

PEAK

Marketing Science for Peak Performance



BLU BANK

Retail - Customer Profile Analysis
2023



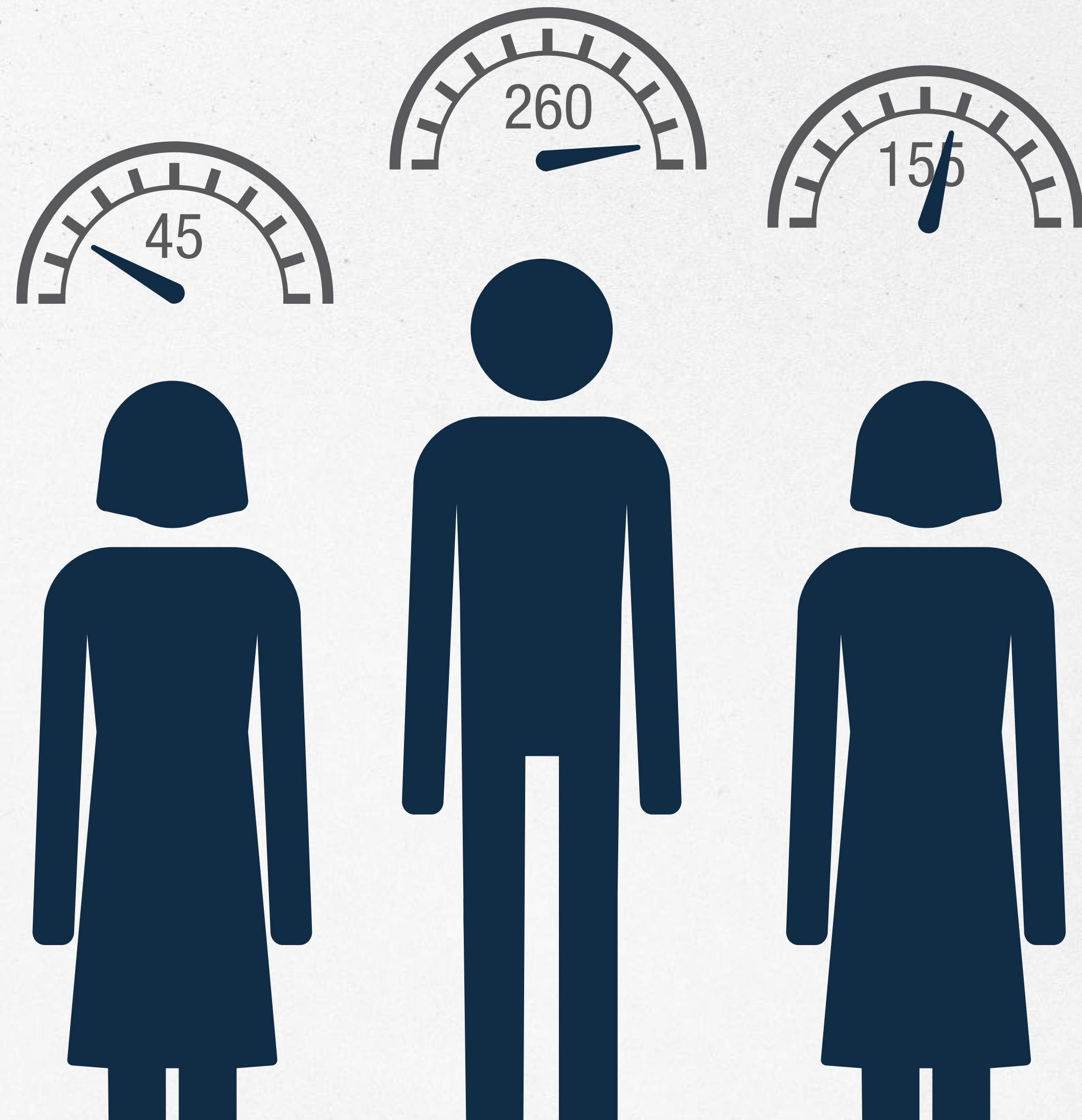
UNDERSTANDING YOUR CUSTOMERS



BRAND PREFERENCE INDEX

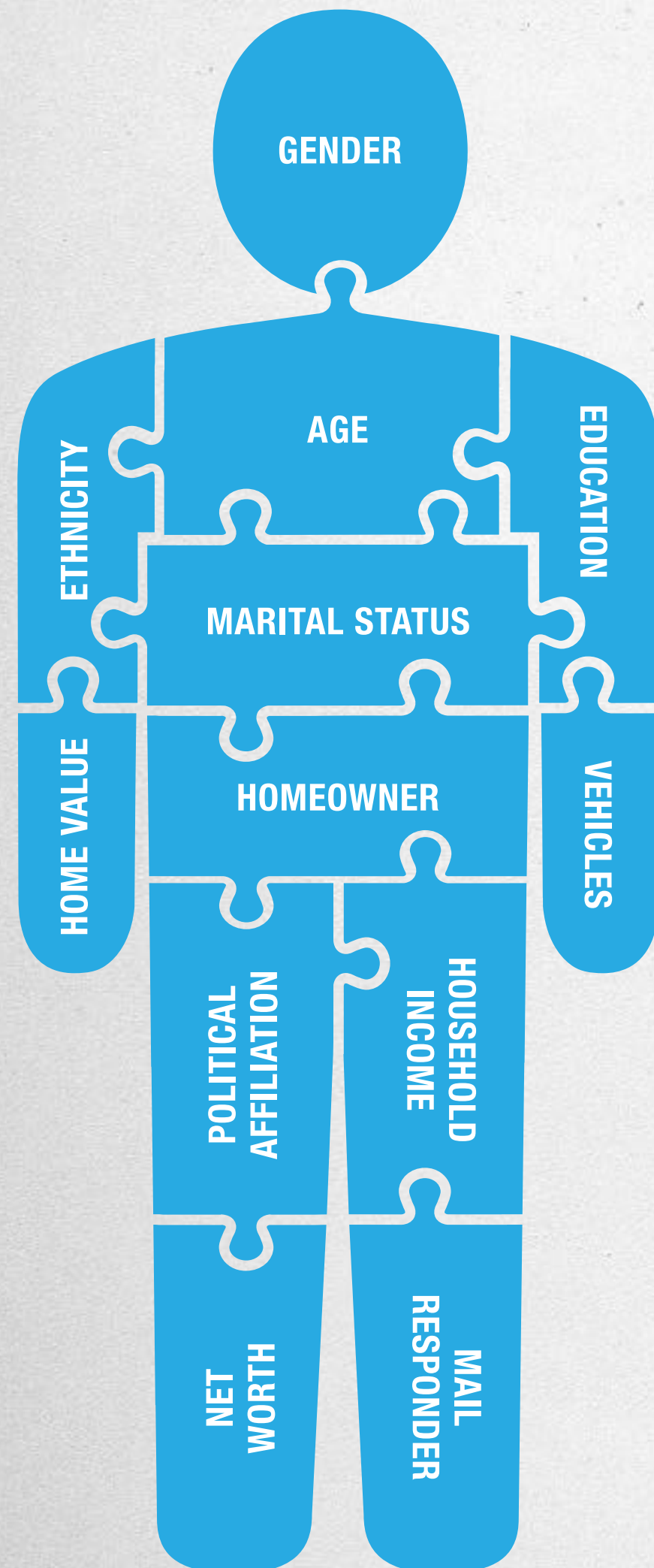


Every decision a person makes says something about their preferences, capacity to spend, and future intent. Through an intense analysis, we call our Brand Preference Index (BPI), we analyze the effect of specific data points on your brand. The BPI scores over 3,000 demographic, transactional and behavioral data variables to identify individual consumers who have the highest preference for your brand.



