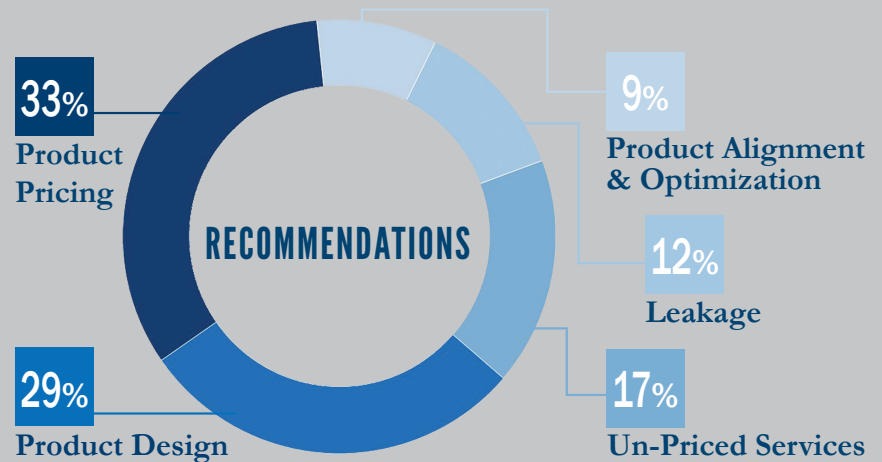
TOTAL ASSETS	LOW BENEFIT	HIGH BENEFIT
\$250 M	\$250 K	\$500 K
\$500 M	\$500 K	\$1.0 M
\$750 M	\$750 K	\$1.5 M
\$1.0 B	\$1.0 M	\$2.0 M
\$2.0 B	\$2.0 M	\$4.0 M
\$3.0 B	\$3.0 M	\$6.0 M
\$4.0 B	\$4.0 M	\$8.0 M
\$5.0 B	\$5.0 M	\$10.0 M
\$10.0 B	\$10.0 M	\$20.0 M
\$25.0 B	\$25.0 M	\$50.0 M

10 - 20 BASIS POINTS OF TOTAL ASSETS

DISTRIBUTION OF SCOPE



NATURE OF RECOMMENDATIONS





ASSETS

More than 85 areas | 3 major categories

LOAN PRODUCTS



COMMERCIAL LOANS

Commercial Real Estate
Commercial & Industrial
Construction & Development
Commercial LOC



MORTGAGE LOANS

1st Mortgage
Fixed & Variable
Portfolio & Secondary



CONSUMER LOANS

Home Equity Loans
HELOC
Auto/Motorcycle/Boat/RV
CD/Savings/Stock Secured
Unsecured Term Loans
Overdraft/Unsecured LOC
Credit Cards
Payment Deferral Programs



LIABILITIES

More than 135 areas



CONSUMER DEPOSITS

CHECKING ACCOUNTS

Free • Basic • Premium • Rewards

Balance Requirements

Monthly Service Charges

Features & Benefits

Relationship Pricing & More

SAVINGS & MMAS

Basic • Passbook Premium • Rewards

Balance Requirements

Monthly Service Charges

Features & Benefits

Regulation D & More

CDS & IRAS

Tier & Withdrawal Penalties

Annual Fees

Transfer Fees



BUSINESS DEPOSITS

CHECKING ACCOUNTS

Free • Small • Mid-Tier • Analysis

Balance Requirements

Monthly Service Charges

Features & Benefits

Relationship Pricing

Item Allowance & More

SAVINGS & MMAS

Basic • Premium

Balance Requirements

Monthly Service Charges

Features & Benefits

Regulation D & More

CDS

Tier & Withdrawal Penalties



ANCILLARY SERVICES

More than 140 areas

MISCELLANEOUS SERVICES & FEES



CASH & TREASURY MANAGEMENT

- ACH Processing
- Remote Deposit Capture
- Zero Balance Accounts
- Investment Sweeps
- Positive Pay
- Lockbox



DEPOSIT SERVICE CHARGES

- Cashier Check & Money Orders
- Stop Payment & Charge Back Fees
- Wire Transfer Fees
- Check Cashing
- Legal Fees
- International Transactions & Fees
- Dormant & Inactive Accounts
- Other Deposit Service Charges



OTHER SERVICES & FEES

- Courtesy Overdraft Program
- Electronic Banking
- ATMs
- Safe Deposit Boxes
- Other Ancillary Services



