

Business Cross Sell - Deposits Case Study

Goal: Cross sell current business customers an additional service to improve profitability and retention.

Strategy: Segment business customers into groups based on the products they currently have. Send a letter offering the deposit product(s) the customer currently doesn't have (e.g. non-checking customers are offered checking, checking customers are offered savings, etc.). Direct openings are openings of accounts specifically offered in letter while indirect openings are for other products (e.g. checking customers who open a loan or additional checking account)

| BUSINESS CROSS SELL – SPRING | |
|------------------------------------|--------------------------------------------|
| Mailing Quantity: 28,883 customers | |
| DIRECT OPENINGS FROM MAILING | ALL ACCOUNTS OPENED FROM MAILING |
| New Accounts: 398 (1.7% open rate) | New Accounts: 1,018 (4.3% open rate) |
| Net Revenue: \$95,680 (ROI 549%) | Overall Net Revenue: \$594,037 (ROI 3307%) |
| TOTAL DEPOSITS FROM MAILING | TOTAL LOANS FROM MAILING |
| \$12,660,211 | \$20,206,707 |


Similar package:

Action Card

Yes, we want to save time and money while building a more efficient and profitable business. Please give me more information about how National Bank of Commerce's can help.

Mr. WordCom A. Sample, President, WordCom, Inc., 56 Main Street, Ellington, CT 06029-3315. Contact name: _____, Phone number: _____, Best time to call: _____.

Equal Housing Lender Are you ready for more?



Are you ready for more?

Mr. WordCom A. Sample, President, WordCom, Inc., 56 Main Street, Ellington, CT 06029-3315.

How to save time...

Dear Mr. Sample,

Time. You do not have enough of it every day. So here's a quick message on how you can save time and help your business succeed.

We asked small business owners like you how we could help make their businesses run as efficiently and profitably as possible. We listened... then created two powerful banking solutions that do just that: Edge Business Package and Excel Business Package. And, depending on which great package of business services you choose, you could take advantage of these time and money savers:

- FREE Internet Banking
- FREE Internet Bill Pay
- FREE Convenient Business CheckCard with VISA® Extras
- Discounts on checks
- FREE lock box for night deposits
- Business Credit Card with SecuredCard™ rewards
- Flexible credit and investment options
- Free personal services package for you and your employees
- All for one low monthly price... or even FREE with a monthly balance requirement in checking.

To find how these banking solutions can help your business, look to NBC — where you'll find local bankers who specialize in small business banking. *We'll even make switching to NBC hassle-free.*

We're eager to learn more about you and your business. Just take a minute to complete the enclosed Action Card and drop it in the mail. For faster answers, pick up the phone and call us today at 800-636-7622 or go online at NBC.bankline.com.


Sincerely,

[Tommy M. Tomlinson]
[Region President]

P.S. Want to set your priorities and achieve your goals in life? As a gift, just for meeting with us, you will receive the great book, *How To Get Control of Your Time and Your Life*, by time management consultant, Alan Lakein. But act soon; this offer is good only for a *limited time*.

Disclaimer: Offer of service subject to credit review and applicable laws. Offer subject to change without notice. © 2008 NBC Bankline, Inc.


[Starkville • 301 E. Main Street • Starkville, MS 39759]



Mr. WordCom A. Sample
President
WordCom, Inc.
56 Main Street
Ellington, CT 06029-3315

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 10 STARKVILLE, MS

POSTAGE WILL BE PAID BY ADDRESSEE



NATIONAL BANK OF COMMERCE
P.O. BOX 1187
STARKVILLE, MS 39762-0186

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES