

OUR PROVEN STRATEGIES PRODUCE RESULTS

Grow core relationships

Haberfeld clients enjoy

1.53x 

the industry average in deposit growth.

We work with financial institutions nationwide to grow low-cost core deposits, recurring noninterest income (without raising fees), and loan volume.

Because of a strong deposit mix, our clients' cost of funds is well below their peers; they pay \$0.70 on the dollar for all their funding needs.

**LET'S MAKE
A PLAN FOR
GROWTH**

haberfeld.com

402.475.1191

f X in @

For more than 35 years, we've helped community financial institutions grow core relationships at unprecedented rates. In the last decade alone, we've helped our clients—who in aggregate make up the country's 4th-largest financial institution by branch count—earn 7.5 million new core relationships.

A FUNDAMENTAL TRUTH

Your branch costs are fixed, but each branch likely has significant excess capacity to serve more people. Therefore, the best way to increase profitability is not to cut expenses; it's to earn and develop as many new core relationships as possible.

STRATEGY & RESULTS

Our High Performance Growth™ strategy utilizes the most relevant data from your institution and industry to align your products, marketing, and customer service for optimal growth. Along with increased morale and culture, Haberfeld clients see an average of:

- ✓ **2x household acquisition**
- ✓ **35+bps better cost of funds**
- ✓ **2.5x service charge income**
- ✓ **3.6x loan growth**

START WINNING YOUR MARKET

Every year, 8 to 12% of checking accountholders switch institutions, and you want to be there when they do. So does every other institution, which is why big banks are pulling out all the stops—and why now is the time to act.

We are a team of 80 plus (and counting) creatives, consultants, salespeople, data analysts and more who excel at helping financial institutions thrive throughout the communities in which they serve.