CUSTOMER PROFILE

Blu Bank Customer



▸ **Gender**
Male

▸ **Prevalent Age Band**
40-87

▸ **Ethnicity**
Caucasian

▸ **Marital Status**
Married

▸ **Homeowner vs Renter**
Homeowner

▸ **Home Value**
\$50-175K

▸ **Education**
Completed College

▸ **Vehicles**
Two or more

▸ **Political Affiliation**
Democrat

▸ **Household Income Band**
\$15-50K

▸ **Net Worth**
\$5-250K

▸ **Mail Responder**
Yes



MEET THE BLU BANK SEGMENTS





BRAND RECEPTIVE





STRUGGLING RETIREEES

Index 200

Prevalent Age Range 65+

Mostly Homeowners

Mostly Without Kids

High School Graduate

blü



MIDDLE MARKET FAMILIES

Index 175

Prevalent Age Range 35-64

Mostly Homeowners

Family Mix

High School Graduate



WORKING WEALTH

Index 150

Prevalent Age Range 45-64

Mostly Homeowners

Mostly Without Kids

College Plus

blü

DIGITAL SUPER USERS

Index 144

Average Age 42.2

Above Average Household Income

City & Surrounds

College Plus

Heavy Digital Users





BRAND RESISTANT





COMFORTABLY RETIRED

Index 50

Prevalent Age Range 65+

Mostly Homeowners

Mostly Without Kids

College





FLOURISHING FAMILIES

Index 34

Prevalent Age Range 35-54

Mostly Homeowners

Mostly With Kids

College Graduate





CUSTOMER BEHAVIOR



VENN DEFINITIONS

Blu Bank Customer



HIGH DEPOSIT HOUSEHOLD

\$10,000 or more in household deposits



CREDIT HOUSEHOLD

Households with any credit product including a mortgage



ELECTRONIC BANKING HOUSEHOLD

Any household with a Debit Card, Online Banking, ATM card, eStatement, Mobile Banking, or Bill Pay



