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**Components** of an Effective **Data** STRATEGY

- 1. Reporting Solution**
- 2. Behavioral Solution**
- 3. Marketing Solution**
- 4. Exception Solution**

An illustration of a person standing next to a large screen displaying "DATA". The person is holding a tablet. The screen shows various data visualizations like bar charts and line graphs.

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## How to **Get Started**



- ✓ **Barriers**
- ✓ **Buy-in** from Board or Management
- ✓ **Budget**
- ✓ **Partner** or Do it on **Your Own**
- ✓ **ROI**
- ✓ **Keep the Priority**
- ✓ **Analytics** Don't be fooled by the name

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Collection of **Wisdom** from **COMMUNITY BANKERS**

Develop **verses** Partner

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**REPORTING**  
STRATEGY

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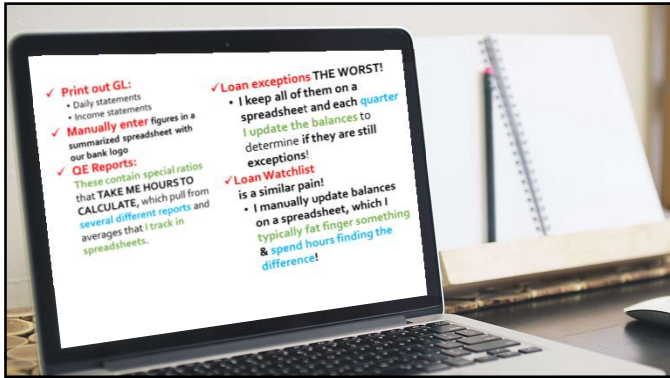
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### Customers Past Due Prior Month End Delta Analysis\*

LEVEL	STATUS	OFFICER	2/29/2020 DAYS PAST DUE	2/29/2020 DUE DATE	2/29/2020 DATE LAST PAID	2/29/2020 MATURITY DATE	2/29/2020 PAST DUE AMOUNT	2/29/2020 BALANCE
30-59 Days	Active	WRR	43	1/18/20	2/12/20	10/19/20	\$2,929.68	\$85,102.69
30-59 Days	Active	APJ	61	1/17/20	12/24/19	1/17/20	\$140,746.30	\$137,255.32
30-59 Days	Active	AWD	34	1/27/20	1/20/20	9/27/22	\$2,392.35	\$85,225.91
30-59 Days	Active	AWD	34	1/27/20	2/6/20	1/11/23	\$372.91	\$11,626.07
30-59 Days	Active	AWD	41	1/20/20	2/28/20	4/11/24	\$711.12	\$17,856.71

LEVEL	3/16/2020 DAYS PAST DUE	3/16/2020 DUE DATE	3/16/2020 DATE LAST PAID	3/16/2020 PAST DUE AMOUNT	3/16/2020 BALANCE	3/16/2020 PAYMENTS MADE	CUSTOMER LOAN BALANCE	RENEWED DATE
30-59 Days	59	1/18/20		\$2,969.94	\$85,102.69	\$0.00	\$85,102.69	
30-59 Days	0	4/13/20	3/13/20	\$0.00	\$143,255.32	\$2,459.58	\$259,664.70	03/13/20
30-59 Days	19	2/27/20	3/9/20	\$1,283.70	\$84,984.72	\$1,167.00	\$85,225.91	
30-59 Days	0	3/27/20	3/2/20	\$12.91	\$11,337.02	\$355.94	\$11,626.07	
30-59 Days	0	3/20/20	3/11/20	\$0.00	\$17,411.11	\$496.38	\$17,856.71	

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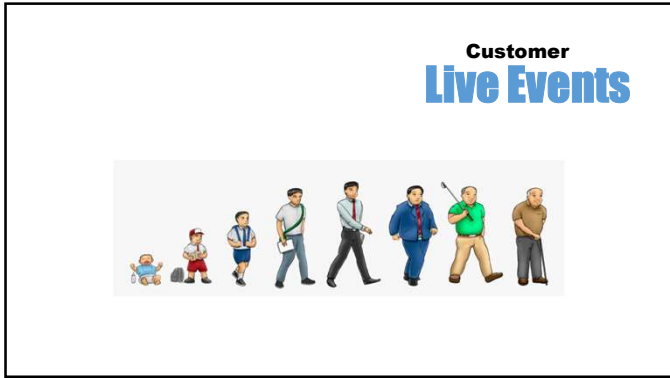
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**Loan Activity**

OFFICER	CUSTOMER(S) PROFIT	TRAN AMOUNT	PAID TO	LOAN PAYMENT DESCRIPTION	AVG DDA BALANCE	LINE BALANCE
		<b>\$6,079,804.47</b>				
Sustad	\$94.10	\$200.00	US Bank	Oth FI Loan	\$974	\$82,221
Winter	(\$97.54)	\$150.51	Wells Fargo	Oth FI Loan	\$1,158	\$0
Sustad	(\$24.02)	\$816.75	Citi Bank	Oth FI Mort	\$1,708	\$0

