



WHAT IF ANALYSIS

MARQUIS CASE STUDY

Objective:

Retain high-value households and increase income.

Analysis:

With a variety of savings products and a diverse customer base, the \$102 million community bank sought a pricing strategy that would incent the most profitable households.

Action:

MarketTrax was used to analyze household profitability and deposit levels, determining a specific relationship amount at which fees would be waived for deposit products. A What-if analysis was performed on 14 different segments, followed by mailings and phone calls targeting account holders with high transaction volumes.

Results:

The bank's **profits increased between 16% and 21%**, generating **more than \$325,700 in fee income**. With the re-pricing in place, this is income they will enjoy year after year. At the same time, customers were presented with options for reducing their service charges.

SOLUTIONS USED

| MARQUIS MCIF Software |

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