LIMITED HOUSEHOLD

Any household not included above

*Exclusions: Business Only HHs, Employees, No Mail, Opt-out



CORE BANK GROWTH DRIVERS

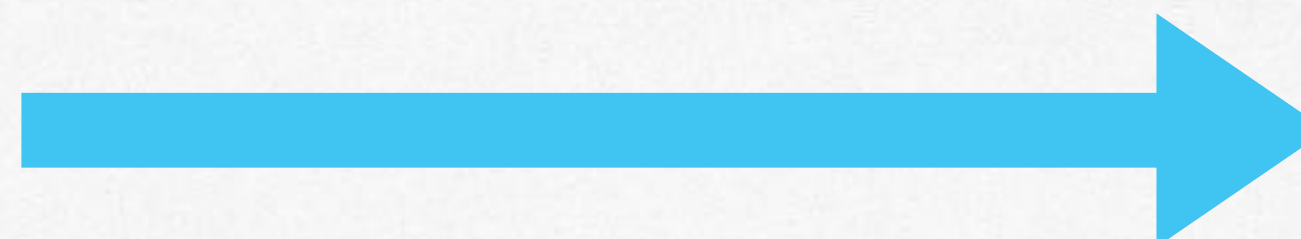


Generate deposits while
minimizing cost of funds



**HIGH DEPOSIT
HOUSEHOLDS**

Produce quality credit
balances while maximizing
spread income



**CREDIT
HOUSEHOLDS**

Generate fees and reduce
servicing expenses



**ELECTRONIC BANKING
HOUSEHOLDS**





VENN DIAGRAMS



VENN DIAGRAMS

Blu Bank



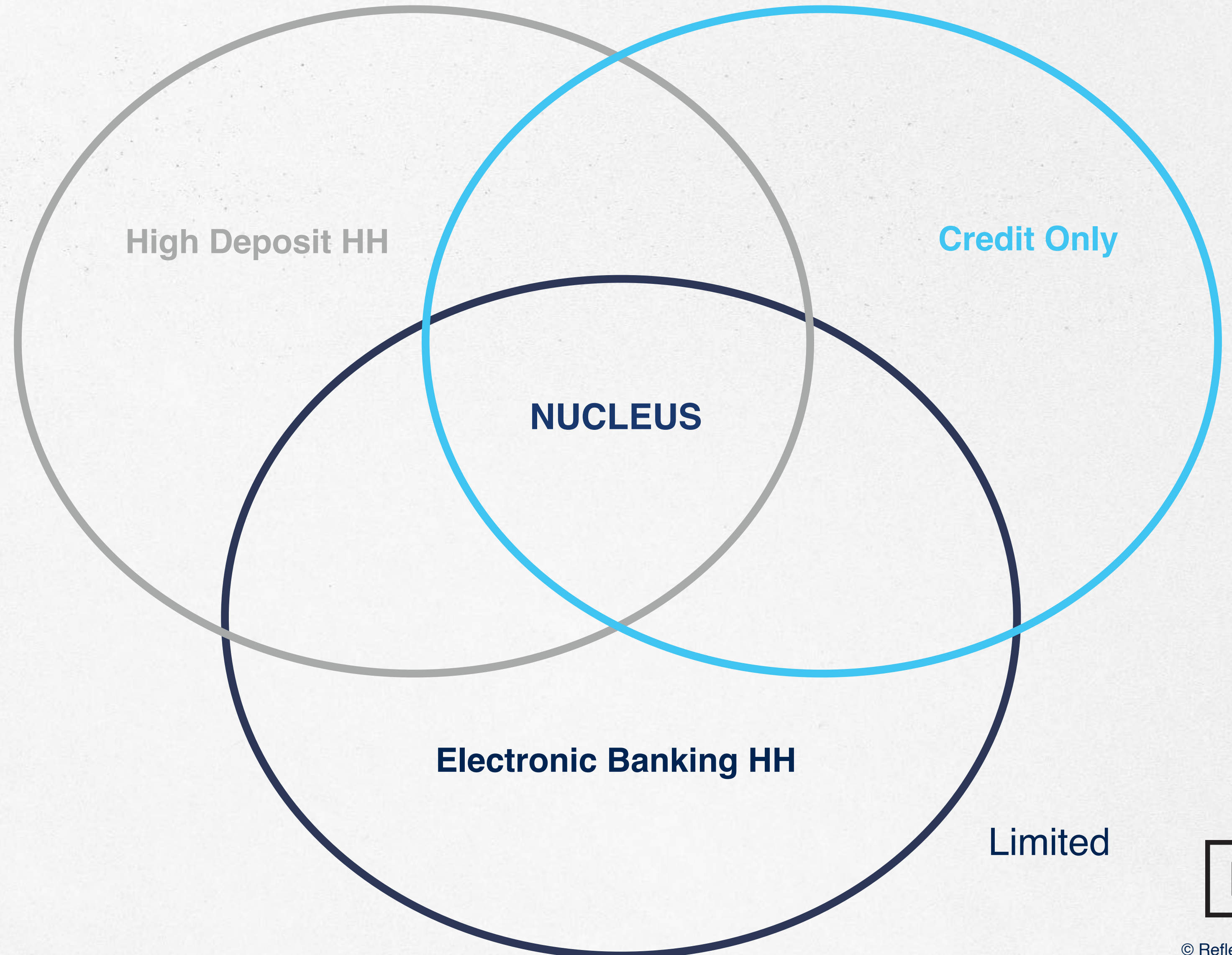
BLU BANK

TOTAL HH: 25,000

Accts/HH: 4.88

Avg. HH Deposits: \$19,411

Avg. HH Loans: \$43,221



Limited



VENN DIAGRAMS

Blu Bank



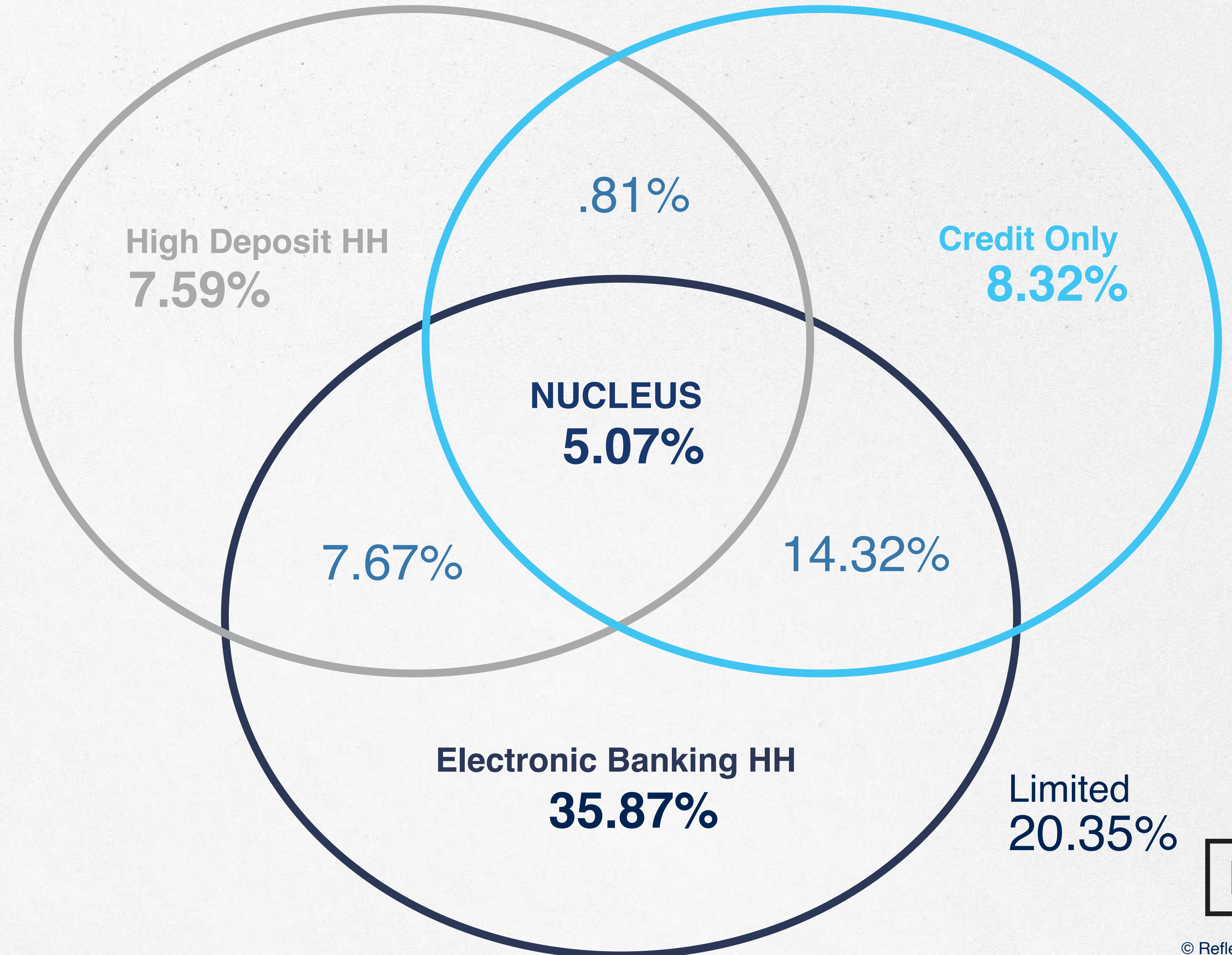
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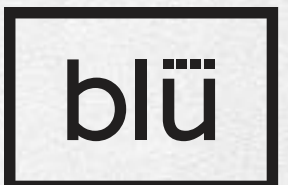
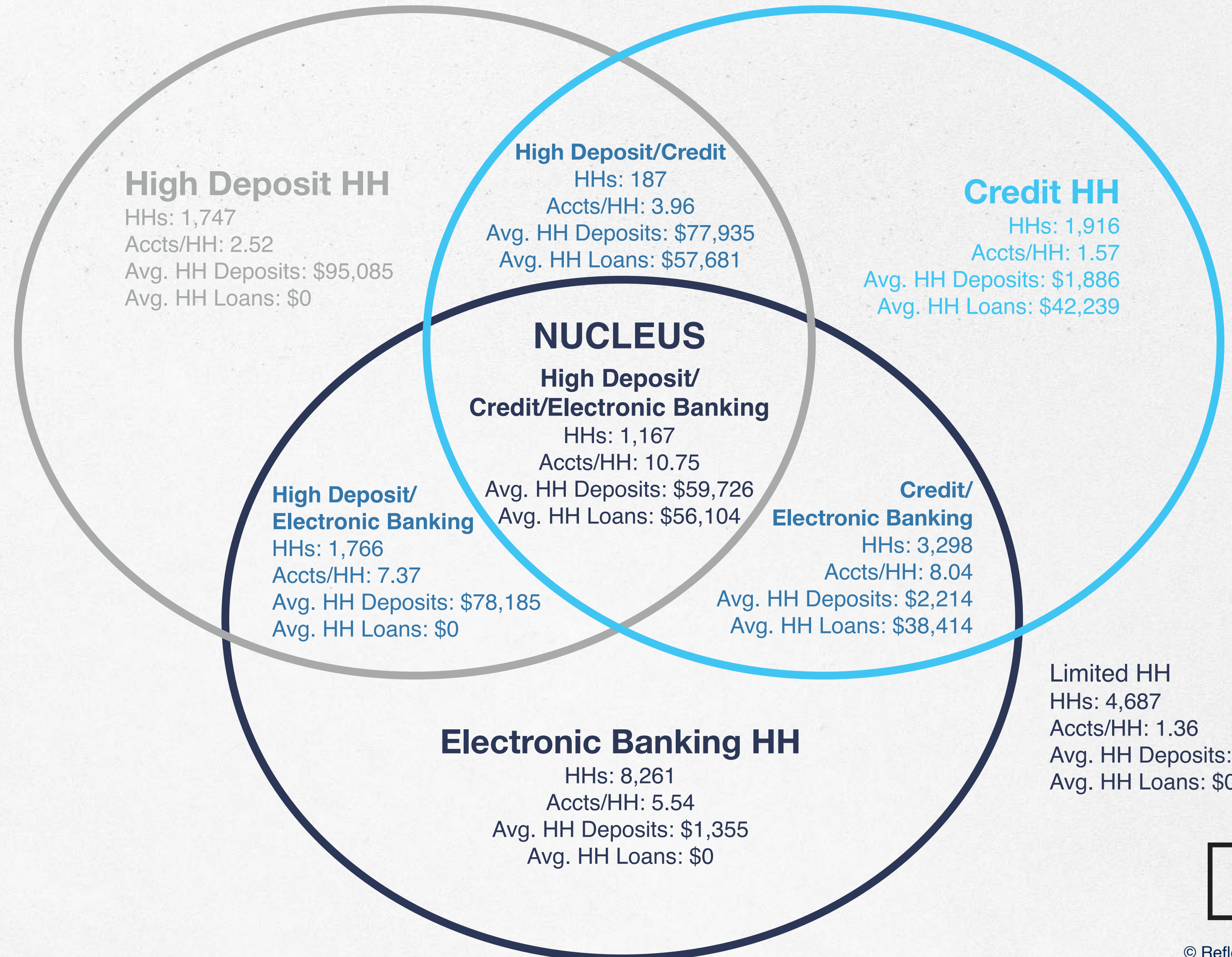
VENN DIAGRAMS

