

A person in a dark, tactical outfit stands in a field, looking up at a massive, dark silhouette of a giant robot against a sunset sky. The robot is composed of various mechanical parts and has a helmeted head. The person is positioned in the lower center of the frame, looking up at the towering figure. The sky is filled with soft, golden light from the setting sun, creating a dramatic and somewhat ominous atmosphere. The ground is a flat, open field with some sparse vegetation.

Deposit Growth: How to Outmaneuver the Land of Giants



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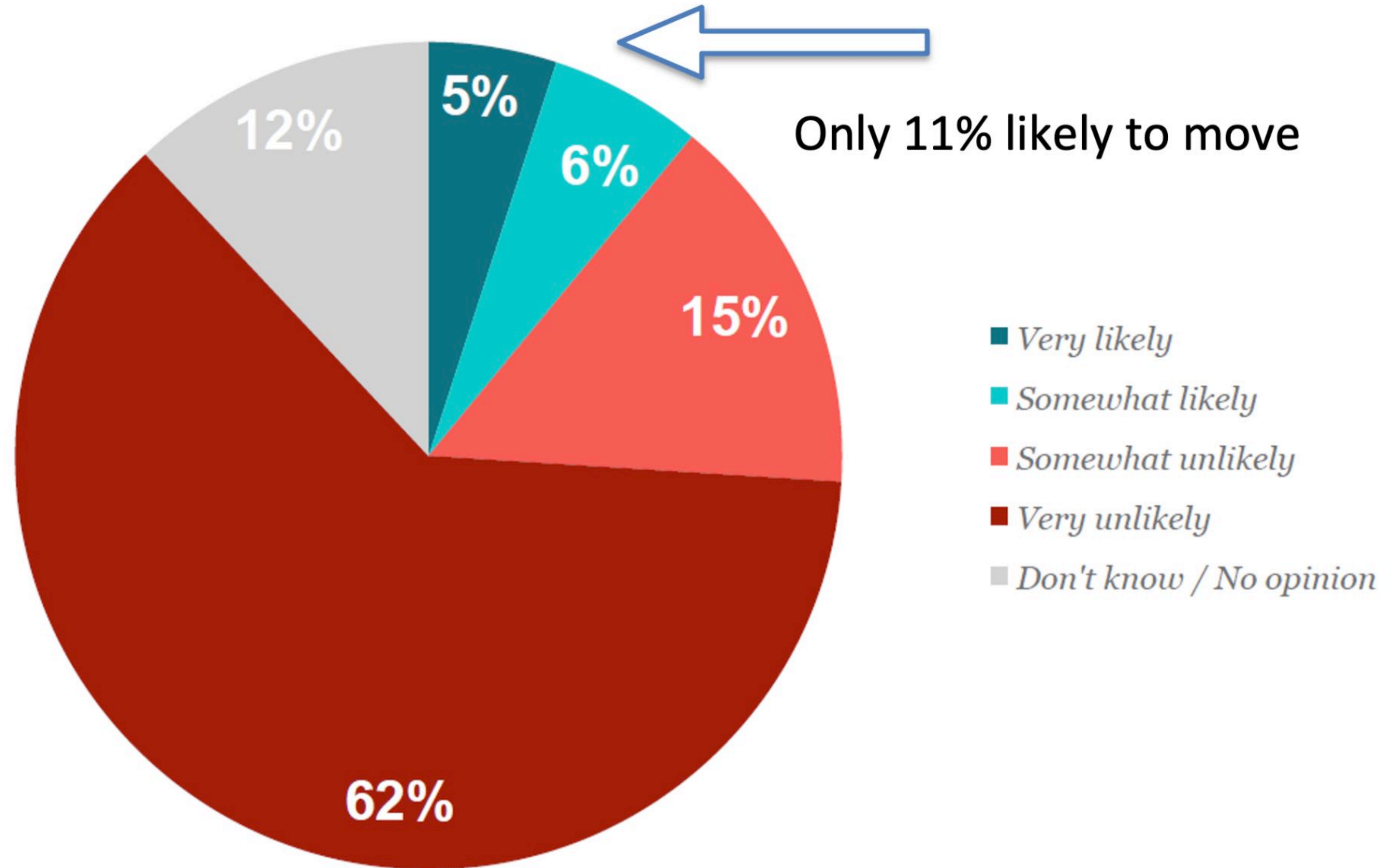
strategycorps 

From the Retail Side!

The Deposit Surge is Over...

Few Americans anticipate switching banks

How likely are you to switch primary banks within the next year?



Big Banks Continue to Win Deposit Share

Deposit Market Share by Bank Size (%)

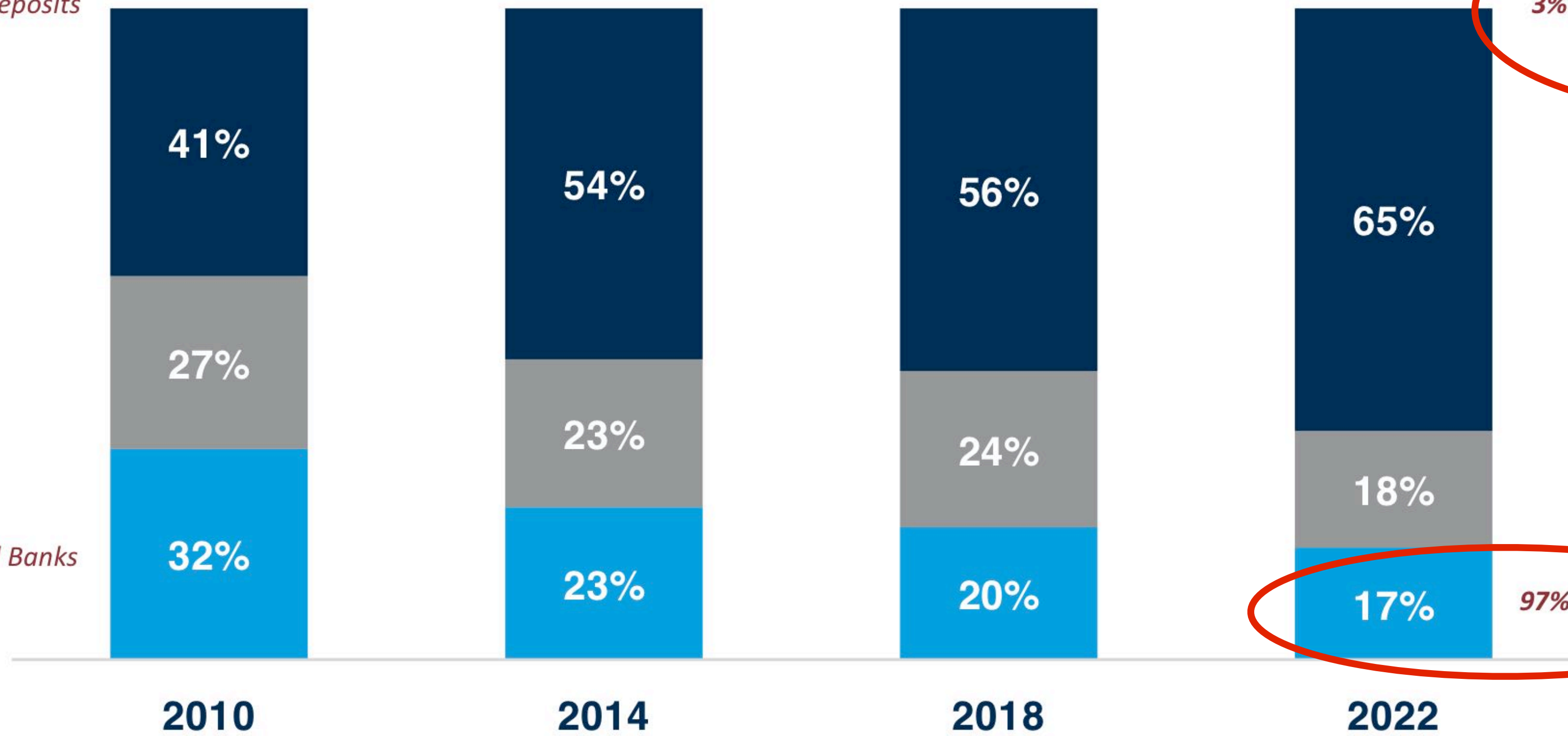
1% of Banks Have 68% of Deposits

3% of Banks Have 83% of Deposits

99% of All Banks

97% of All Banks

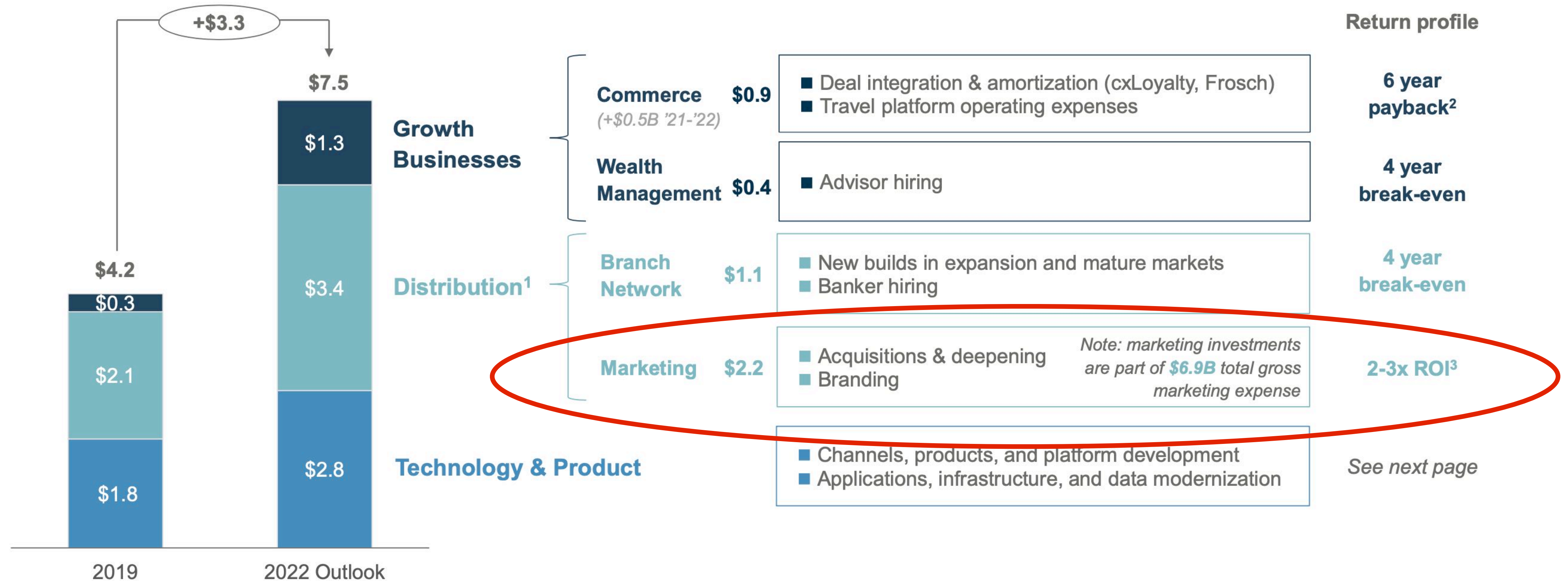
- Banks >\$100B
- Banks \$10-100B
- Banks <\$10B



| | | | | |
|-------------------|----------------|-----------------|-----------------|-----------------|
| Total US Deposits | \$7.9 Trillion | \$10.4 Trillion | \$12.7 Trillion | \$17.8 Trillion |
| Total US Banks | 7,466 | 6,518 | 5,415 | 4,754 |

