

Let's Talk Products

Are you looking to refresh the products you offer and service for your customers? Do your current products build engagement, build loyalty, build net income, build retention, build relationships and build happiness for your customers?

Consumer Product Design and/or Refresh

Small Business Product Design and/or Refresh

Commercial Product Design and/or Refresh

Rewards Product Development

Marketing Support for Optimal Results

Tailored Solutions | Proven Methods | Tangible Results

PRODUCT DEVELOPMENT

IS A SIMPLE CONCEPT. ISN'T IT?

Sound product development is the life-blood of every institution and community. The attributes it offers to society must instill:

- **New value** for customers.
- **Continued growth** of your institution.
- **Positive change** on society.

What are you and your institution doing to improve and remove obstacles holding you back from growth?

Let us help.

1-888-797-7468

extracoconsulting.com

Account Comparison

Which Extraco account is perfect for you?

Do You:

		Most Popular	Bonus Banking	Solution Banking
Convenience	<input type="checkbox"/> Love your debit card?	Free Debit Card	✓	✓
	<input type="checkbox"/> Bank online?	Free E-Bank and Bill Pay	✓	✓
	<input type="checkbox"/> Bank from your phone?	Free Mobile Banking ¹	✓	✓
	<input type="checkbox"/> Hate coming into the bank?	Free Deposit ATMs ²	✓	✓
	<input type="checkbox"/> Deposit checks?	Mobile Deposit ³	✓	✓
Rewards	<input type="checkbox"/> Like earning cash back?	Debit Card Cash Back	✓	✓
	<input type="checkbox"/> Like earning interest?	Basic or Premium Interest ⁴	✓	✓
	<input type="checkbox"/> Reimbursed ATM Fees ⁵	Student Account	✓	✓
Lifestyle	<input type="checkbox"/> Need a new start?	Student Account	✓	✓
	<input type="checkbox"/> Need a fresh start?	Second Chance Account	✓	✓

¹ Transfer of funds and account messages may apply. Must have Extraco debit for use. This service, Extraco is not responsible for any 3rd party fees generated through the use of this service.
² Mobile and ATM Deposit service subject to approval and must be requested.
³ Mobile Banking monthly service fee: \$4.95. Check-Deposit monthly service fee of \$7.95 (available for customers 65 years of older with direct deposit or with an aggregate balance of \$1000. See back page for more details.
⁴ See our rates sheet for current rates.
⁵ Limit \$20 per statement cycle when you use any non-Extraco ATM.

Bonus Banking

Two ways it can work for you:

Earn Cash Back and Interest

Cash Back

Earn .25% cash back⁶ when you:

- 1. Select Credit⁷ instead of debit
- 2. Sign A Receipt⁸ instead of debit PIN
- 3. Validate With Zip Code⁹ instead of debit
- 4. Purchase Online¹⁰ using your debit card

Interest

Earn Basic Interest and enjoy free ATMs¹¹ when you:

- 1. Use E-Statements
- 2. Use Direct Deposit¹² Any statement cycle
- 3. Use Debit Card¹³ 10 times per statement cycle

Earn Premium Interest when you:

- 1. Qualify for Basic Interest
- 2. Use Bill Pay¹⁴ 5 times per statement cycle
- 3. Use Debit Card¹⁵ 60 times per statement cycle

Buy Down Your Account

Get \$1.00 off your rate for any of the below behaviors. Complete four and your service charge is ZERO!

- Use Direct Deposit¹² Once per statement cycle
- Use Debit Card¹³ 30 times per statement cycle
- Use E-Statements
- Use Online Bill Pay
- Remote Deposit¹⁶ Using mobile phone and/or ATM
- 65 Years Old Or older

My Fee:
\$7.95 | \$5.96 | \$3.98 | \$1.99 | \$0.00

BUILD ENGAGEMENT

- **Keep It Simple — Our Philosophy**
Rewarding the customer for profitable behaviors for your bank is genius. Money is a universal touch point that every age, gender and culture can understand.

BUILD LOYALTY

- **When You Remove the Hurdles**
that exist in earning or saving money, you create a REPEAT moment for your customer. Who wants to clip coupons, open an app or take pictures of their receipt to earn rewards? Not us and not your customer either.

BUILD RELATIONSHIPS

- **Cross-selling Should Be on Every Marketing Agenda**
The deeper the relationship, the stronger the loyalty, and the greater the profit. It all works hand-in-hand. Let us help you find ways to “sell” without making your customers feel like you are selling – Instead find natural ways to fulfill their needs, making everyone better off.

BUILD RETENTION

- **Build it and They Will Come**
Give your customers something easy to use while making/ saving them money and they will keep coming back. They'll also tell their friends about it. The better suited your products are to fulfill their needs, the better off everyone will be.

BUILD NET INCOME

- **Money is a Universal Language, right?**
Having a structured, but easy to produce offering incentivizes profitable behaviors for your bank and builds net income, while growing customer engagement. Customers like doing things that are easy to understand, so why not make it beneficial for both you and your

BUILD HAPPINESS

- **We Heard What You Had To Say**
Focus groups of current customers and non-customer can be an integral part of understanding your market and finding ways to expand your market share, all while building customer satisfaction. We can help you understand your demographics and develop a targeted strategy to meet your strategic objectives.

Not only do we provide product design guidance, but we go one step further and provide turn-key training options (available to be delivered by our staff of trainers or by your employees certified in a Train-the-Trainer approach) and marketing support. From TV/Radio, print media, sales tools, online and digital to social...we offer it all. Ask us for more information.

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