



DGC Deposit Growth Checking
POWERED BY **PINNACLE**



PINNACLE
Financial Strategies

The business for better banking.

Answering the Challenge

Our industry is intensely competitive. The cost of acquiring new customers is escalating and consumers are looking for services that focus on them. Financial institutions increasingly need to balance the costs of acquiring, serving and retaining customers.

Financial products are essentially the same from institution to institution. How then can you set your institution apart to attract and keep more market share?

Attract and retain not only more customers but more profitable ones with Deposit Growth Checking from Pinnacle Financial Strategies. Our comprehensive deposit acquisition and retention program encourages customers to use e-banking services that either reduce expenses or increase revenue.

What DGC Delivers

IMPACT ON PROFITABILITY

	Free Checking	DGC & Free Checking	
New accounts opened	1,361	2,292	More new customers
% of accounts closed	41%	11%	Greater retention
Net account increase	803	2,040	Increased market share
Average balance	\$1,210	\$6,502	Higher balances
Check/debit card revenue	\$1.87	\$4.21	More income
Cost of statements	\$2.15	\$.10	Reduced costs

Deposit Growth Checking gives your institution the tools to attract customers, grow deposits and increase retention.

No other reward checking program offers the total integration and automation, compliance expertise and marketing support that DGC delivers.

With Pinnacle's expert analysis, you can customize your program to compete more effectively with other institutions, regardless of size.

DGC customers keep higher balances, generate greater income, and stay with their institution longer.

How DGC Works

Deposit Growth Checking encourages your customers to use cost-saving electronic banking services and enables you to maximize profitability. This interest-bearing, free checking account has no minimum balance requirement and rewards electronic banking customers by refunding ATM fees.

To earn these rewards, customers must:

- Receive their statements electronically, when available
- Use their check/debit card a minimum number of times each month
- Use Online Banking and/or Bill Pay or Direct Deposit or ACH, when available

Consumer adoption of technology reduces cost while increased debit card transactions generate additional revenue.

Smart Tools

DGC delivers unprecedented process automation and performance assessment. Developed by our seasoned professionals and programming specialists, our proprietary software runs the program seamlessly with minimal back-office impact.

Our smart tools analyze your costs to facilitate program customization, generating deposit growth and completely automating account activity. With DGC, you monitor program performance and customer profitability with management reporting at the account, branch and institution levels.

Expert Support

Pinnacle provides the service and support you need to achieve your business objectives. Our professionals, with decades of financial services experience, direct implementation, oversee training and provide ongoing support after your program is operational.

Our experts partner with you to develop a program that works best for your institution. We offer comprehensive onsite staff training customized for your institution. The two-tiered program communicates DGC's value to all employees, with more intensive training given to new account staff at the branch level.

We provide ongoing regulatory guidance and support to assist you with all required compliance disclosures. Our award-winning marketing partner offers a comprehensive review of communication tools designed to maximize ROI and program success. Customized and template options include media and in-branch promotional tools such as direct mail, lobby signs and web banners.

Sustainable Results

Deposit Growth Checking is the most comprehensive deposit acquisition and retention solution available today.

With DGC, you can:

- Increase deposits by attracting and retaining more profitable customers
- Solidify long-term customer relationships with enhanced value and service
- Minimize expenses with cost-saving electronic transactions
- Enhance check/debit card revenue
- Maintain full compliance with all required disclosures
- Monitor program performance and customer profitability through automated management reports

IMPACT ON ELECTRONIC BANKING*

	With Free Checking	With DGC
Direct Deposit / ACH	31%	82%
E-statements	1%	78%
Check/debit cards	34%	80%
Card transactions	7/month	20/month
Online banking	25%	79%

**Industry wide*

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