From 2019-2022, we are investing an incremental \$3.3B to strengthen and grow the franchise

CCB investments (\$B) represent \$7.5B of \$15B in total Firmwide investments



>50% of CCB investments (excluding tech & product) will be re-decisioned or moved into run-rate next year

For footnoted information, refer to slide 70

Get
\$300

Chase Total Checking[®]

For new Chase checking customers: Open a new Chase Total Checking[®] account¹ and set up direct deposit.²

Open an account

OR

Get
\$200

Chase SavingsSM

For new Chase savings customers: Open a new Chase SavingsSM account¹, deposit a balance of \$15,000 or more in new money within 20 business days, and maintain a \$15,000 balance for 90 days.²

Open an account

OR

Get
\$600
for both
(an extra
\$100 bonus)

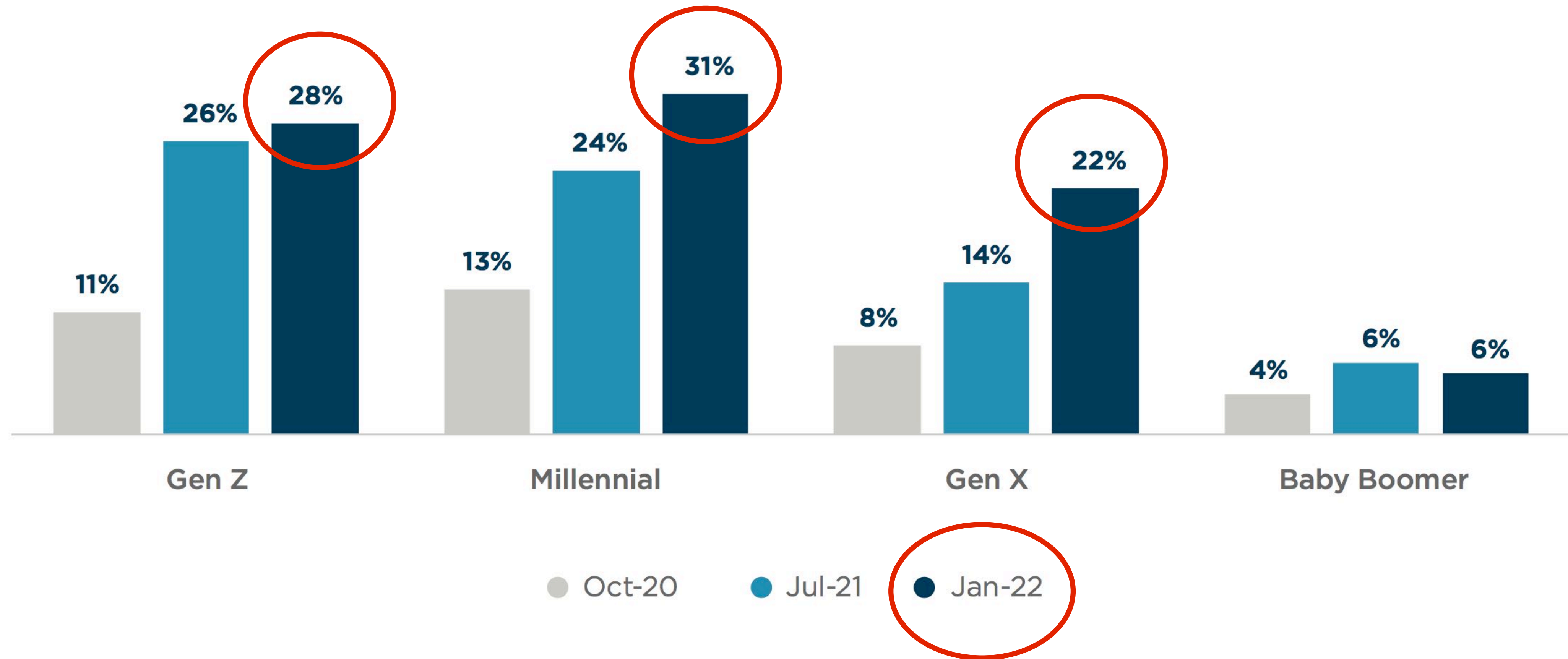
Chase Total Checking[®] + Chase SavingsSM

Open a new Chase Total Checking[®] and a Chase SavingsSM account and get \$600 with qualifying activities.

Open an account

FIGURE 12: Primary Checking Account Market Share

% of Consumers Whose Primary Checking Account is With a Digital Bank



From the Commercial Side!



Reinventing Business Checking

The Key to Growing SMB Relationships



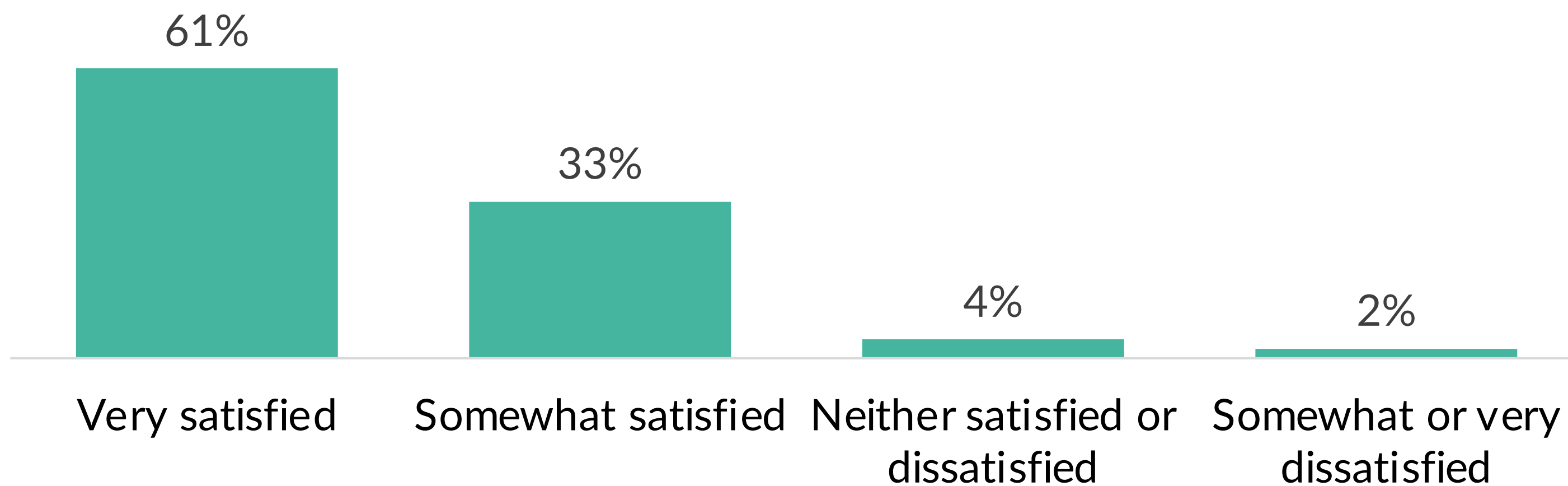
Ron Shevlin
Chief Research Officer
Cornerstone Advisors

Glenn Grossman
Director of Research
Cornerstone Advisors

Commissioned by
strategycorps

#1: SATISFIED, YET OPEN TO NEW RELATIONSHIPS

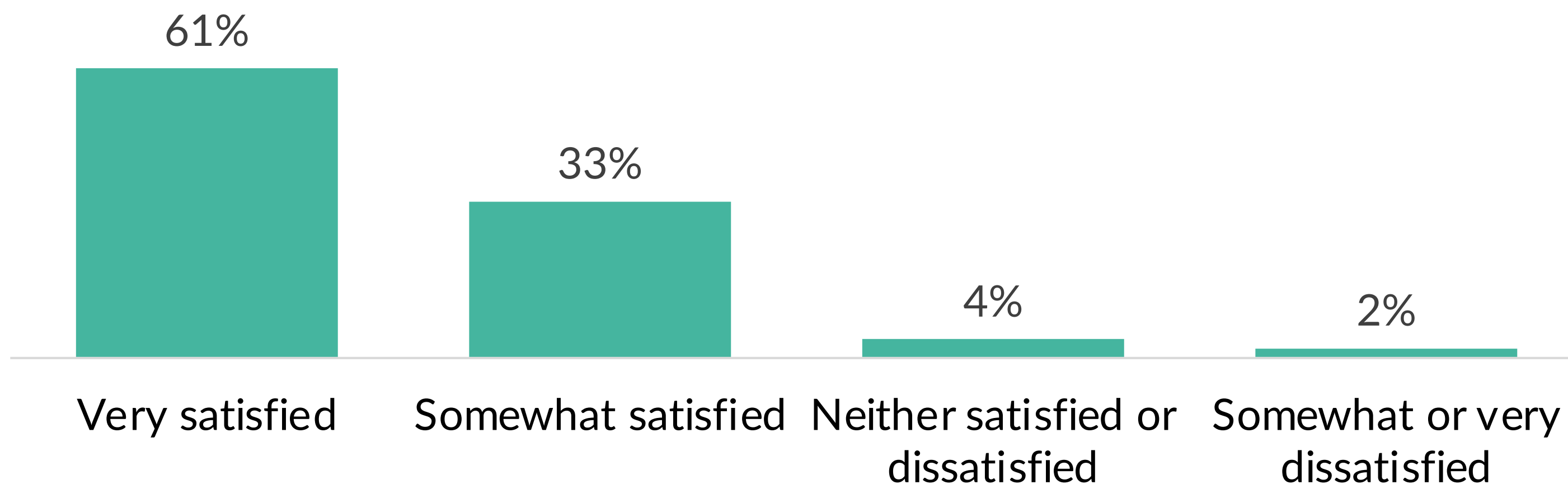
Satisfaction with the quality of services provided by primary business checking account provider



