

ENHANCED PROFIT™

PROFIT RESOURCES

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MAGNIFY YOUR  PROFIT!

YOU'VE GOT FINANCIAL STATEMENTS – BUT...

They are designed to calculate net income at a high level.



They are **not** designed to calculate the net income (or profit) for your accounts, account holders, and products.

YOU'VE GOT A DATA PROCESSING SYSTEM – BUT...

It is an accounting system and is regulatory-based.

- It is **not** a cost accounting system.
- It **does not** compute account, account holder, or product profitability.



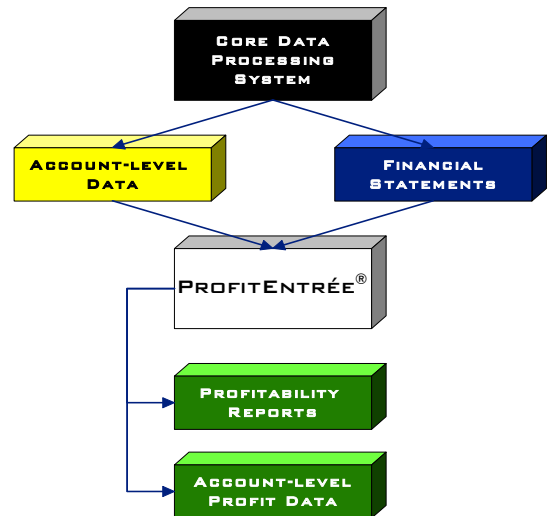
YOU NEED A PROFITABILITY SYSTEM THAT CAN:

- Calculate profitability at the account-level, using your financial statements, and reflecting your actual operating results
- Provide a variety of reports to help you understand and improve the profitability of your account holders and products

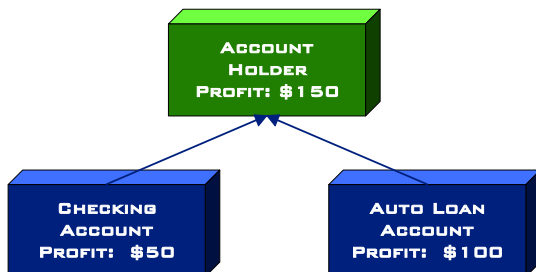


ENHANCED PROFIT™ PROVIDES YOU WITH PROFIT ENTRÉE®, A PROFITABILITY SYSTEM THAT:

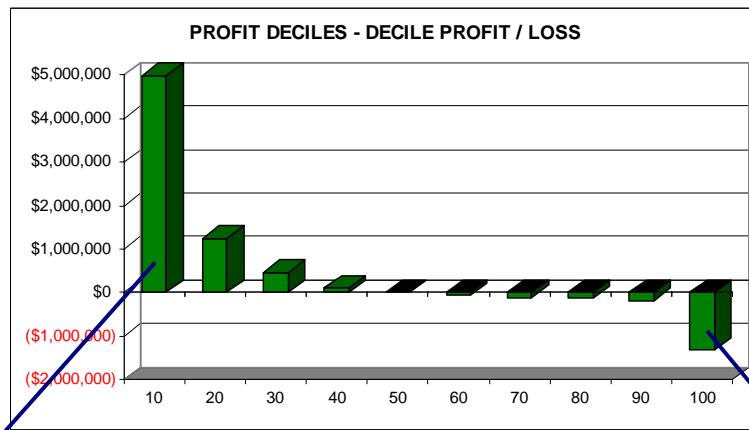
- Maps your account level data and financial statements to your products
- Processes your data to calculate account-level, account holder, and product profitability
- Provides account holder and product profitability reports, as well as recommendations to improve your profitability
- Provides account-level profit data for use in other systems or direct mail efforts



ACCOUNT HOLDER PROFITABILITY



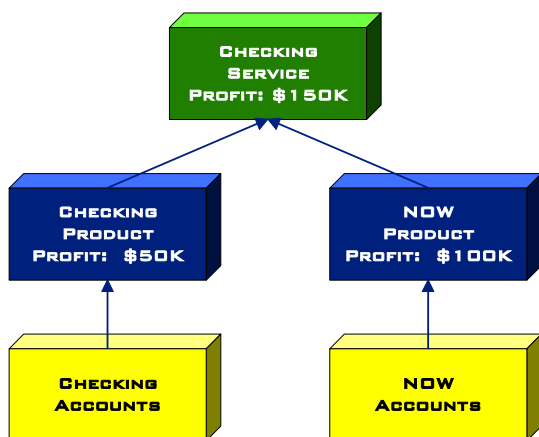
After account holder profitability has been calculated, the account holders can be sorted by profitability and then aggregated into groups.



These account holders generate most of your profits!

These account holders cost you the most money!

