

Strategic Deposit Analysis

Rates are rising! We have to manage the cost of funds!

Managing deposit costs is more than just pricing. It requires the retail tools of market segmentation and product differentiation techniques in order to price rate sensitive vs. non-rate sensitive customers.

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Parliment Consulting's **Strategic Deposit Analysis** will demonstrate best practices to help financial institutions execute efficient organic deposit pricing strategies. Deliverables will assess how you can:

- Raise new money at the lowest marginal cost of funds
- Manage your average cost of funds
- Segment rate sensitive customers from non-rate sensitive customers
- Segment your markets and differentiate your products
- Evaluate current balance tiers
- Recommend efficient balance tiers
- Evaluate impact of beta assumptions
- Develop strategies to optimize interest expense savings
- Use marginal cost analytics to optimize funding your institution at the lowest marginal cost
- Evaluate the strategic use of wholesale funding

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