Yet, two-thirds of SMBs are somewhat or very likely to look for new banking relationships in the next 12 months

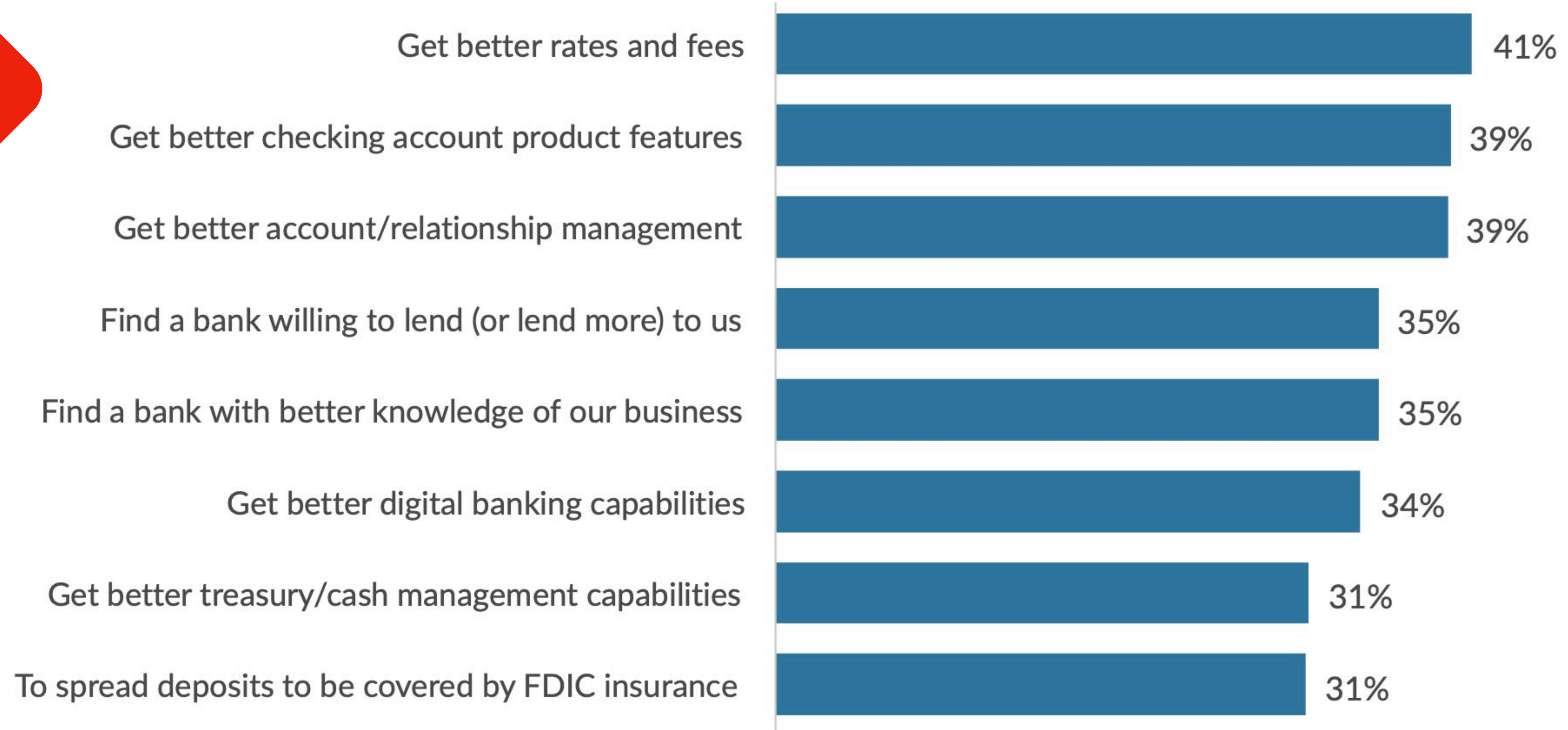
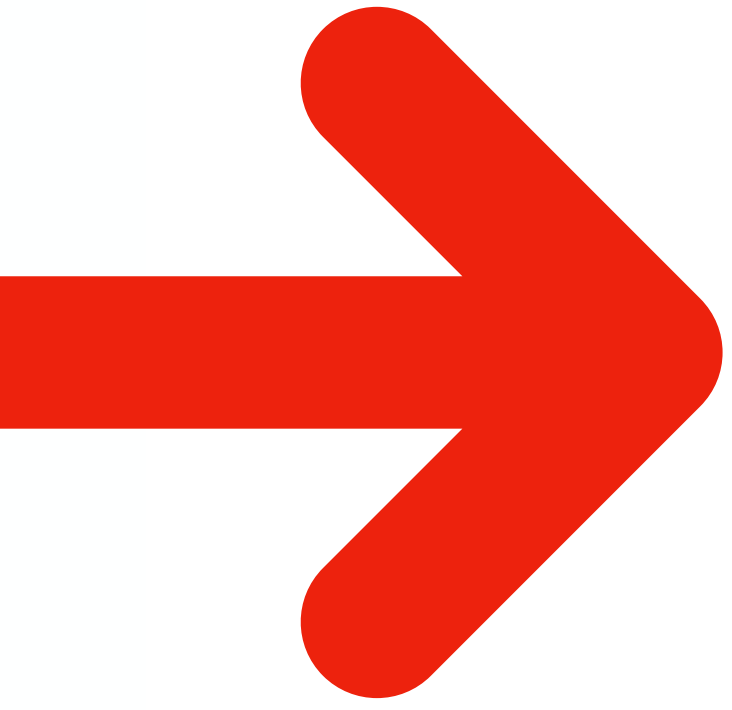
#1: SATISFIED, YET OPEN TO NEW RELATIONSHIPS

Satisfaction with the quality of services provided by primary business checking account provider



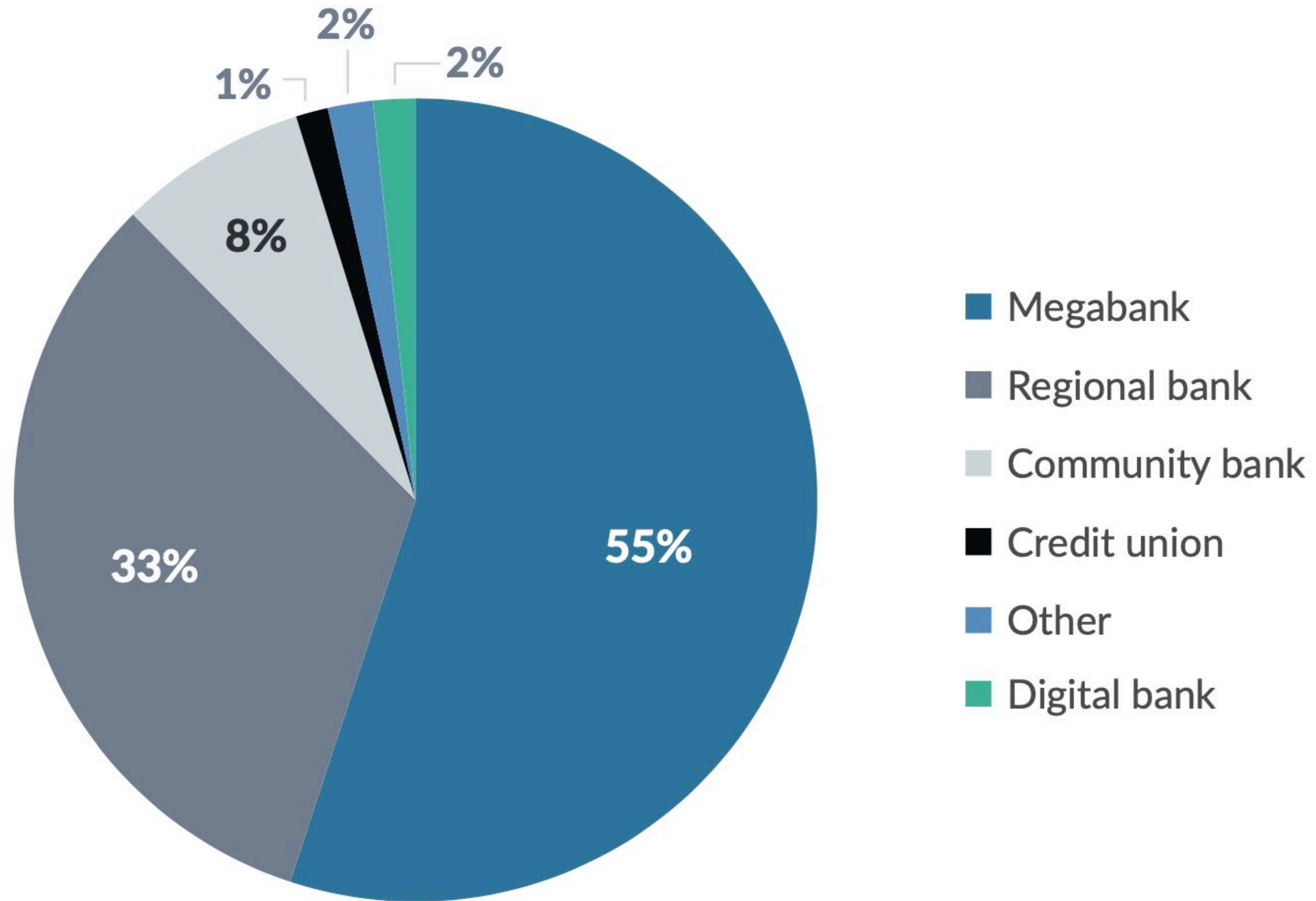
Yet, two-thirds of SMBs are somewhat or very likely to look for new banking relationships in the next 12 months

Why would your business consider a new banking relationship?



Source: Cornerstone Advisors survey of 1,009 small to medium-size business owners and executives, March 2023

With what type of institution does your company have its primary checking account?