Blu Bank



BLU BANK

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 Avg. HH Loans: \$43,221



TOTAL BANK VENN COMPARISON



	Blu Bank December 2020 Households	Blu Bank December 2021 Households	Blu Bank December 2022 Households
Total Households	21,100	22,000	25,000
All Credit Households	5,900	5,042	6,568
All Electronic Banking Households	13,334	12,763	14,492
All High Deposit Households	5,766	4,857	4,867
Credit and Electronic Banking Only Households	2,905	2,960	3,298
Credit Only Households	1,097	1,074	1,916
Electronic Banking Only Households	6,763	7,028	8,261
High Deposit and Credit Only Households	141	134	187
High Deposit & Electronic Banking Only Households	1,909	1,901	1,766
High Deposit Only Households	1,959	1,948	1,747
NUCLEUS: High Deposit, Credit and Electronic Banking Households	500	1,000	1,500
Limited Households	7,061	7,111	4,687



TOTAL BANK VENN PERCENTAGES



	Blu Bank December 2020 Households	Blu Bank December 2021 Households	Blu Bank December 2022 Households
Total Households	21,100	22,000	25,000
All Credit Households	22.07%	21.89%	23.70%
All Electronic Banking Households	56.45%	57.02%	58.40%
All High Deposit Households	21.48%	21.09%	21.38%
Credit and Electronic Banking Only Households	12.80%	12.85%	14.32%
Credit Only Households	4.83%	4.66%	8.32%
Electronic Banking Only Households	29.79%	30.52%	35.87%
High Deposit and Credit Only Households	0.62%	0.58%	0.81%
High Deposit & Electronic Banking Only Households	8.41%	8.25%	7.67%
High Deposit Only Households	8.63%	8.46%	7.59%
NUCLEUS: High Deposit, Credit and Electronic Banking Households	3.82%	4.20%	5.07%
Limited Households	31.10%	30.88%	20.35%

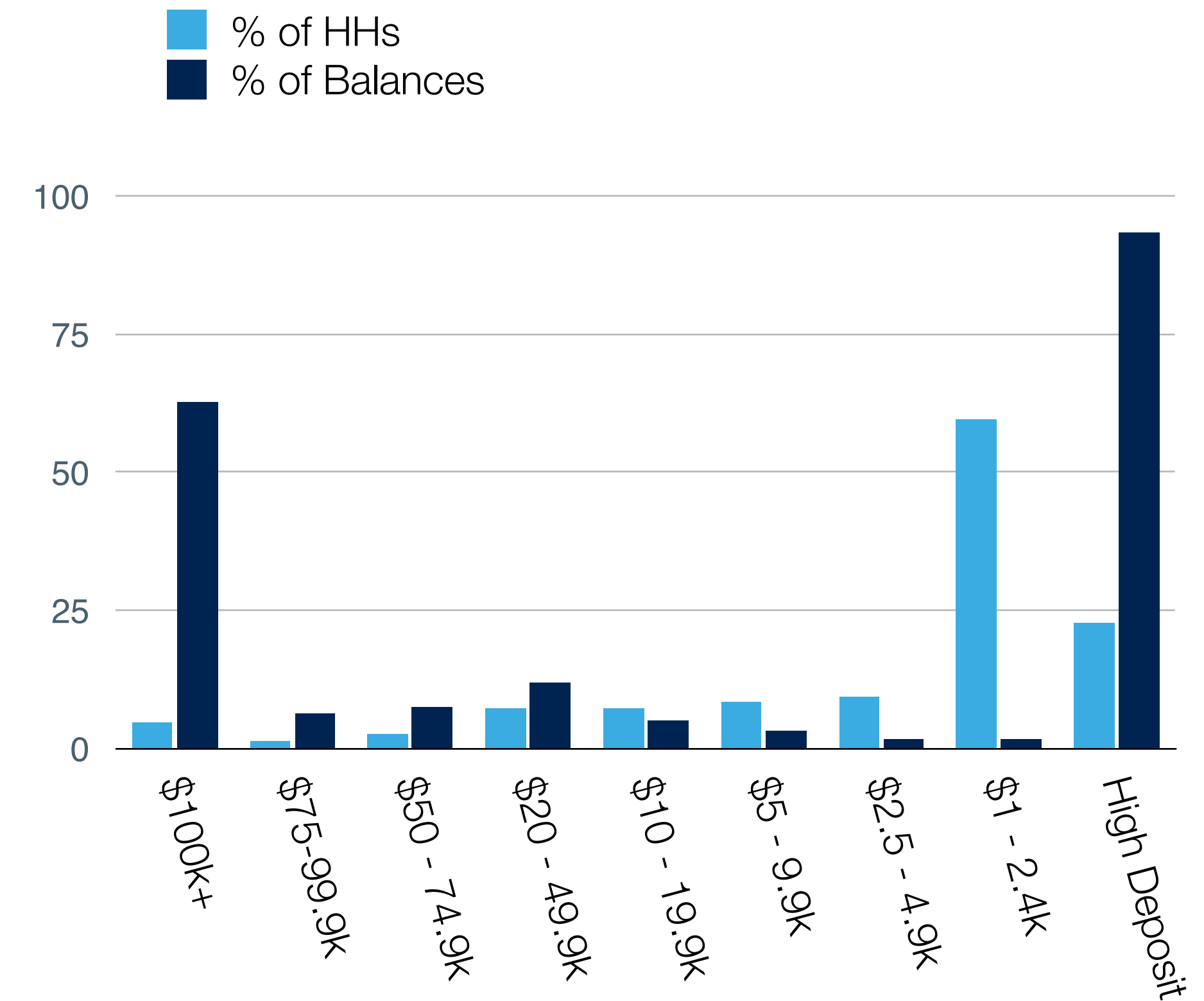


HOUSEHOLDS & DEPOSIT DISTRIBUTION

by Deposit Stratification Levels



HH Deposits	# of HHs	% of Total HHs	Total Balances (000s)	Average HH Balance	% of Total Balances
\$100,000+	992	4.64%	\$260,816	\$262,920	62.78%
\$75,000 - \$99,999	305	1.43%	\$26,439	\$86,684	6.36%
\$50,000 - \$74,999	515	2.41%	\$31,287	\$60,751	7.53%
\$20,000 - \$49,999	1,525	7.13%	\$48,589	\$31,861	11.70%
\$10,000 - \$19,999	1,530	7.15%	\$21,331	\$13,942	5.13%
\$5,000 - \$9,999	1,820	8.50%	\$12,822	\$7,045	3.09%
\$2,500 - \$4,999	1,984	9.27%	\$7,099	\$3,578	1.71%
\$1 - \$2,499	12,731	59.49%	\$7,048	\$554	1.70%
Total Deposit HHs	21,402	100.00%	\$415,430	\$19,411	100.00%
Total High Deposit HHs	4,867	22.74%	\$388,461	\$79,815	93.51%



PRODUCT PENETRATION



Total Households

Deposit Products	# of HHs	Penetration	Total Balance	Avg Balance
Non-Interest Checking	3,129	13.59	\$19,212,122	\$6,140
Free Checking	2,960	12.85	\$9,760,205	\$3,297
Interest Checking	10,445	45.36	\$62,647,408	\$5,998
Total Checking	15,319	66.52	\$91,619,735	\$5,981
Total Savings	11,753	51.04	\$134,283,104	\$11,425
Total Money Markets	251	1.09	\$20,011,571	\$79,727
Short-Term CDs	938	4.07	\$29,309,784	\$31,247
Long-Term CDs	1,293	5.61	\$78,645,947	\$60,824
Total CDs	2,078	9.02	\$107,955,731	\$51,952
Total IRAs	1,404	6.10	\$61,559,810	\$43,846
Total Deposit HHs	21,402	92.93	\$415,429,951	\$19,411

