

## 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](http://extracoconsulting.com)

## Account Comparison

Which Extraco account is perfect for you?

### Do You:

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

1. Transfer all data and your message rates apply. Must have Extraco bank to 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. Solution Banking monthly service fee is \$4.95. Basic Checking monthly service fee of \$1.25 allowed for customers 65 years or older with direct deposit or with an aggregate balance of \$1000. See back page.  
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:

### 1 Earn Cash Back and Interest

#### Cash Back

**Earn .25% cash back<sup>6</sup> when you:**

- 1. Select Credit instead of debit
- 2. Sign A Receipt instead of debit PIN
- 3. Validate With Zip Code instead of debit
- 4. Purchase Online using your debit card

#### Interest

**Earn Basic Interest and enjoy free ATMs<sup>7</sup> when you:**

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

**Earn Premium Interest when you:**

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

6. Limit \$20 per statement cycle. Cash back credited at the end of statement cycle. No annual fee.  
7. Limit \$20 per statement cycle when you use any non-Extraco ATM.  
8. Minimum of 3 mobile deposits within 90 days to qualify for Rewards and to keep checkbook deposits in the same statement cycle.

### 2 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 Deposit Once per statement cycle
- Use Debit Card 20 times per statement cycle
- Use E-Statements
- Use Online Bill Pay Once per statement cycle
- Remote Deposit<sup>8</sup> Using mobile phone number (PIN)
- 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.

✉ info@extracoconsulting.com

☎ **1-888-797-7468**

💻 extracoconsulting.com

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