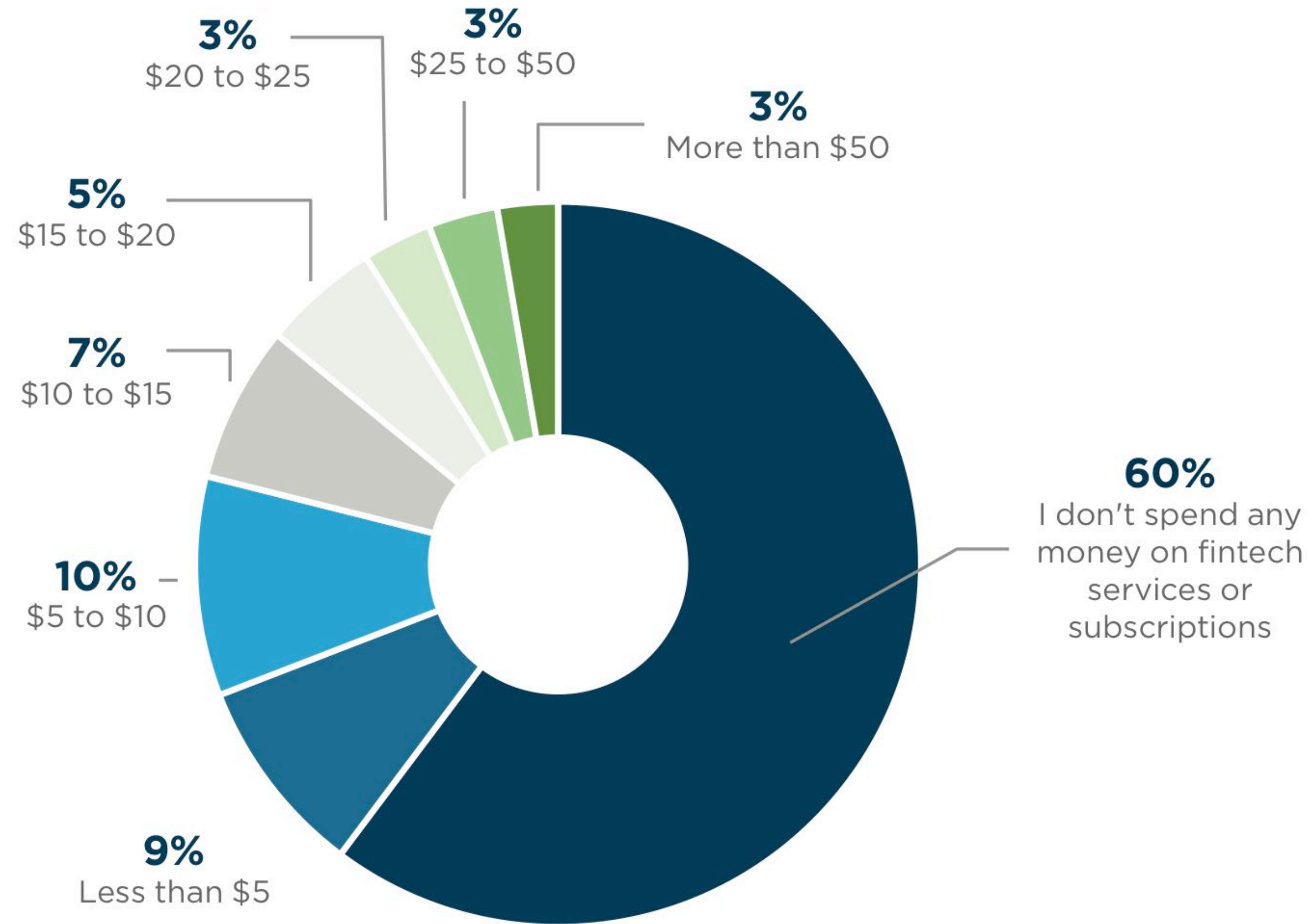


So what do you do?

The Subscription Society

How much do you spend to receive or subscribe to fintech services each month?

(Base=Consumers between 21 and 55 years old)

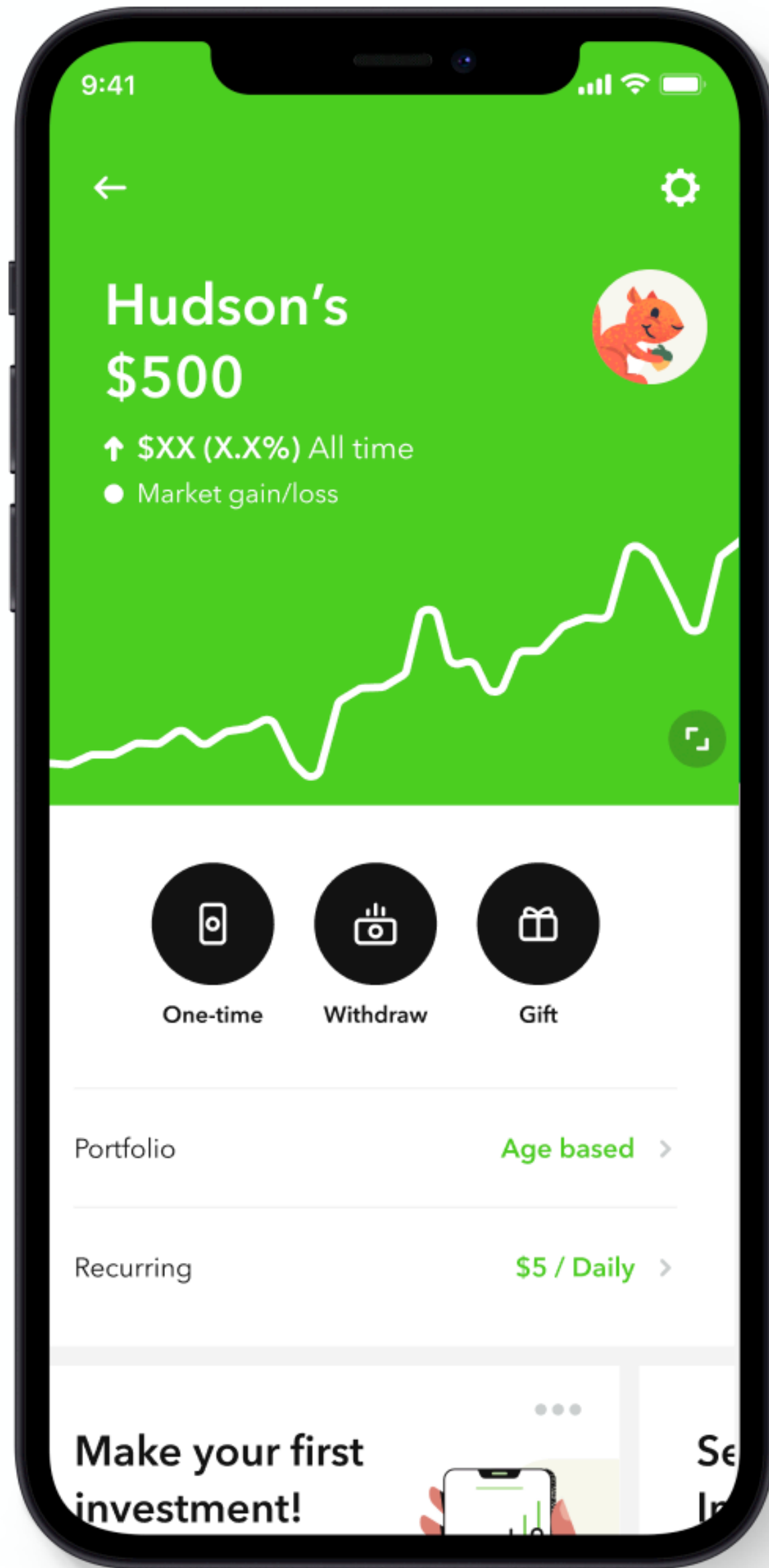


47% percent of Gen Y
44% of Gen Z

pay to access fintech services each month!



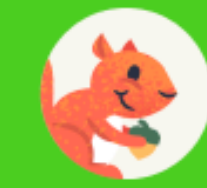
acorns



9:41



Hudson's
\$500



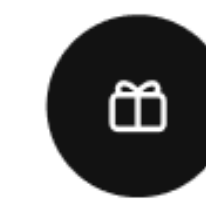
↑ \$XX (X.X%) All time
● Market gain/loss



One-time



Withdraw



Gift

Portfolio

Age based >

Recurring

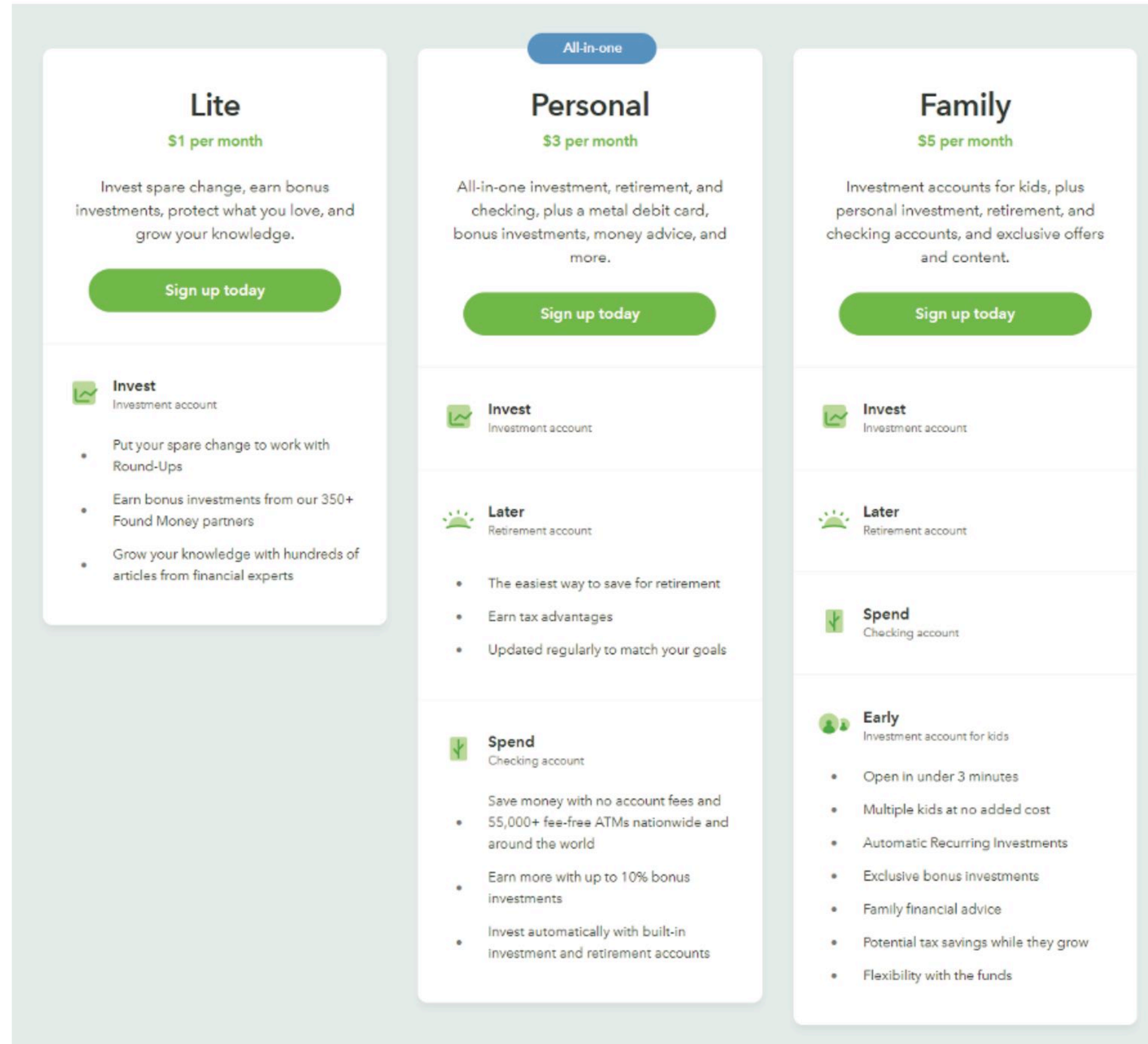
\$5 / Daily >

Make your first investment!