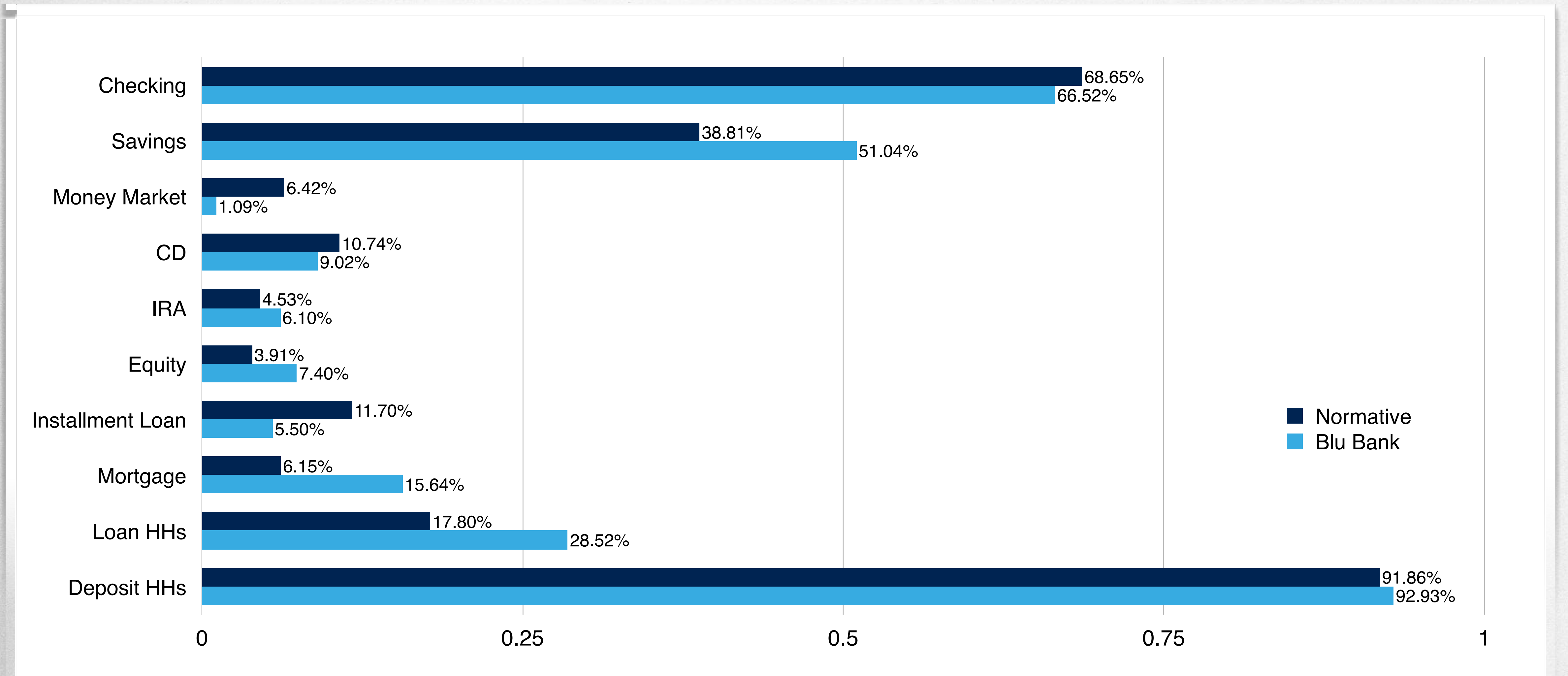
Credit Products	# of HHs	Penetration	Total Balance	Avg Balance
Total ODP/LOC	1,613	7.00	\$19,894,249	\$12,334
Total Installment Loans	1,267	5.50	\$10,876,826	\$8,585
Total Equity	1,705	7.40	\$79,984,802	\$46,912
Total Mortgage	3,601	15.64	\$173,122,083	\$48,076
Total Credit Households	6,568	28.52	\$283,877,960	\$43,221

Misc Services	# of HHs	Penetration	Total Balance	Avg Balance
Debit Cards	9,571	41.56	\$0	\$0
ATM Cards	1,743	7.57	\$0	\$0
Online Banking	9,478	41.16	\$0	\$0
Bill Pay	2,749	11.94	\$0	\$0
Mobile Banking	522	2.27	\$0	\$0
e-Statement	8,655	37.58	\$0	\$0
Safe Deposit Box	1,417	6.15	\$0	\$0