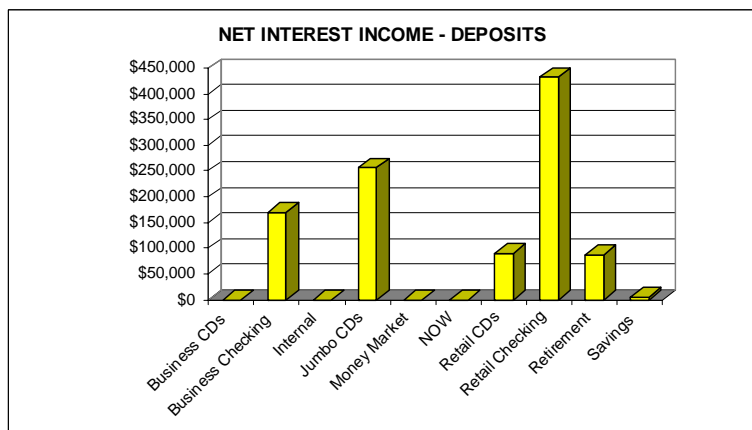
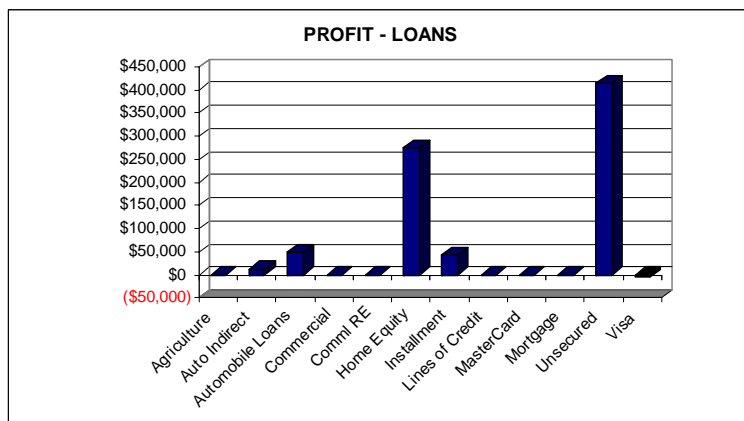
PRODUCT PROFITABILITY



Once the accounts have been aggregated into services, you can know the following for each service:

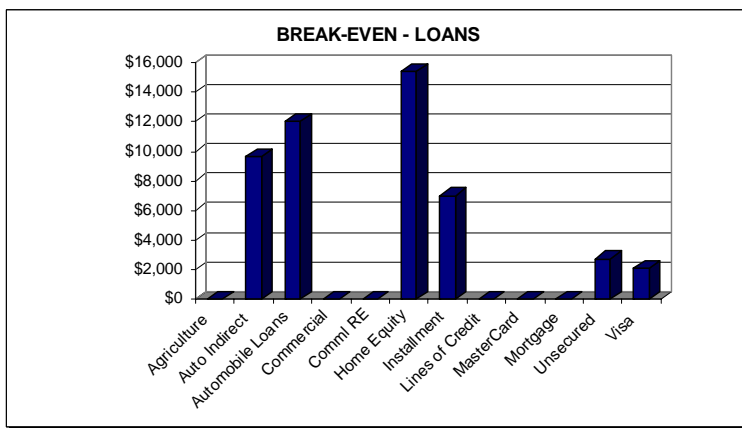
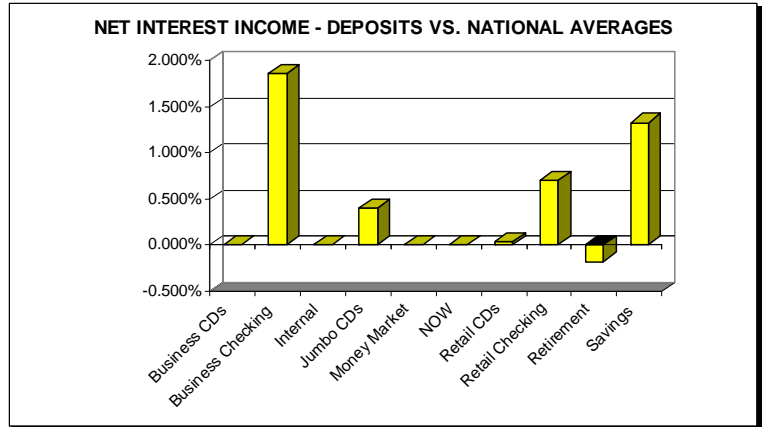
- Profit
- Average profit
- # of accounts
- Balance
- Net interest income %
- Non-interest income
- Non-interest expense
- Provision for loan loss %

You can see *which* of your products are profitable!



You can see *why* your products are profitable!

Your products are compared to our National Profit Database (NPD) so you can see how they compare against national averages!



You can see the break-even balances of your products!

BENEFITS OF ENHANCEDPROFIT™

- **ENHANCEDPROFIT™ is TURNKEY...**
implemented with very minimal direction from you
- **ENHANCEDPROFIT™ is TIMELY...**
delivered usually in less than 4 weeks after receipt of good data
- **ENHANCEDPROFIT™ is CONVENIENT...**
data is processed for you each quarter
- **ENHANCEDPROFIT™ is VALUABLE...**
by helping you understand *which* account holders and products are profitable and *why*, and by giving you recommendations to help you increase the profitability of your account holders and products