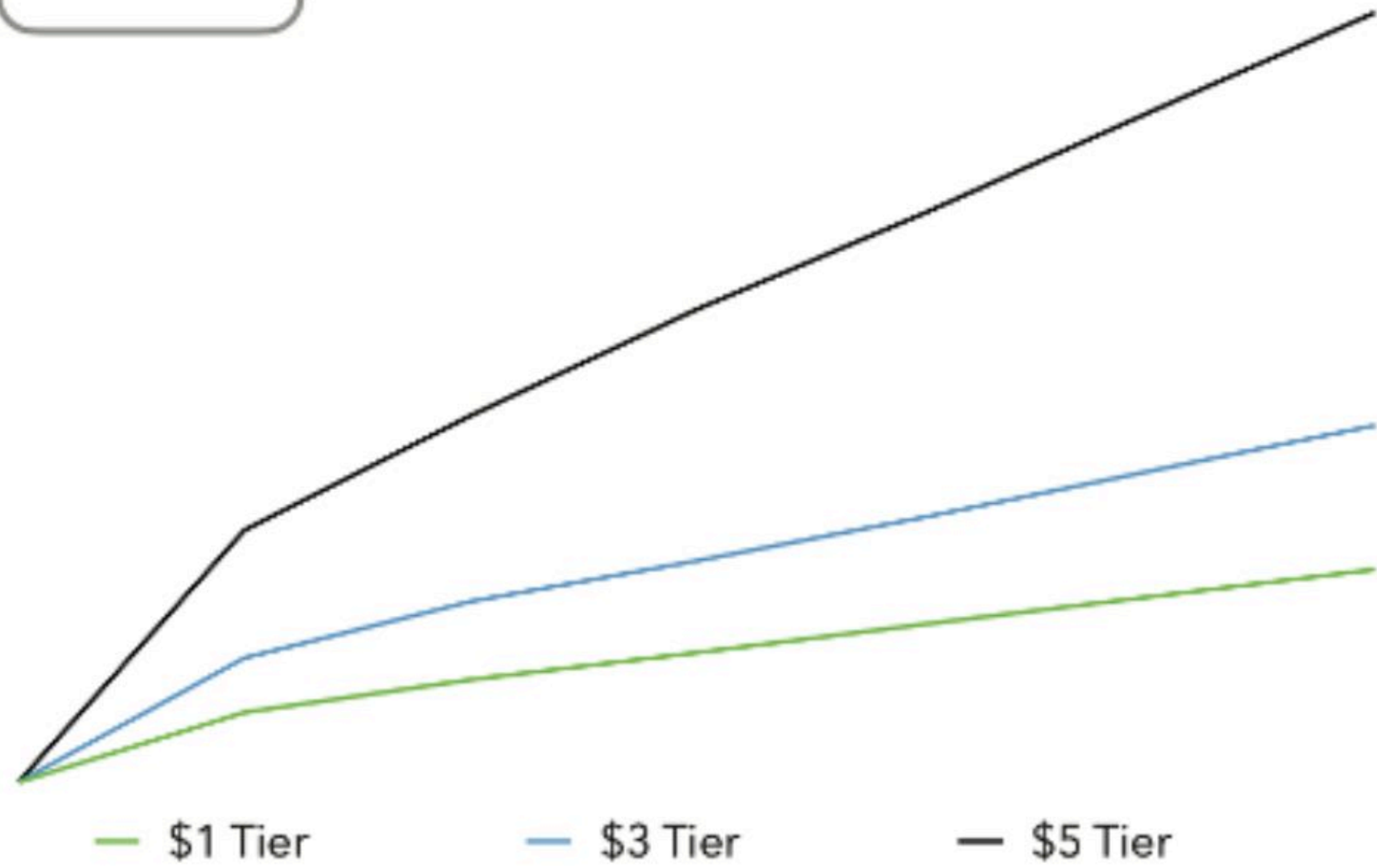
Se
In

FIGURE 15: Acorns Pricing Structure



Balance Growth - First 6 months

\$5 Tier Balance
3.6X



Note: DAU = Daily users/total subscribers for each tier, expressed as a percentage and averaged over the period from 1/1/20 to 2/28/21.

From the Retail Side!

Being Primary Should be your
Priority ...

Defining Primacy

“A checking account + a debit card + 8 swipes a month.”

Renasant Bank

Defining Primacy

“Checking account + debit card > 28 swipes a month.”

City National Bank

Defining Primacy

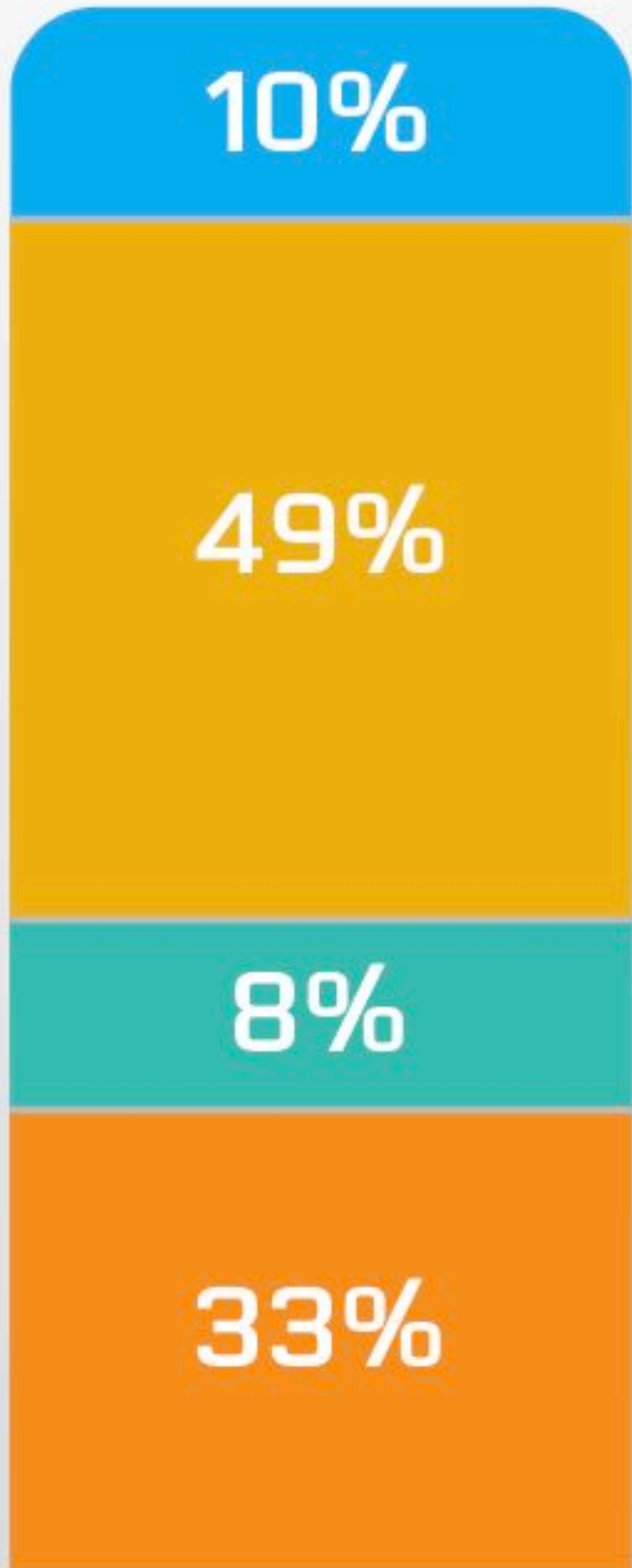
“Checking account + active Chase debit card + active Chase Credit Card.”

Chase

Our Take on Primacy

“Primacy is how much annual revenue is generated by a householded relationship that includes a checking account.”