NORMATIVE PENETRATION

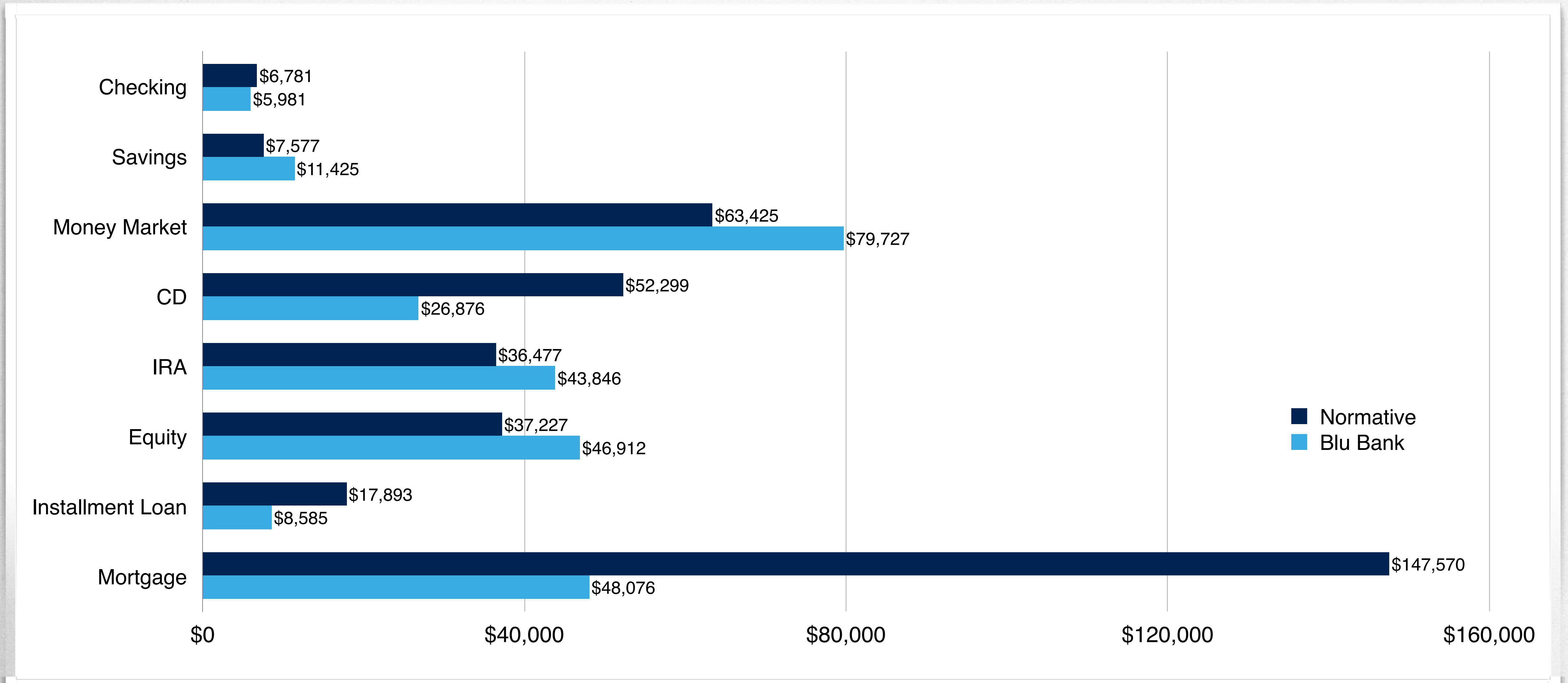


Comparison



NORMATIVE BALANCE

Comparison



MATURING CDS



Short-Term

Long-Term

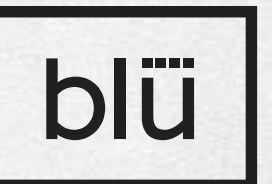
Total

Month	Short-Term				Long-Term				Total			
	Total Accounts	% of Total Balance	Total Balance (000)	Average Balance	Total Accounts	% of Total Balance	Total Balance (000)	Average Balance	Total Accounts	% of Total Balance	Total Balance (000)	Average Balance
November 2017	139	10.23%	\$2,785	\$20,033	50	7.17%	\$1,059	\$21,117	189	9.15%	\$3,843	\$20,336
December 2017	225	15.58%	\$4,243	\$18,858	82	8.88%	\$1,311	\$15,992	307	13.23%	\$5,554	\$18,092
January 2018	192	16.73%	\$4,556	\$23,728	80	11.01%	\$1,625	\$20,315	272	14.72%	\$6,181	\$22,724
February 2018	164	11.21%	\$3,052	\$18,610	49	7.52%	\$1,110	\$22,650	213	9.91%	\$4,162	\$19,539
March 2018	139	9.65%	\$2,627	\$18,897	54	4.91%	\$725	\$13,420	193	7.98%	\$3,351	\$17,365
April 2018	104	9.19%	\$2,502	\$24,060	24	5.94%	\$876	\$36,513	128	8.05%	\$3,379	\$26,395
May 2018	64	3.82%	\$1,041	\$16,260	45	5.44%	\$803	\$17,844	109	4.39%	\$1,844	\$16,914
June 2018	79	6.27%	\$1,708	\$21,622	57	9.94%	\$1,468	\$25,754	136	7.56%	\$3,176	\$23,354
July 2018	79	4.58%	\$1,246	\$15,769	74	16.21%	\$2,393	\$32,344	153	8.67%	\$3,639	\$23,785
August 2018	65	5.25%	\$1,430	\$20,004	67	8.41%	\$1,241	\$18,523	132	6.36%	\$2,671	\$20,237
September 2018	73	4.76%	\$1,297	\$17,761	44	8.77%	\$1,295	\$29,434	117	6.17%	\$2,592	\$22,151
October 2018	55	2.73%	\$742	\$13,498	51	5.79%	\$855	\$16,765	106	3.80%	\$1,597	\$15,063
Total	1,378	100.00%	\$27,228	\$19,759	677	100.00%	\$14,762	\$21,805	2,055	100.00%	\$41,989	\$20,433

BRANCH DISTRIBUTIONS



	Count of Households	Avg Deposit Balance	Avg Loan Balance	Accounts Per HH
Branch 1	3,761	\$20,902	\$36,000	4.69
Branch 2	1,588	\$21,545	\$28,213	5.04
Branch 3	1,948	\$19,803	\$39,483	5.30
Branch 4	2,092	\$16,276	\$46,655	5.01
Branch 5	527	\$17,820	\$25,657	5.14
Branch 6	877	\$13,365	\$22,126	5.23
Branch 7	1,636	\$23,977	\$28,225	4.76
Branch 8	1,300	\$18,018	\$71,033	5.10
Branch 9	668	\$17,200	\$20,984	5.44
Branch 10	1,530	\$16,231	\$29,451	4.66
Branch 11	1,830	\$19,359	\$62,769	4.83
Branch 12	915	\$24,612	\$50,119	5.09





STRATEGIC ACTION PLAN

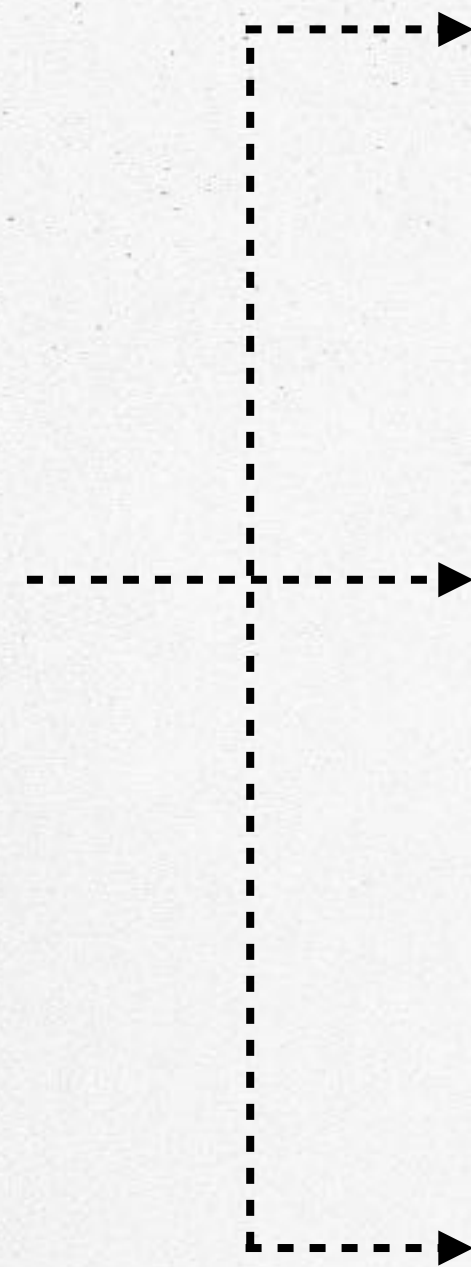


DIRECTION

Blu Bank

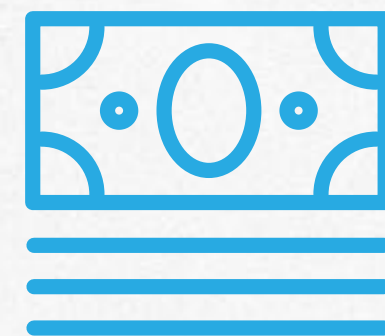


PEAK



ALWAYS ON APPROACH

- Direct Mail: Fresh look and feel
- Email: Updated creative with compelling headlines
- Digital: Utilizing current criteria in the digital space



GROW DDA ACCOUNTS – INTEREST CHECKING AND CD FOCUS

- Prospecting in 4 focus markets
- Current customers under \$5,000 in deposits



NUCLEUS: ADDING FUEL TO THE FIRE

- Direct Mail - Gratitude
- Quarterly Branch Lead Lists of all Nucleus Households



PROSPECT OPPORTUNITY

Blu Bank

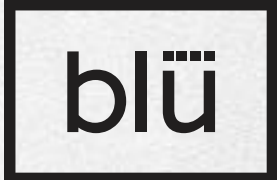


PROSPECTS WITHIN A 5-MINUTE DRIVE TIME AROUND THE BRANCH



Branch	# of Prospects*
Birmingham	1,524
Newport Beach	4,590
San Antonio	13,164
Agusta	5,117