WEALTH & TRUST MANAGEMENT

More than 10 areas



INVESTMENT MANAGEMENT



TRUST

MANAGEMENT FEES & BREAKPOINTS

MINIMUM ANNUAL FEES

TERMINATION & DISTRIBUTION FEES

MISCELLANEOUS FEES

Extraordinary/Special Circumstance Fees

Real Estate Management Fees

Sale of Property Fees

Acceptance Fees

Tax Services Fees

Elapsed Time

PHASE 1 ASSESSMENT

- Data Collection & Interviews
[3 Days On-Site]
- Perform Analysis & Identify Opportunities
- Report of Findings & Recommendations
[1 Day On-Site]

60
Days

PHASE 2 IMPLEMENTATION

- Develop Implementation Plan
- Assist in Execution
- Create Reports for Results Measurement
- Ensure Successful Implementation

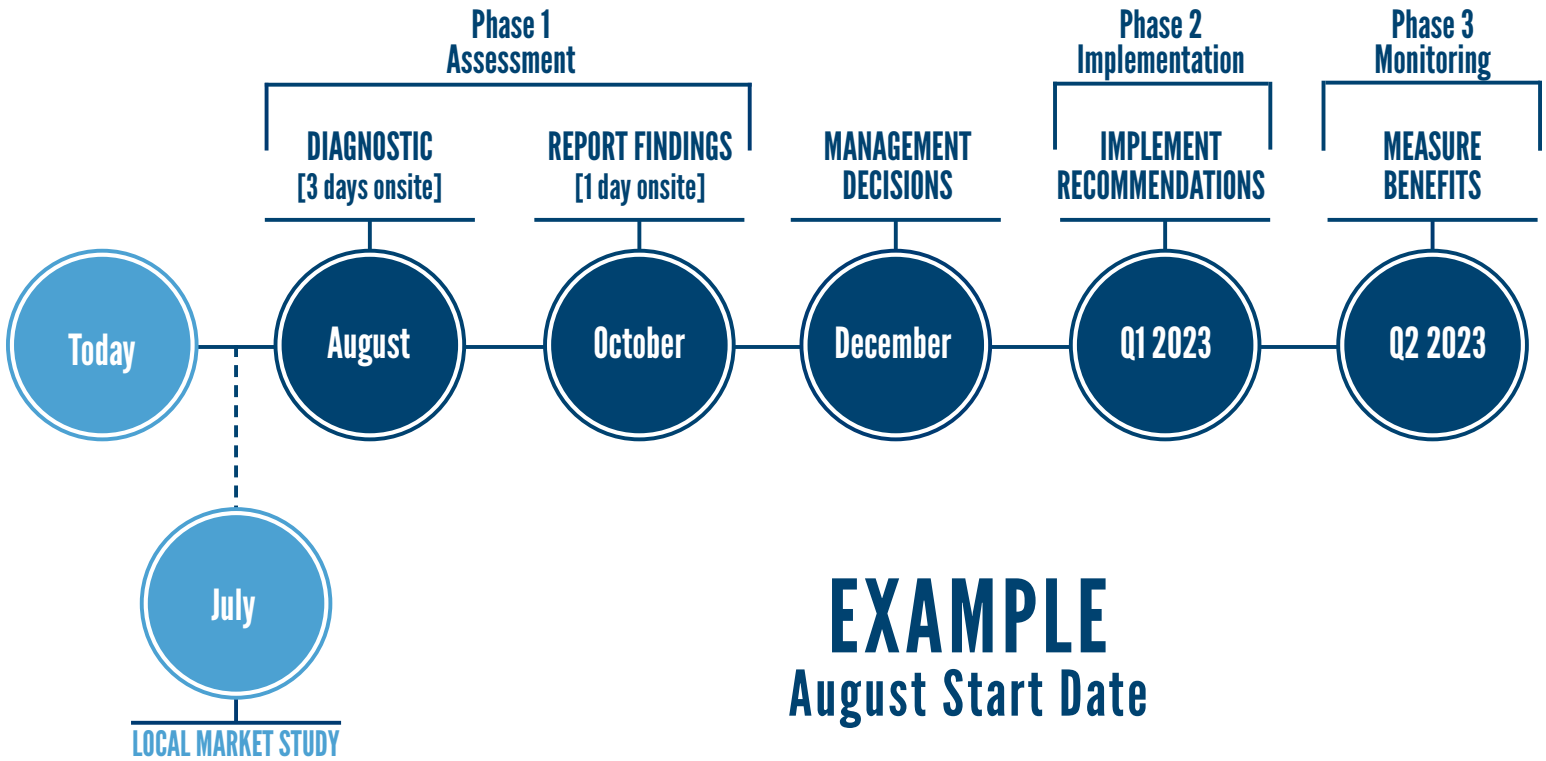
60
Days

PHASE 3 MONITORING

- Develop Monitoring Reports
- Train Personnel on Monitoring Methodology
- Monitor & Summarize Benefits Monthly

3-6
Months

PROJECT TIMELINE





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