Relationships = Not equal



Super Relationships

You can't live without

Mass Market Relationships

Bread & butter accounts; tomorrow's Super Relationships

Small Relationships

Surprisingly unprofitable

Low Relationships

Single product, low-balance and check cashers



1 : Data Collection

Export files from Financial Institution

- Checking Account File
- Loan File
- Deposit File



2 : HouseHolding

Find Member Connections

- Household matching by member number, CIF, account ownership, address, and other household keys



3 : Scoring

Evaluate Member Relationships

- Rank Checking Account Households from biggest to smallest

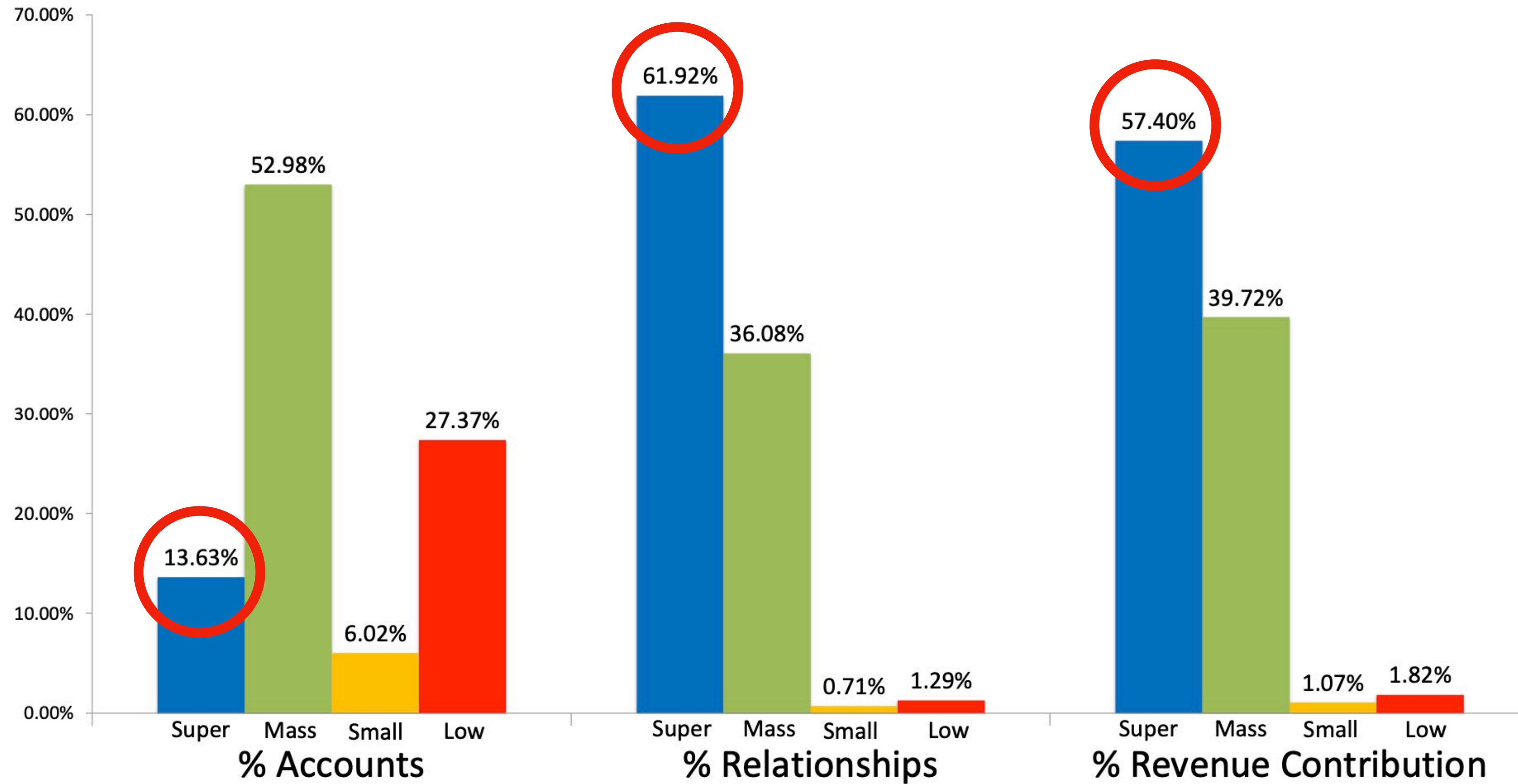


4 : Reports

Review Meeting

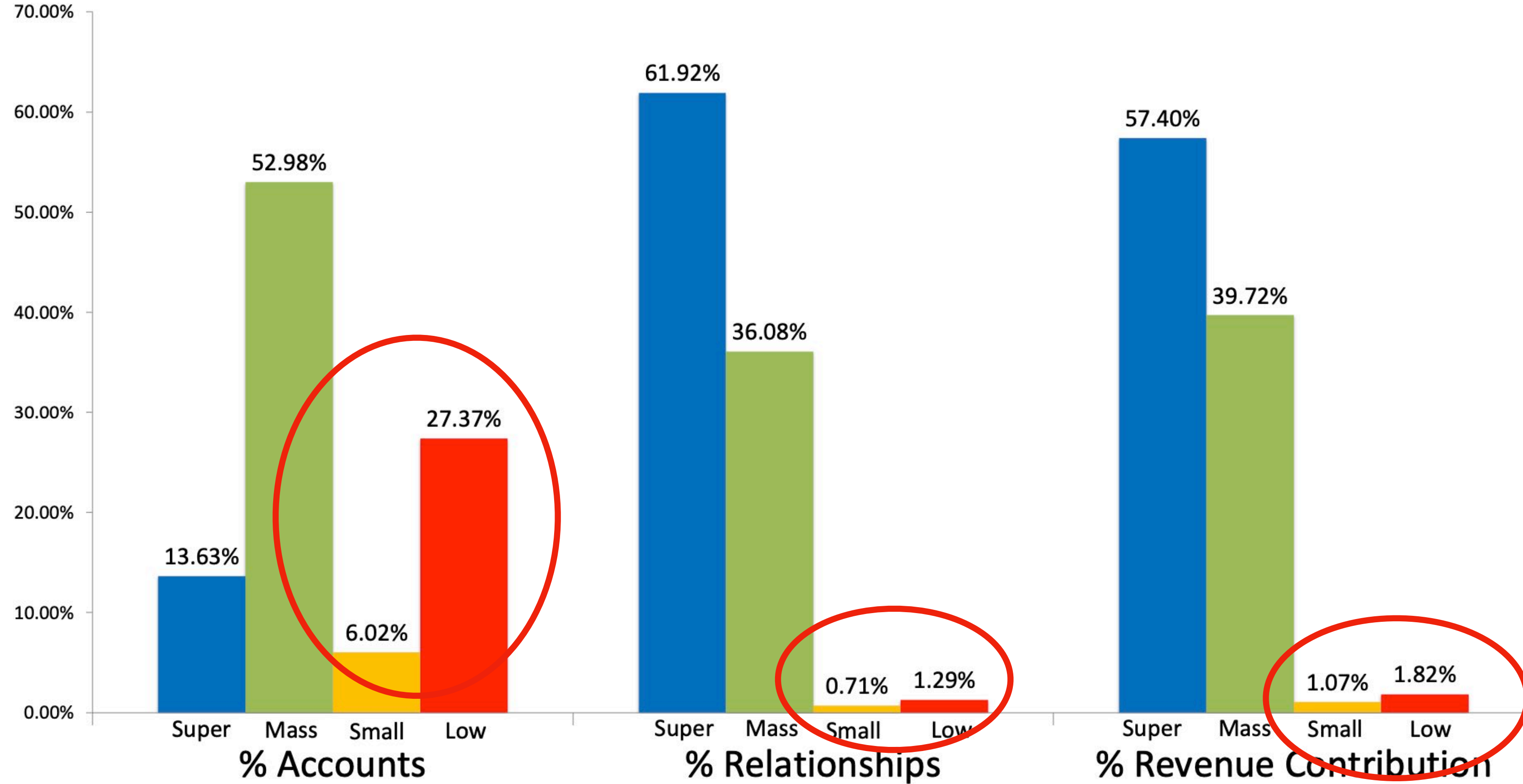
- Segment Detail Reports
- Financial Baselines
- Recommended Solutions
- Financial Results

A1 - Relationship Spotlight



| Column # | A | B | C | D | E | F | G | H | I |
|---------------|---------------|----------------|-----------------|------------------------|-----------------|-----------------|-------------------------|------------------------|-----------------|
| Segment | # Accounts | % Accounts | Peer Comparison | \$ Relationships | % Relationships | Peer Comparison | \$ Revenue Contribution | % Revenue Contribution | Peer Comparison |
| Super | 13,440 | 13.63% | 11.43% | \$1,827,006,499 | 61.92% | 67.07% | \$64,655,606 | 57.40% | 59.29% |
| Mass | 52,265 | 52.98% | 53.69% | \$1,064,646,627 | 36.08% | 31.24% | \$44,740,051 | 39.72% | 37.61% |
| Small | 5,941 | 6.02% | 8.19% | \$20,928,316 | 0.71% | 0.71% | \$1,201,696 | 1.07% | 1.34% |
| Low | 26,996 | 27.37% | 26.68% | \$37,935,099 | 1.29% | 0.98% | \$2,047,915 | 1.82% | 1.77% |
| Totals | 98,642 | 100.00% | 100.00% | \$2,950,516,540 | 100.00% | 100.00% | \$112,645,268 | 100.00% | 100.00% |

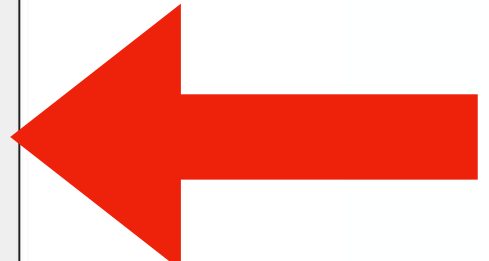
A1 - Relationship Spotlight

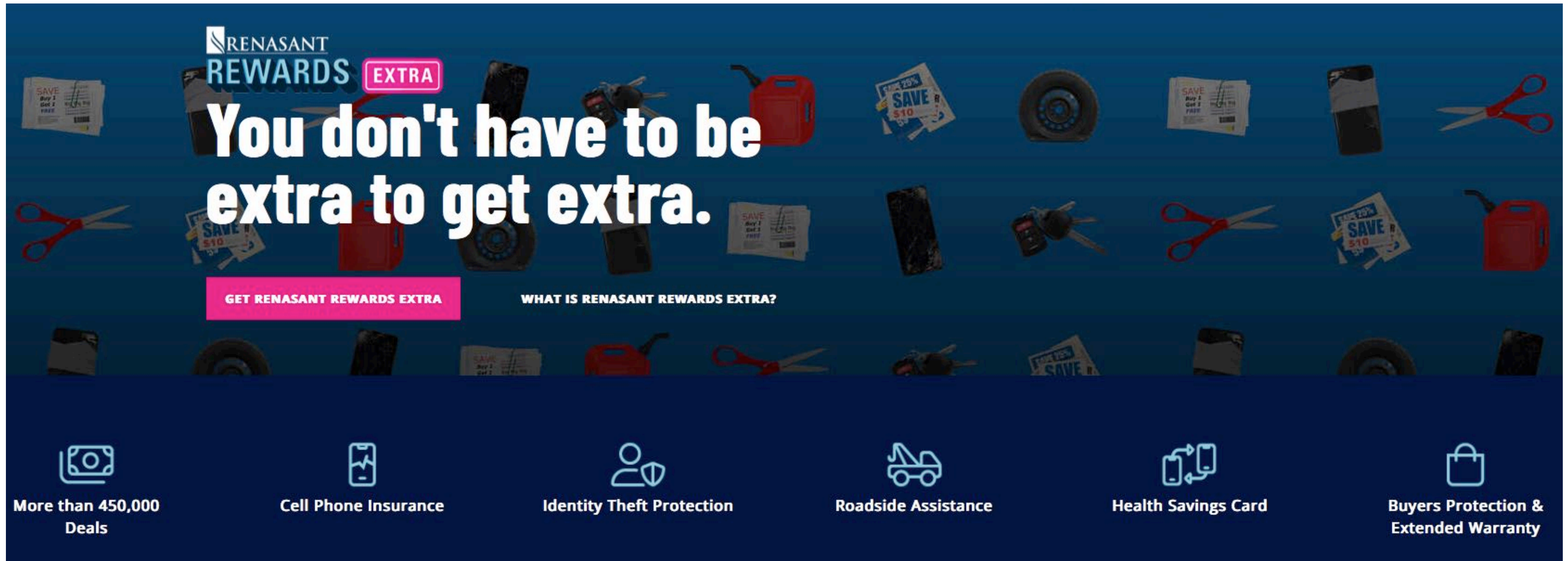


| Column # | A | B | C | D | E | F | G | H | I |
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| Low | 26,996 | 27.37% | 26.68% | \$37,935,099 | 1.29% | 0.98% | \$2,047,915 | 1.82% | 1.77% |
| Totals | 98,642 | 100.00% | 100.00% | \$2,950,516,540 | 100.00% | 100.00% | \$112,645,268 | 100.00% | 100.00% |

