

Solve deposit growth

Interest rates are on the rise.
Loan demand is outstripping deposit growth.
The competition for deposits is fierce.

2x

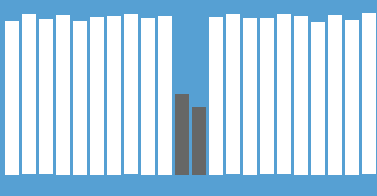
The average retail deposit growth for the four largest banks in the U.S. is double the rate for regional banks.



Top 4 banks
represent **46%** of new account openings

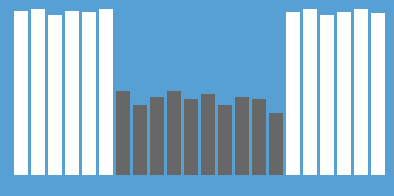
Source: "Big Banks Shift to Digital Could Bring These Significant Shareholder Benefits," TheStreet.com, May 22, 2018

In 2016



2 of 22 major regional banks saw declining U.S. deposits

In 2017



10 of 22 major regional banks saw declining deposits

Source: "The Biggest Banks Are Gobbling Up Deposits. Here's Who's Not," Wall Street Journal, April 29, 2018

The quest for **deposit growth** is on.

Typical growth tactics include:



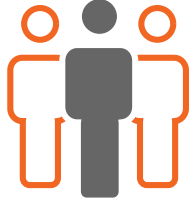
But too often, these siloed, uncoordinated tactics are not enough.

Inform tactics with a **deposit growth strategy** based on **critical institutional** and **market data**.



Deposit Growth Services

Fiserv provides a comprehensive set of analysis and consulting services that enable you to identify:



Your place in the market

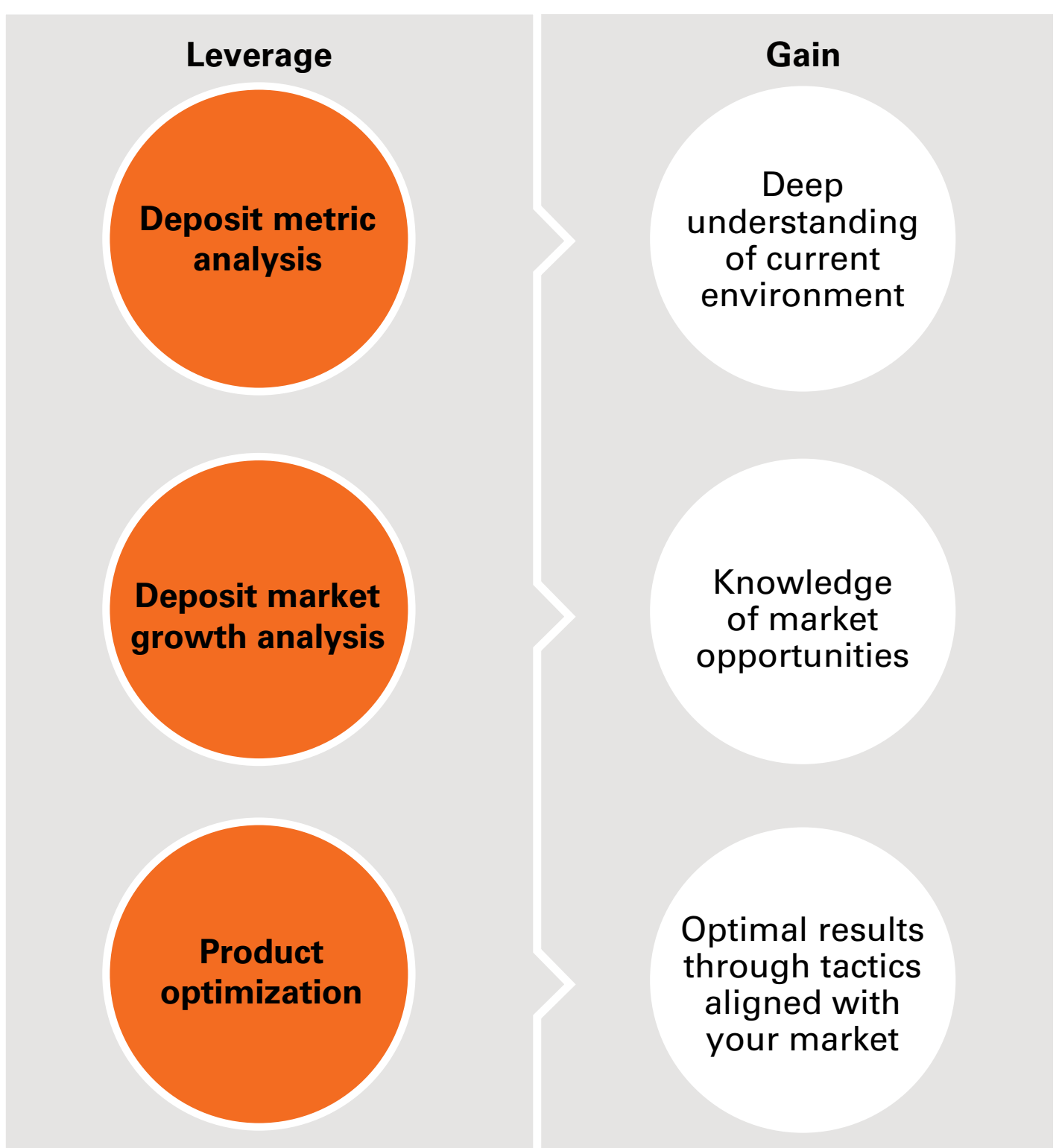


Opportunities in your market



How to execute to maximize those opportunities

Develop **customized deposit growth strategies**



Typical Year 1 ROI: **5–10x** engagement costs

Leverage strategies to achieve deposit growth goals



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