*before customer suppressions



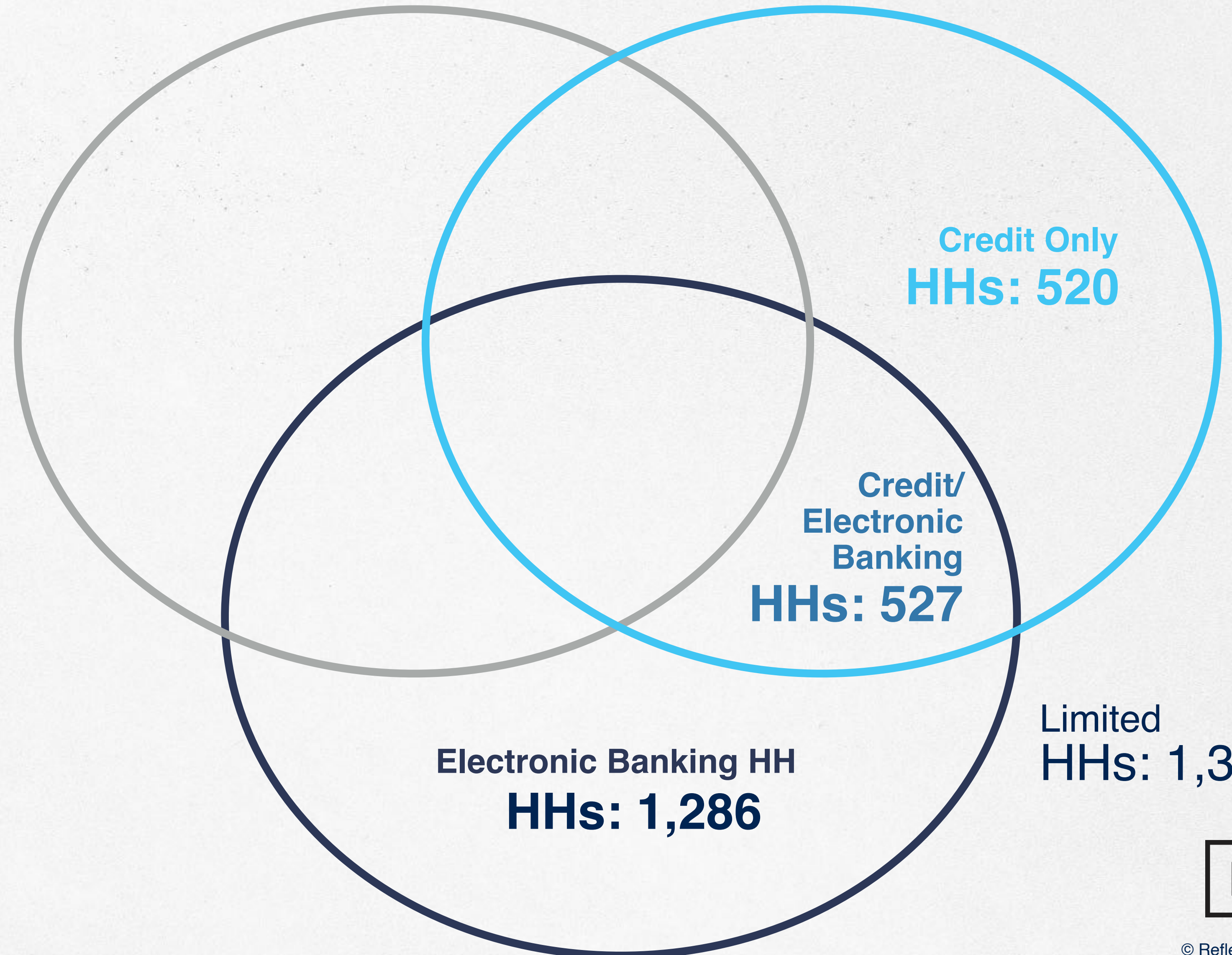
CUSTOMER OPPORTUNITY

Blu Bank



BLU BANK

Deposit gathering opportunity:
3,684





CREATIVE APPLICATION



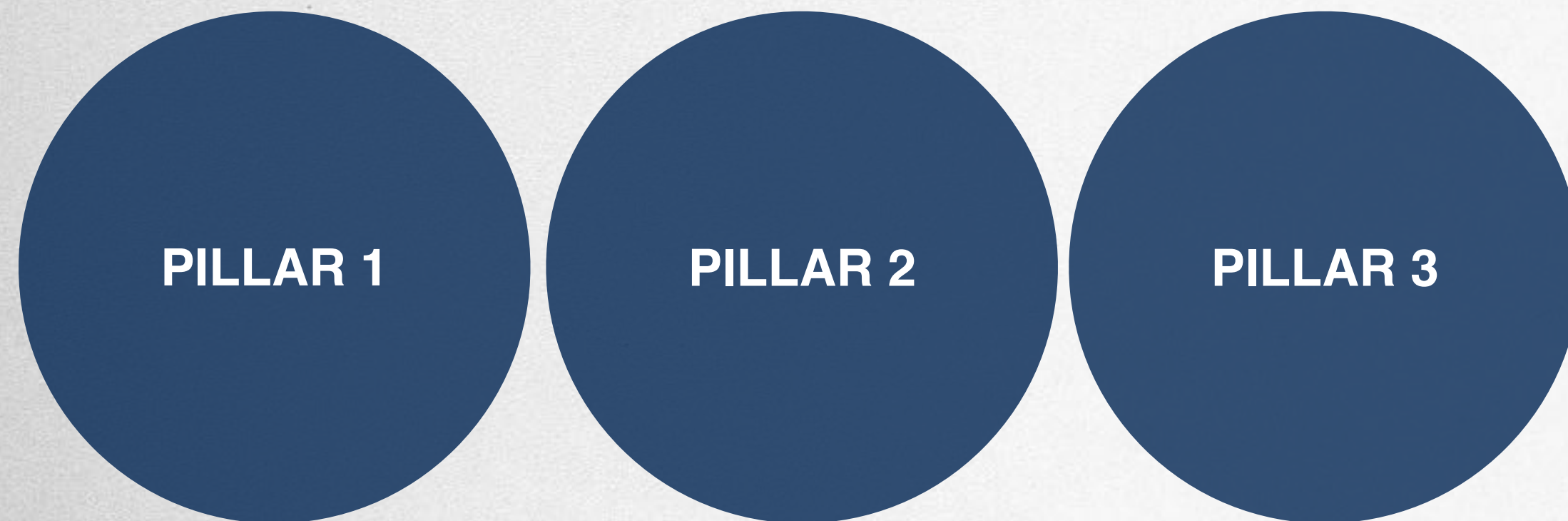
BRAND STORY

A guide to marketing and communication strategies to create a consistent and memorable brand



DEFINE BRAND PILLARS

Brand pillars encompass the values and characteristics that define your brand, serving as the foundation for communicating your message to the world. Rooted in purpose, perception, identity, values, and experience, they encapsulate the essence of your brand. These pillars are brought to life through the definition of three brand attributes, representing the epitome of your brand's story.



DEVELOP A BRAND POSITION STATEMENT

A concise and focused statement that describes how a particular brand is positioned in the market relative to its competitors. Communicating your unique consumer benefit and what differentiates you from other brands in the minds of your target audience.

HOW DO WE SAY THAT?