A2 - Relationship Segment Spotlight

| Row | | Super | | Mass | | Small | | Low | |
|-----|---|------------------------|------------------|------------------------|-----------------|---------------------|----------------|---------------------|----------------|
| 1 | Total Accounts | 13,440 | | 52,265 | | 5,941 | | 26,996 | |
| 2 | Relationship Statistics | Totals | Average | Totals | Average | Totals | Average | Totals | Average |
| 3 | Account Balances | \$599,937,257 | \$44,638 | \$519,527,864 | \$9,940 | \$16,235,703 | \$2,733 | \$32,454,818 | \$1,202 |
| 4 | Relationship Deposits | \$711,215,792 | \$52,918 | \$377,486,022 | \$7,223 | \$4,465,475 | \$752 | \$5,241,460 | \$194 |
| 5 | Relationship Loans | \$515,851,450 | \$38,382 | \$167,632,741 | \$3,207 | \$227,137 | \$38 | \$2,888,821 | \$9 |
| 6 | Total Relationships | \$1,827,006,499 | \$135,938 | \$1,064,646,627 | \$20,370 | \$20,928,316 | \$3,523 | \$37,935,099 | \$1,405 |
| 7 | Revenue Statistics | Totals | Average | Totals | Average | Totals | Average | Totals | Average |
| 8 | Total Account Income (NII + Fees + NSF) | \$22,199,010 | \$1,652 | \$25,878,942 | \$495 | \$1,039,332 | \$175 | \$1,858,298 | \$69 |
| 9 | Relationship Deposit NII | \$24,608,066 | \$1,831 | \$13,061,016 | \$250 | \$154,505 | \$26 | \$181,355 | \$7 |
| 10 | Relationship Loan NII | \$17,848,529 | \$1,328 | \$5,800,093 | \$111 | \$7,859 | \$1 | \$8,263 | \$0 |
| 11 | Total Income | \$64,655,606 | \$4,811 | \$44,740,051 | \$856 | \$1,201,696 | \$202 | \$2,047,915 | \$76 |
| 12 | Account Statistics | Super | | Mass | | Small | | Low | |
| 13 | Have More Than One Account | 10,969 | 81.61% | 36,351 | 69.55% | 3,205 | 53.95% | 8,136 | 30.14% |
| 14 | Have a Debit Card | 4,609 | 34.29% | 25,850 | 49.46% | 3,306 | 55.65% | 12,507 | 46.33% |
| 15 | Have Online Banking | 10,565 | 78.61% | 43,460 | 83.15% | 4,985 | 83.91% | 20,915 | 77.47% |
| 16 | Have eStatement | 4,794 | 35.67% | 19,909 | 38.09% | 2,244 | 37.77% | 9,090 | 33.67% |
| 17 | Debit Card Trans (month) | 201,684 | 15.01 | 950,627 | 18.19 | 66,275 | 11.16 | 110,762 | 4.10 |
| 18 | Have a Relationship Deposit | 10,837 | 80.63% | 31,625 | 60.51% | 2,293 | 38.60% | 5,888 | 21.81% |
| 19 | Have a Relationship Loan | 5,694 | 42.37% | 6,208 | 11.88% | 130 | 2.19% | 211 | 0.78% |
| 20 | Have Both a Deposit and Loan | 4,567 | 33.98% | 3,950 | 7.56% | 64 | 1.08% | 94 | 0.35% |
| 21 | Average Age of Account | | 14.6 | | 12.2 | | 10.4 | | 9.5 |
| 22 | Avg Age of Account Holder | | 54.0 | | 50.5 | | 48.7 | | 50.5 |
| 23 | Average Checking Score | | \$13,555 | | \$1,661 | | \$299 | | \$97 |











RENASANT REWARDS EXTRA

You don't have to be extra to get extra.

[GET RENASANT REWARDS EXTRA](#) [WHAT IS RENASANT REWARDS EXTRA?](#)

-  More than 450,000 Deals
-  Cell Phone Insurance
-  Identity Theft Protection
-  Roadside Assistance
-  Health Savings Card
-  Buyers Protection & Extended Warranty

\$6.50 Subscription

“Flipping” Non-primary to Primary

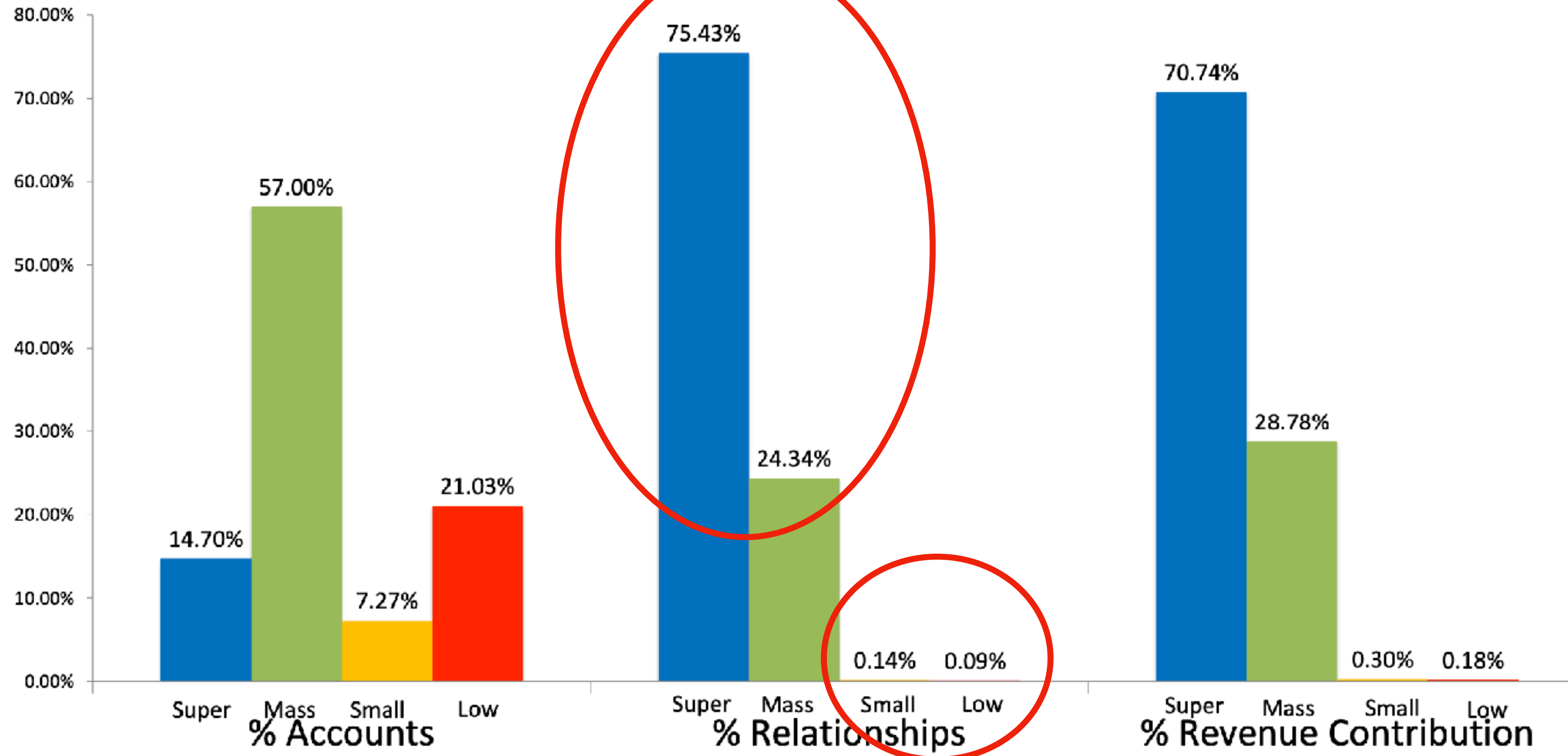
| 11,282* non-primary checking relationships | <u>Before</u> | <u>After</u> | <u>Net Lift</u> |
|---|---------------|--------------|-----------------|
| Checking + Savings Balances | \$10,917,847 | \$40,053,378 | \$29,135,531 |
| Debit Interchange | \$580,568 | \$808,358 | \$227,790 |
| Service Charges | \$80,873 | \$521,568 | \$440,695 |
| % accounts Super/Mass | 0% | 45% | |

*client has 40,000 total accounts

From the Commercial Side!

