

Ideas Generated by Session Participants

1. Lifecycle based rewards program
2. Refer a friend for consumers and small businesses
3. Savings accelerator account – bank credits rewards, premium rate, each service qualifies for reward dollars, interest on CDs could be swept into accelerator account
4. Totally not free checking – differentiate by charging people \$1 when they write a check. Includes direct deposit, X cents for debit use credited to your account.
5. Internet bank under separate brand, different name, different target
6. Microsite: targeting younger generation

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7. Healthcare/professionals /vets, etc. – building relationship pricing/packages just for them. Business and life/personal – delivered at the same time.
8. Relationship pricing on rewards – tie in debit cash back offer
9. Rewards – checking account that gives back to others; “helping hand” – designate nonprofit or special organization for 5 cents reward. Patrons select accounts to which to designate.
10. Non-interest accounts – give back 10 cents on signature based transactions, rebate ATM charges, higher balance account
11. \$100 incentive for new households with direct deposit or some minimum number of checkcard transactions

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12. Switching – account exchange expert – someone who walks people through the switch process
13. Reward checking programs – bottom line it works. Math might not work if OD programs really get curtailed.
14. Nonprofits – deposit officers at bank focus here
15. Redneckbank.com: Bank of Witchita
16. Customized checking account program – 5 core products then 6 options, choose 2
17. Campaign targeted at Gen Y – activation campaign. 3 teams of Gen Y'ers. Objective - participate in festivals, etc. Talking about microsite of the bank: myATB.ca. Generate awareness and get people registered. Participants could pass along the signup idea to friends - it ended up going viral. Teams were key to generating awareness. Microsite was cool.

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18. Millionaire for a day campaign – limited time contest; winner got interest for a day on \$1 million
19. Millionaire for a day – interest on \$1 million plus limo, etc. – millionaire treatment
20. Cash for clunker CDs – bring in your old CD with a clunker rate and trade if for our bank's CD

For more information or to discuss ideas to help your bank generate more deposits, contact Mary Beth Sullivan at 202-337-7872 or msullivan@capitalperform.com.
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