

Single-Service Checking Cross Sell Case Study

Goal: Cross-sell single service customers to increase deposit balances and also improve customer retention.

Strategy: Select and mail single-service checking households with an offer of savings products and services. By persuading single service checking customers to open additional products, the bank increases deposit balances and solidifies the relationship with the household. As a side benefit of opening the sales dialogue, there will also be increased sales of loan products.

SINGLE SERVICE CROSS SELL – WINTER (FEBRUARY)	
Total Mailed: 56,938	Accounts Opened: 3,158 (5.5% opening rate)
Total Deposits: \$27,840,920	Total Loans Balances \$6,820,048
Estimated Revenue: \$310,277 (ROI 783%)	

Similar package:



Action Card

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

[Store Name]
[Office Location No.]

BankAtlantic
FLORIDA'S MOST CONVENIENT BANK

YES, I want to increase my savings!
Please give me more information on:

— **Totally Free Savings**
— **Money Market Plus**

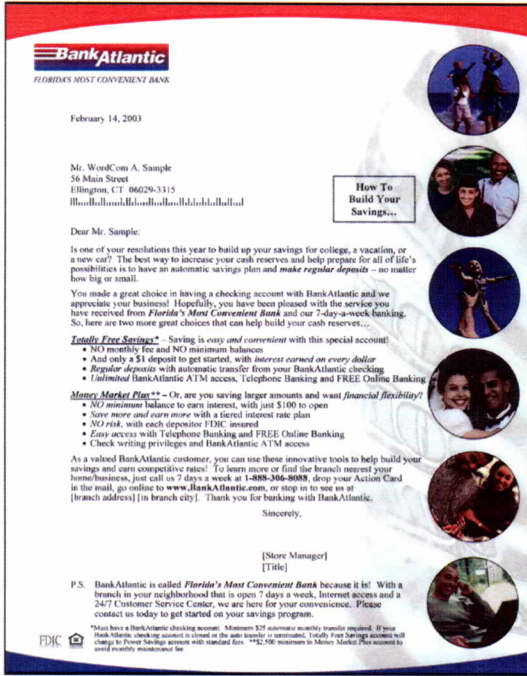
Phone number _____
Best time to call _____

BUSINESS REPLY MAIL
FIRST CLASS PERMIT NO. 1712 FT. LAUDERDALE, FL

Postage will be paid by addressee

BankAtlantic
P.O. Box 9606
Fort Lauderdale, FL 33310-0976

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FLORIDA'S MOST CONVENIENT BANK

February 14, 2003

Mr. WordCom A. Sample
56 Main Street
Ellington, CT 06029-3315
[Address]

How To Build Your Savings...

Dear Mr. Sample:

Is one of your resolutions this year to build up your savings for college, a vacation, or a new car? The best way to increase your cash reserves and help prepare for all of life's possibilities is to have an automatic savings plan and make regular deposits -- no matter how big or small.

You made a great choice in having a checking account with BankAtlantic and we appreciate your business! Hopefully, you have been pleased with the service you have received from *Florida's Most Convenient Bank* and our 7-day-a-week banking. So, here are two more great choices that can help build your cash reserves...

Totally Free Savings** - Saving is easy and convenient with this special account!

- NO monthly fee and NO minimum balances
- Just only a \$1 deposit to get started, with interest earned on every dollar
- Regular deposits with automatic transfer from your BankAtlantic checking
- Unlimited BankAtlantic ATM access, Telephone Banking and FREE Online Banking

Money Market Plus** - Or, are you saving larger amounts and want financial flexibility?

- NO minimum balance to earn interest, with just \$100 to open
- Save more and earn more with a tiered interest rate plan
- NO risk, with each depositor FDIC insured
- Easy access with Telephone Banking and FREE Online Banking
- Check writing privileges and BankAtlantic ATM access

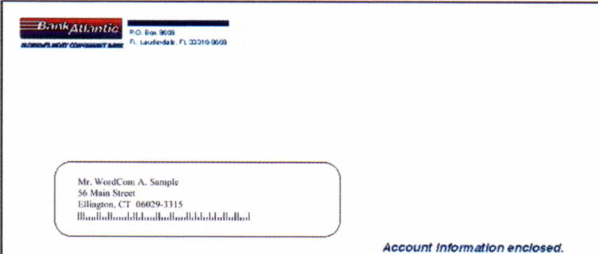
As a valued BankAtlantic customer, you can use these innovative tools to help build your savings and earn competitive rates! To learn more or find the branch nearest your home/business, just call us 7 days a week at 1-888-366-9608, drop your Action Card in the mail, go online to www.BankAtlantic.com, or stop in to see us at [branch address] [in branch city]. Thank you for banking with BankAtlantic.

Sincerely,

[Store Manager]
[Title]

P.S. BankAtlantic is called *Florida's Most Convenient Bank* because it is! With a branch in your neighborhood that is open 7 days a week, Internet access and a 24/7 Customer Service Center, we are here for your convenience. Please contact us today to get started on your savings program.

**Must have a BankAtlantic checking account. Minimum \$15 automatic monthly transfer required. If your BankAtlantic checking account is closed or the rate exceeds a promotional 1-month Free Savings account with change to Power Savings account with standard fees. **\$2.50 minimum in Money Market Plus account to avoid monthly maintenance fee.



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Account Information enclosed.