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**CUSTOMER ATTRITION**

**AT RISK?**

**Most Profitable**

**40-49**

**8.33 year customers**

Fees + Loan Interest

- ✘ POS activity **dropped dramatically**
- ✘ Canceled a **direct deposit**
- ✘ Significant balance **fluctuations**
- ✘ Stopped using **mobile**
- ✘ Canceled **insurance policy**

**61% would change banks over a poor mobile experience**  
Business Insider, August 8, 2019 Andrew Meola

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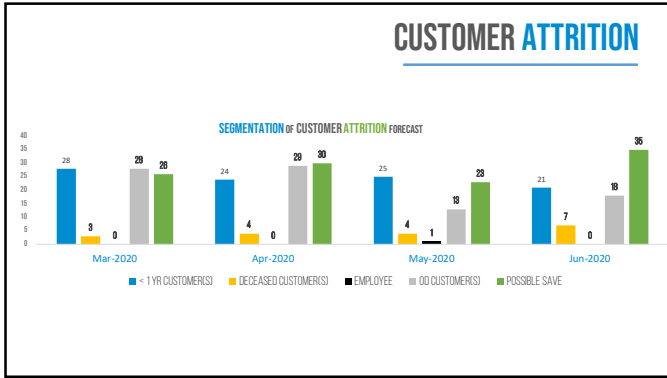
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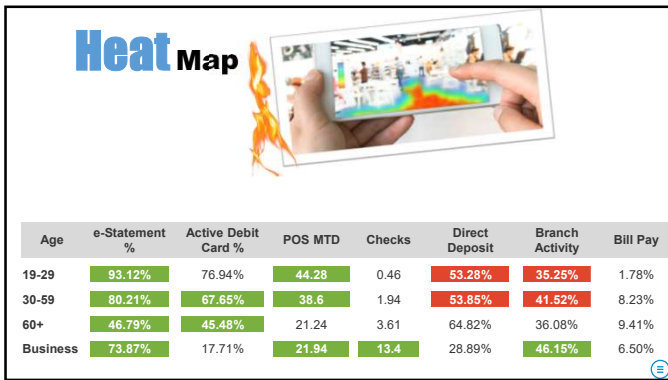
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### DDA Profitability 4 PRODUCTS

	JUN-20	JUN-20	JUN-20	JUN-20
	REGULARCHECKING	NOW	MONEY MARKET	BUSINESS INT
06/30 DDA/Sav Bal(OD excluded)	\$12,334,582	\$8,715,160	\$5,643,191	\$3,974,226
06/30 OD Balance	(\$1,024)	(\$8,568)	\$0	(\$14,824)
# of Open Accounts	1,416	244	96	75
Avg Account Balance	\$8,660	\$35,683	\$58,783	\$62,792
Total Fees	\$21,034	\$2,123	\$68	\$2,907
Refunded Fees	\$1,663	\$30	\$6	\$50
DDA Non Interest Income	\$25,011	\$4,273	\$1,402	\$3,877
DDA Funding Benefit	\$17,908	\$12,315	\$7,455	\$5,035
DDA Revenue	\$42,979	\$16,588	\$8,857	\$8,911
DDA Interest Expense	\$1	\$728	\$2,858	\$2,314
DDA Non Interest Expense	\$55,201	\$9,334	\$5,430	\$7,409
DDA Expense	(\$12,222)	\$7,264	\$3,423	\$1,442
NI Expense Base Acct	\$18,807.97	\$3,220.45	\$1,280.20	\$899.89
NI Expense New Account	\$1,133.17	\$94.43	\$94.43	\$377.72
NI Balance Exp	\$1,021.95	\$726.13	\$470.64	\$330.21
IB Exp	\$1,808.46	\$302.37	\$120.96	\$15.07
OTC Cost	\$16,392.33	\$2,218.87	\$267.90	\$1,219.94
Human Transfer Exp	\$1,043.08	\$168.69	\$33.74	\$8.43
Dep Item Cost	\$2,476.12	\$350.12	\$54.86	\$53.06
NSF Exp	\$5,207.70	\$332.24	\$0.00	\$679.49
POS Exp	\$3,036.06	\$306.69	\$0.00	\$63.03
Rem Dep Tran Exp	\$215.03	\$15.00	\$1.25	\$1.26
Statement Exp	\$3,488.22	\$681.37	\$249.16	\$156.88
Bill Pay Tran Exp	\$641.27	\$288.66	\$0.00	\$56.17
eSnt Exp	\$69.24	\$13.09	\$3.81	\$6.71
Wire Exp	\$857.62	\$57.19	\$0.00	\$686.34
BP Acct Exp	\$0.00	\$0.00	\$0.00	\$0.00
Total Non Interest Expense DDA	\$55,200.11	\$8,606.08	\$2,676.83	\$5,155.08