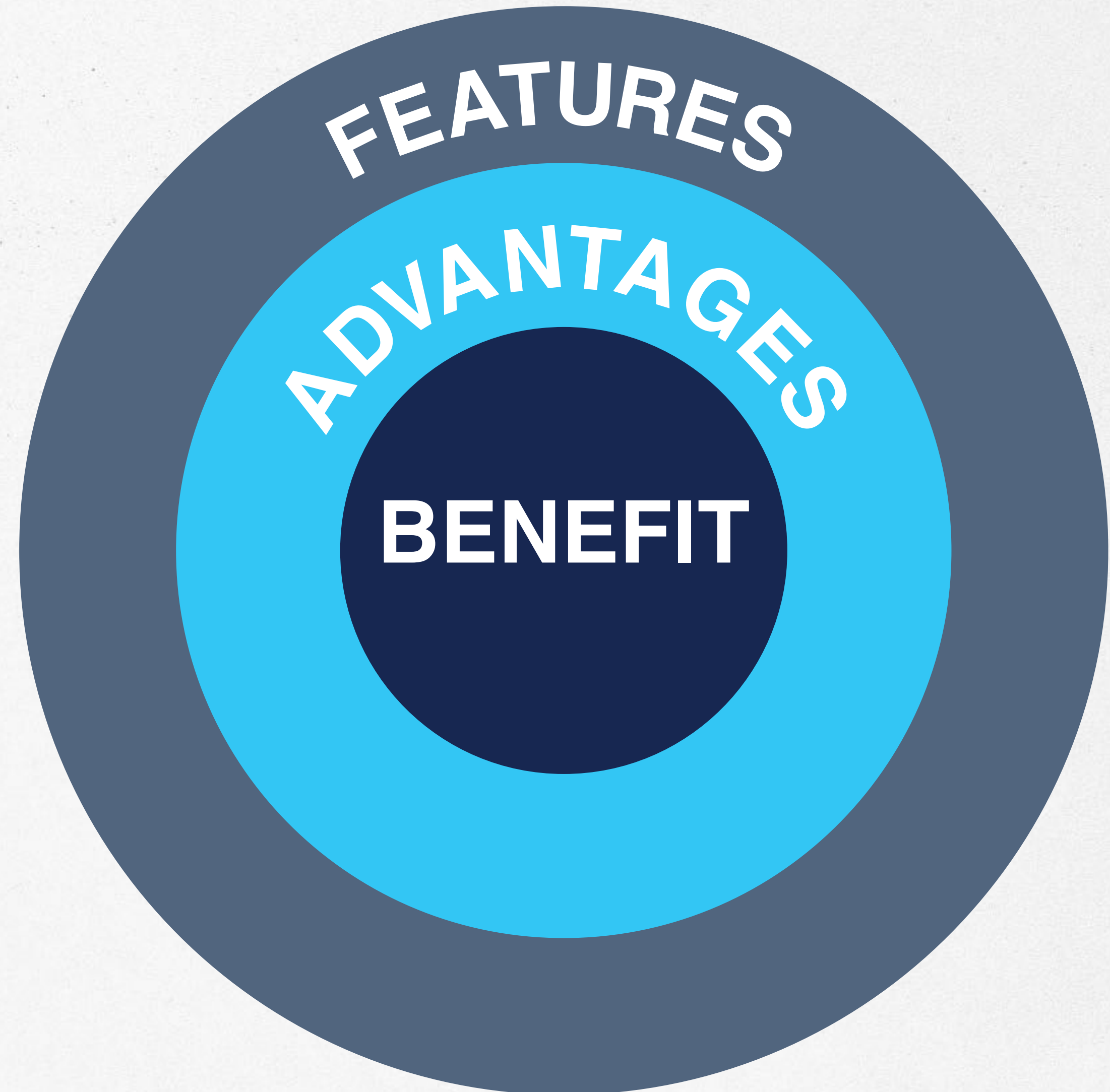
Develop examples of headlines based on your brand position statement, which is rooted in your brand pillars.



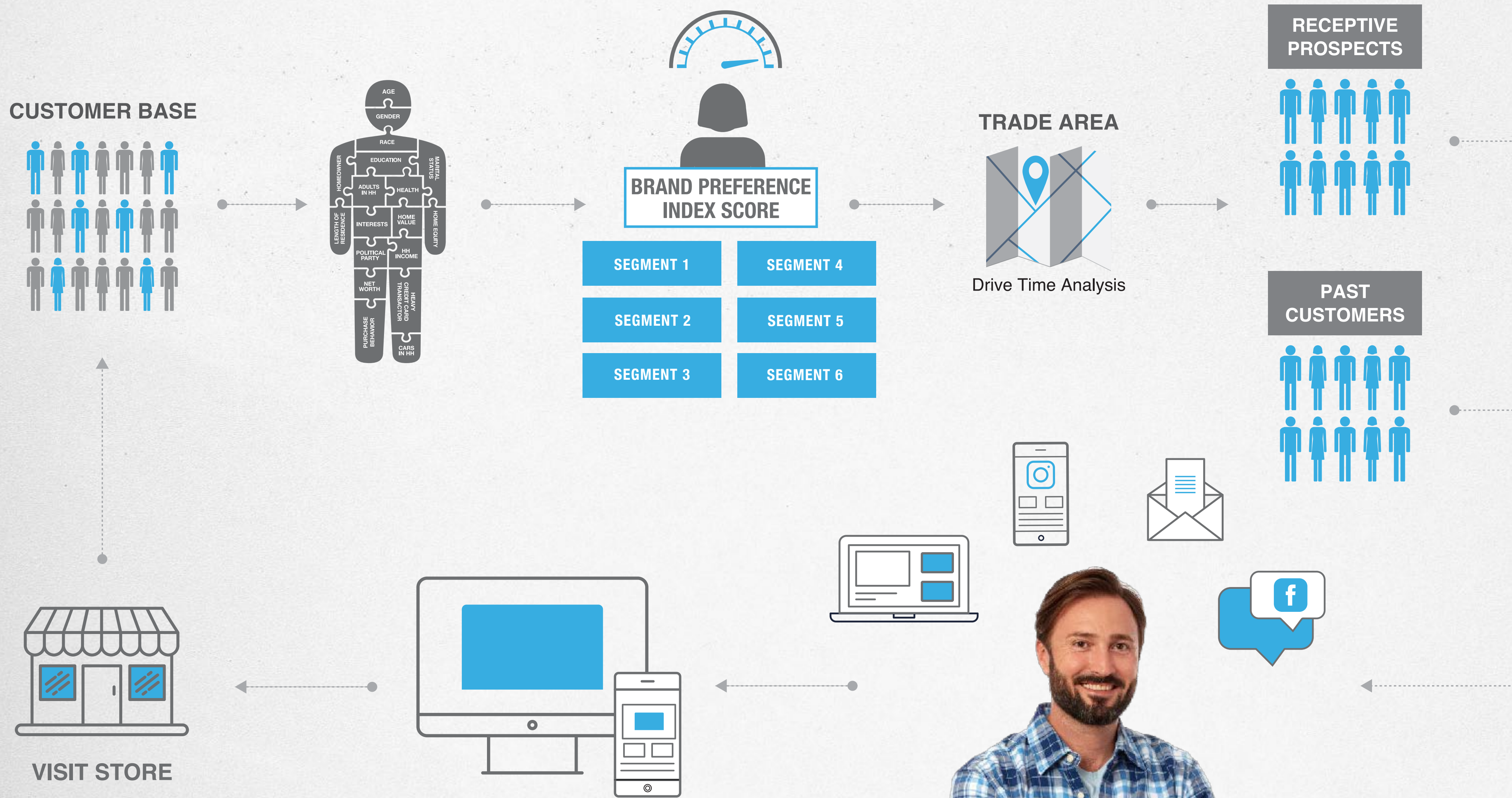
UNIQUE CONSUMER BENEFIT



- **FEATURES:** describe how the product or service is beneficial
- **ADVANTAGES:** benchmark the features against the competitive offering
- **BENEFIT:** warms the heart and convinces the mind of the consumer that life will be better after the purchase



CUSTOMER JOURNEY AUDIT

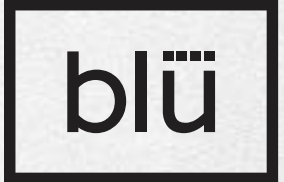


BRAND PLAYBOOK



PLAYBOOK CALENDAR

	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
CUSTOMER												
CROSS SELL		Seasonal Offer		Seasonal Offer		Seasonal Offer	Seasonal Offer		Seasonal Offer		Seasonal Offer	
ONBOARDING		Seasonal Offer		Seasonal Offer		Seasonal Offer	Seasonal Offer		Seasonal Offer		Seasonal Offer	
WIN-BACK CAMPAIGN		Seasonal Offer		Seasonal Offer		Seasonal Offer	Seasonal Offer		Seasonal Offer		Seasonal Offer	
PROSPECT CAMPAIGN		Seasonal Offer		Seasonal Offer		Seasonal Offer	Seasonal Offer		Seasonal Offer		Seasonal Offer	
BRAND CAMPAIGN	Brand Message											
GIFT CARD					Special Occasion							Holiday Sales
COMPETITOR RFID GRAB	Branding Ads to Competitor Customers											
NEW MOVER	Brading Ads to New Movers											
ASSET LIBRARY	Photo & Video				Photo & Video				Photo & Video			
PLANNING		Track and Plan		Track and Plan		Track and Plan		Track and Plan		Track and Plan For Next Year		





THANK YOU

