
High Performance Bank Workshop Openings

by [Steve Brown](#)

We are pleased to announce that we have openings at our High Performance Bank Workshop coming up in July 24th for banks over \$300mm and July 25th for banks under. We have 4 spots available for the 24th and 2 spots open for the 25th. We will focus on 4 topics including: 1) Fee income generation Â– What new products are you missing from your line-up to help generate revenue so that you may offer lower loan pricing, while maintaining your ROE targets? Are insurance services or trust all that it is cracked up to be? What about real estate services, HR or technology? Do you partner, outsource or develop these lines in-house? Are your fee levels where they should be? 2) New product development (loan and deposit) Â– What new structures should you be offering to win more loan and deposit business? How can you better bundle your products to promote cross-selling? What market segments are you ignoring? 3) Loan pricing Â– How to better align pricing with risk in order to win the business you want. Are you using prepayment penalties, caps and floors correctly? Do you have the correct assumptions in your pricing model? What loan structures garner the largest margins? 4) Superior customer service Â– Many banks talk about relationship building, but what does it mean? Can your referral program be improved? Is marketing and compensation aligned with the goals of the bank? Learn how to quantify, track and market in order to build more, and more loyal, customers. Each session will include a short presentation on the latest bank data and then a roundtable discussion led by a moderator. The object is to get a diverse group of clients from across the nation and highlight what banks are doing right in an effort improve performance for each attendee. While some conferences are on high level concepts, this workshop is designed to provide attendees with actionable items to immediately take back and implement. The timing of this conference is designed so that banks can take back ideas for their upcoming strategic planning sessions. To top it all off, attendees are invited to a hike and dine under America's 2nd largest waterfall in the breathtaking Colombia River Gorge. We don't know if you will benefit from every topic, but we can guarantee that you will take back at least one idea that will pay for the conference. If you don't, we will refund the \$997 charge in full. Space is limited to approximately 20 executives each session, only 1 person per institution is allowed and only 1 bank per immediate market area. Other than that, all banks are welcome to attend. If you want to find out what other institutions are successfully doing, you can't miss this one-day session. To sign up or for further information, contact us today.

BANK NEWS

Acquisition

Citizens Banking Corp. (\$7.7B, MI) will acquire Republic Bancorp (\$6.1B, MI) in a deal valued at \$1.05B or 2.59x book.

Wal-Mart Bank

While the long anticipated application to the Utah department of financial institutions was supposed to be filed yesterday, the request by the world's largest retailer was delayed pending the inclusion of greater detail regarding payment processing.

Interest Rates

Amid talk that the FOMC may finish its rate hike sometime this year, bankers should take note that over the past 36 years, overshooting the mark has required the FRB to cut interest rates an average of 6 months after the final rate increase occurs.

Customers

As millions of baby boomers begin to transfer wealth, bank activity in estate planning is heating up. Bundled insurance, investment, financial and tax-planning services are now all the rage at larger banks, as they try to capture or retain such business.

Competition

In a sign pressure will continue on the small commercial lending sector, Bank of America announced it has created a new position of president of small-business banking.

Healthcare

There are an estimated 2mm HAS accounts currently in the U.S., however the number is expected to grow to 35mm by 2015 and cover 17% of the insured population. Currently, only about 50 independent banks across the country offer HSAs for small business customers.

Deposits

A new study finds 10% of customers have high-yield savings accounts with a financial institution other than their primary relationship.

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