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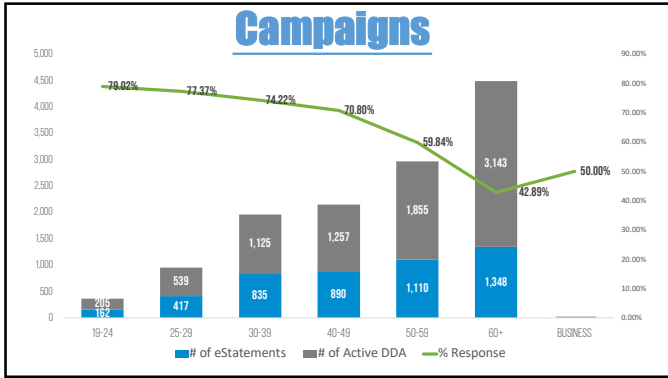
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### Anomalies

#### Unusual Behavior

- Unusual ACH activity
- Duplicate check # posted over time
- Unusual POS activity (times, amount, close to limit)
- Multiple payroll deposits, same customer, same day
- Large Deposit – low average balance
- Unusual wire activity
- Unusual check number activity (ie. out of range)
- Large hold drops & no large transaction posts
- Trial Deposits < \$1

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## Anomalies

### Processing

- **>=18 years old with waive SC**
- **Cosigner/Guarantor: no cosigner \$ or %**
- **DDA Product to other codes on the account**
- **CD New Account: funding date > date opened**
- **CD Accrual Adjustment last business day**
- **Loan fixed vs. variable errors (product codes vs. parameters)**
- **Loans: Negative Interest Due, Exceeds Limit**



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## Daily Management

### Exceptions



CUSTOMER	AGE	TRANSACTION	REFERENCE	AMOUNT	REASON	CURRENT BALANCE	TOTAL DEPOSIT RELATIONSHIP	TOTAL LOAN RELATIONSHIP
Retail	87	Deposit		\$1,145.00	Death-Large Trn	\$4,173.28	\$7,027.29	\$0.00
Retail	21	Internet Transfer	INTERNET XFR TO XXXXXX	\$1,200.00	Possible Large Closing Tran	\$0.02	\$1,309.59	\$0.00
Retail	48	ACH Payment	LOANCARE SERV MTG PYMT	\$3,349.99	Large Mort Pay Dth FI	\$4,307.24	\$16,423.07	\$362,338.38
Retail	37	ACH Deposit	IRS TREAS 310 TAX REF	\$9,013.00	Large Tax Refund	\$9,454.01	\$9,454.01	\$0.00
Retail	33	ACH Deposit	CASH PAWN loans pay	\$400.00	Pay Day Adv > 400	\$227.05	\$227.05	\$0.00
Retail	33	ACH Deposit	IRS TREAS 310 TAX REF	\$12,248.00	Large Deposit, Delinq Loan	\$23,479.67	\$23,479.67	\$25,125.45
Retail	75	ACH Deposit	EDWARD JONES INVESTMENT	\$2,000.00	Large Tran Other Brokerage	\$3,040.13	\$54,376.01	\$0.00
Retail	46	ACH Deposit	STATE PAYROLL	\$7,989.47	Large Incoming Payroll	\$6,518.31	\$19,732.79	\$0.00
Business	0	Bill Pay Transaction	Bank of America Online Prnt	\$4,754.30	Large Loan Pay Other FI	\$69,452.78	\$69,452.78	\$0.00
Retail	60	ACH Payment	State Farm	\$1,154.00	Large Insurance Premium	\$367.46	\$4,589.23	\$0.00
Business	0	Overdraft Chg Rev		\$110.00	Large Bank Refund	(\$9.60)	(\$9.60)	\$0.00
Business	0	ACH Payment	GE CAP SOLUTIONS PAYABLES	\$67,234.00	Large Loan Pay Dth FI	\$3,990.01	\$158,214.69	\$777,048.88

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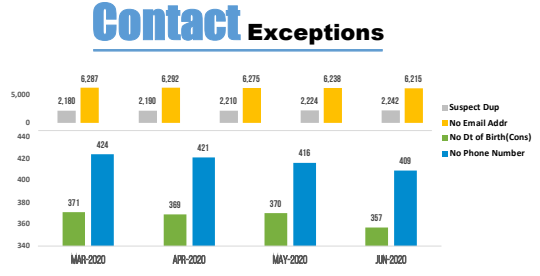
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## Contact Exceptions



Month	Suspect Dup	No Email Addr	No Dt of Birth(Cons)	No Phone Number
MAR-2020	2,180	6,287	424	371
APR-2020	2,180	6,202	421	369
MAY-2020	2,210	6,275	416	370
JUN-2020	2,224	6,238	409	357

**No email address AND Internet Banking AND DDA AND over 18 years old**      **Internet Banking Customer w/no open bank accts OR deceased (2,368 IB/226 BP)**

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**Components** of an Effective **Data** STRATEGY

- 1. **Reporting** Strategy
- 2. **Behavioral** Strategy
- 3. **Marketing** Strategy
- 4. **Exception** Strategy



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**QUESTIONS**

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