

## UBB Marketing Solutions

### Can Help Your Community Bank Meet the Following Challenges

1. Need to acquire more low cost deposits to fund your loan demand?
2. Are you building a new branch location or have an underperforming office that needs more foot traffic?
3. Do you currently operate in a highly competitive market and need to out smart/market your credit union & big national bank competition for new customers?
4. Is your customer base maturing and placing additional pressure on your bank to acquire more customers and new households?
5. Thinking of acquiring another bank but find all of legal & customer communications daunting?



**Intelligent Marketing**  
That Will Make Your  
Community Bank Stand Out

Achieve your new household, retail checking, and deposit goals with a proprietary data modeling acquisition strategy. Designed to increase openings while targeting the prospects you want, responders will typically have higher balances, more Cross-Sell relationship opportunities, and result in less customer attrition versus organic account openings.

This program analyzes your current business customers and develops a model designed to target similar businesses in your branch footprint.

We'll help you identify the product offering and targets to grow your loan portfolio. Our modeling data will avoid the costly preapprovals and create an invitation to apply for Auto, Mortgage, HELOC and Credit Cards to those customers & prospects that meet your lending requirements.

Customer Segmentation will give you a complete picture of who your customers truly are. This program identifies lifestyle habits, purchasing power, and affluency data including income, home value, and investable assets held outside your bank—and other important data to help you strengthen customer relationships.

Is one of your competitors making a major change in your market, like eliminating a free product, closing branches, or going through an acquisition? If so, this program targets the overlapping area between your branches and their branches to give you the best opportunity to benefit from this disruption and gain new households.

Tap into the most profitable prospect available. When attracting new mover households, the most important variables are quality of data and speed to the mailbox during the all-important 14 day decision window. This program addresses both and is communicated on a weekly basis enabling you to be in the mailbox before your competition.

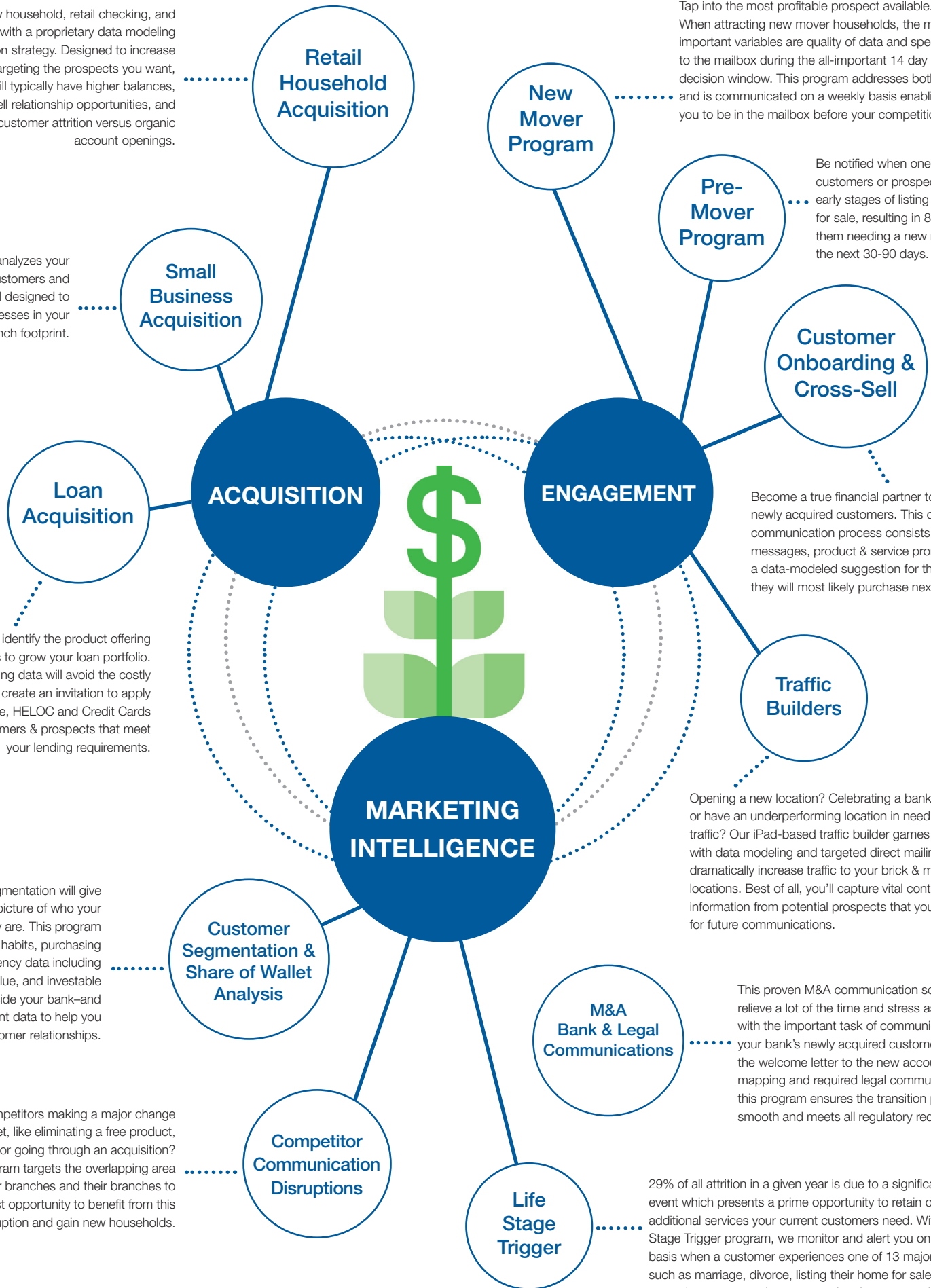
Be notified when one of your customers or prospects is in the early stages of listing their home for sale, resulting in 85%-90% of them needing a new mortgage in the next 30-90 days.

Become a true financial partner to your newly acquired customers. This customized communication process consists of welcome messages, product & service promotions and a data-modeled suggestion for the product they will most likely purchase next.

Opening a new location? Celebrating a bank milestone or have an underperforming location in need of foot traffic? Our iPad-based traffic builder games combined with data modeling and targeted direct mailings can dramatically increase traffic to your brick & mortar locations. Best of all, you'll capture vital contact information from potential prospects that you can utilize for future communications.

This proven M&A communication solution will relieve a lot of the time and stress associated with the important task of communicating to your bank's newly acquired customers. From the welcome letter to the new account product mapping and required legal communications, this program ensures the transition process is smooth and meets all regulatory requirements.

29% of all attrition in a given year is due to a significant life event which presents a prime opportunity to retain or sell additional services your current customers need. With the Life Stage Trigger program, we monitor and alert you on a weekly basis when a customer experiences one of 13 major life events such as marriage, divorce, listing their home for sale, new or expecting parent, and more, ensuring that you are there to help your customers when they need you most.



**Ready to grow your customers, loans, and deposits?**

For more information or to request pricing, visit:  
[www.ubbmarketingsolutions.com](http://www.ubbmarketingsolutions.com)