Play Defense and Offense

A1 - Relationship Spotlight



| Column # | A | B | C | D | E | F | G | H | I |
|---------------|---------------|----------------|-----------------|------------------------|-----------------|-----------------|-------------------------|------------------------|-----------------|
| Segment | # Accounts | % Accounts | Peer Comparison | \$ Relationships | % Relationships | Peer Comparison | \$ Revenue Contribution | % Revenue Contribution | Peer Comparison |
| Super | 4,640 | 14.70% | 11.23% | \$4,602,021,018 | 75.43% | 67.89% | \$170,430,067 | 70.74% | 59.49% |
| Mass | 17,986 | 57.00% | 53.22% | \$1,485,165,545 | 24.34% | 30.46% | \$69,352,327 | 28.78% | 37.45% |
| Small | 2,295 | 7.27% | 8.40% | \$8,444,654 | 0.14% | 0.69% | \$710,875 | 0.30% | 1.32% |
| Low | 6,635 | 21.03% | 27.15% | \$5,718,408 | 0.09% | 0.97% | \$440,394 | 0.18% | 1.74% |
| Totals | 31,556 | 100.00% | 100.00% | \$6,101,349,626 | 100.00% | 100.00% | \$240,933,662 | 100.00% | 100.00% |

| Average Balance | Number of Accounts | Percent of Accounts | Total Balances | Percent of Balances |
|--------------------|--------------------|---------------------|-----------------|---------------------|
| Less Than \$1,000 | 10,346 | 34% | \$2,474,362 | 0.23% |
| Less Than \$1,500 | 12,022 | 39% | \$4,526,396 | 0.43% |
| Less Than \$2,500 | 14,235 | 46% | \$8,871,016 | 0.84% |
| Less Than \$5,000 | 17,401 | 56% | \$20,362,505 | 1.93% |
| Less Than \$10,000 | 20,668 | 67% | \$43,744,312 | 4.14% |
| More Than \$10,000 | 10,203 | 33% | \$1,013,203,705 | 95.86% |
| All Accts | 30,871 | 100% | \$1,056,948,017 | 100.00% |

A2c - Debit User Segment Spotlight

| Row | A | B | | C | | D | | E | |
|-----|--------------------------------|--------------------------------|-----------------|----------------------------------|------------------|-------------------------------|----------------|---------------------------------|----------------|
| | Debit Active = 10+ Swipes/Mo | Super/Mass Debit Active | | Super/Mass Debit Inactive | | Small/Low Debit Active | | Small/Low Debit Inactive | |
| 1 | Total Accounts | 4,564 | | 18,062 | | 318 | | 8,612 | |
| 2 | % of Accounts | 14% | | 57% | | 1% | | 27% | |
| 3 | Relationship Statistics | Totals | Average | Totals | Average | Totals | Average | Totals | Average |
| 4 | Account Balances | \$98,842,108 | \$21,657 | \$1,411,591,419 | \$78,153 | \$236,115 | \$742 | \$12,736,521 | \$1,479 |
| 5 | Relationship Deposits | \$43,330,755 | \$9,494 | \$844,746,019 | \$46,769 | \$9,909 | \$31 | \$770,091 | \$89 |
| 6 | Relationship Loans | \$182,086,433 | \$39,896 | \$3,506,589,830 | \$194,142 | \$0 | \$0 | \$410,427 | \$48 |
| 7 | Total Relationships | \$324,259,296 | \$71,047 | \$5,762,927,267 | \$319,064 | \$246,024 | \$774 | \$13,917,039 | \$1,616 |
| 8 | Revenue Statistics | Totals | Average | Totals | Average | Totals | Average | Totals | Average |
| 9 | DDA Net Interest Income | \$5,019,592 | \$1,100 | \$62,039,550 | \$3,435 | \$11,992 | \$38 | \$646,249 | \$75 |
| 10 | Annual Service Charges | \$12,268 | \$3 | \$62,772 | \$3 | \$213 | \$1 | \$9,622 | \$1 |
| 11 | Annual NSF/OD | \$1,629,312 | \$357 | \$1,584,912 | \$88 | \$4,896 | \$15 | \$98,496 | \$11 |
| 12 | Annual Debit Interchange | \$4,991,345 | \$1,094 | \$313,403 | \$17 | \$110,711 | \$348 | \$213,524 | \$25 |
| 13 | Annual Misc Fees | \$90,092 | \$20 | \$191,388 | \$11 | \$1,676 | \$5 | \$11,272 | \$1 |
| 14 | Total Account Income | \$11,742,610 | \$2,573 | \$64,192,025 | \$3,554 | \$129,488 | \$407 | \$979,164 | \$114 |
| 15 | Relationship Deposit NII | \$1,551,241 | \$340 | \$30,241,907 | \$1,674 | \$355 | \$1 | \$27,569 | \$3 |
| 16 | Relationship Loan NII | \$6,518,694 | \$1,428 | \$125,535,916 | \$6,950 | \$0 | \$0 | \$14,693 | \$2 |
| 17 | Total Income | \$19,812,545 | \$4,341 | \$219,969,848 | \$12,179 | \$129,843 | \$408 | \$1,021,426 | \$119 |
| 18 | Account Statistics | Super/Mass Debit Active | | Super/Mass Debit Inactive | | Small/Low Debit Active | | Small/Low Debit Inactive | |
| 19 | Have More Than One Account | 1,523 | 33.37% | 13,323 | 73.76% | 23 | 7.23% | 1,477 | 17.15% |
| 20 | Have a Debit Card | 4,564 | 100.00% | 3,225 | 17.86% | 318 | 100.00% | 2,541 | 29.51% |
| 21 | Debit Card Trans (month) | 181,390 | 39.74 | 11,389 | 0.63 | 4,023 | 12.65 | 7,760 | 0.90 |
| 22 | Have a Relationship Deposit | 578 | 12.66% | 6,634 | 36.73% | 4 | 1.26% | 266 | 3.09% |
| 23 | Have a Relationship Loan | 973 | 21.32% | 8,288 | 45.89% | 0 | 0.00% | 77 | 0.89% |
| 24 | Have Both a Deposit and Loan | 247 | 5.41% | 3,814 | 21.12% | 0 | 0.00% | 6 | 0.07% |
| 25 | Average Age of Account | 6.3 | | 8.6 | | 4.3 | | 6.7 | |
| 26 | Average Checking Score | \$13,895 | | \$114,540 | | \$410 | | \$139 | |

| Type | # of Accts | Mo Debit Trans | Avg/Acct | % Transactions | Annual Interchange | % Interchange \$ | Avg Interchange |
|----------|------------|----------------|----------|----------------|--------------------|------------------|-----------------|
| Retail | 133,627 | 3,072,201 | 22.99 | 94% | \$11,428,589 | 67% | \$0.31 |
| Business | 31,556 | 204,562 | 6.48 | 6% | \$5,628,983 | 33% | \$2.29 |
| Total | 165,183 | 3,276,764 | 19.84 | | \$17,057,572 | | |

| | Number of Accounts | % of Debit Card Transactions | % of Interchange Revenue | Average Interchange per Transaction |
|----------------------------|---------------------------|-------------------------------------|---------------------------------|--|
| Consumer Checking Accounts | 133,627 | 94% | 67% | \$0.31 |
| Business Checking Accounts | 31,556 | 6% | 33% | \$2.29 |

How often does your company use the debit card associated with its primary business checking account?

| | SMB's Primary Provider | | |
|------------------------------|------------------------|---------------|----------------|
| | Megabank | Regional Bank | Community Bank |
| Every week | 69% | 70% | 25% |
| Couple of times a month | 19% | 14% | 10% |
| Once a month | 2% | 3% | 3% |
| Few times a year | 3% | 3% | 9% |
| Never (or practically never) | 6% | 11% | 53% |

Source: Comerstone Advisors survey of 1,009 small to medium-size business owners and executives, March 2023

Empower Your Business with VIP Treatment



Security & Protection

\$50,000 Cyber Liability^{1,3}

Our Cyber Liability Program protects your business for specific costs of a data breach or cyber-attack. In the event of a breach, legal, forensics, and notification costs are covered up to \$10,000. Coverage up to the \$50,000 limit is also provided for privacy liability claims, defense, and regulatory fines and penalties.

\$10,000 Ransom Payment^{1,3}

Up to \$10,000 for your business to evaluate and respond to a ransom threat, including amounts paid by your company to resolve or terminate such a threat.

Business ID Theft Aid²

Credit Monitoring, Score & Report

Monitor changes and new activity on your business credit report, view your business credit report, track your business credit score, and track trends on your dashboard.

Dark Web & Domain Monitoring

Continuously monitor the dark web for changes or activity related to your business identity and data.

Fully Managed ID Restoration

In the event of identity theft or other related fraudulent crimes, our full-time fraud experts can guide you through the complex process of restoring your business's identity, financial security and legal integrity.

Tailored Security Assessment

A Cyber Threat Assessment will create an industry-specific Cyber Risk Profile to pinpoint and help you understand risks.

Buyer's Protection and Extended Warranty¹

Purchased items using your business checking account are protected for up to \$5,000 per item if theft or accidental breakage occurs during the first 180 days of purchase. Product warranty periods are also doubled, up to one year.

Financial Wellness

Customized Estate Plan²

Create state-specific and legally binding Wills, Powers of Attorney, Trusts, and more. Store these documents and other important information in your document vault for easy access.

Business Bill Negotiation and Subscription Cancellation²

Let our team of experts negotiate your mobility, telecom, waste management, payroll, SaaS subscriptions, and document services bills on your behalf, or cancel subscriptions you no longer want or need.

Tax Filing²

File your business federal return for free.

Additional Perks

Work Perks

Reward your hard-working employees with Work Perks Checking. By partnering with us, your staff will gain access to our full suite of financial tools, our dedicated staff, and valuable employee perks that will help them save their hard-earned money. It's proven to be a valuable addition to your employee package.



¹ INSURANCE PRODUCTS ARE: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.

² Requires activation

³ Not available in New York

| | VIP Business Checking | Business Checking |
|--|-----------------------|--|
| Anywhere Banking Tools | ✓ | ✓ |
| Work Perks | ✓ | ✓ |
| Cyber Liability Protection | \$50,000 Limit | \$10,000 Limit |
| Ransomware Threat Protection | \$10,000 Limit | \$1,000 Limit |
| Customized Estate Plan | ✓ | ✓ |
| Business Bill Negotiation | ✓ | ✓ |
| Tax Filing | ✓ | ✓ |
| Buyer's Protection & Extended Warranty | ✓ | ✓ |
| Business ID Theft Aid | ✓ | |
| Interest on your Checking Balance | ✓ | |
| Monthly Fee | \$15 | \$2,500 min. balance to avoid the \$20 mo. fee |



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NAVIGATING THE LAND OF GIANTS

Strategies to Effectively
Compete for Deposit Growth

WEBINAR: Thursday, Oct 24, 2PM EST

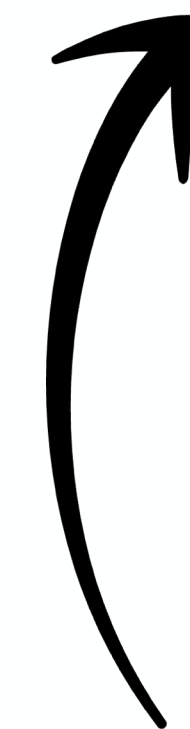


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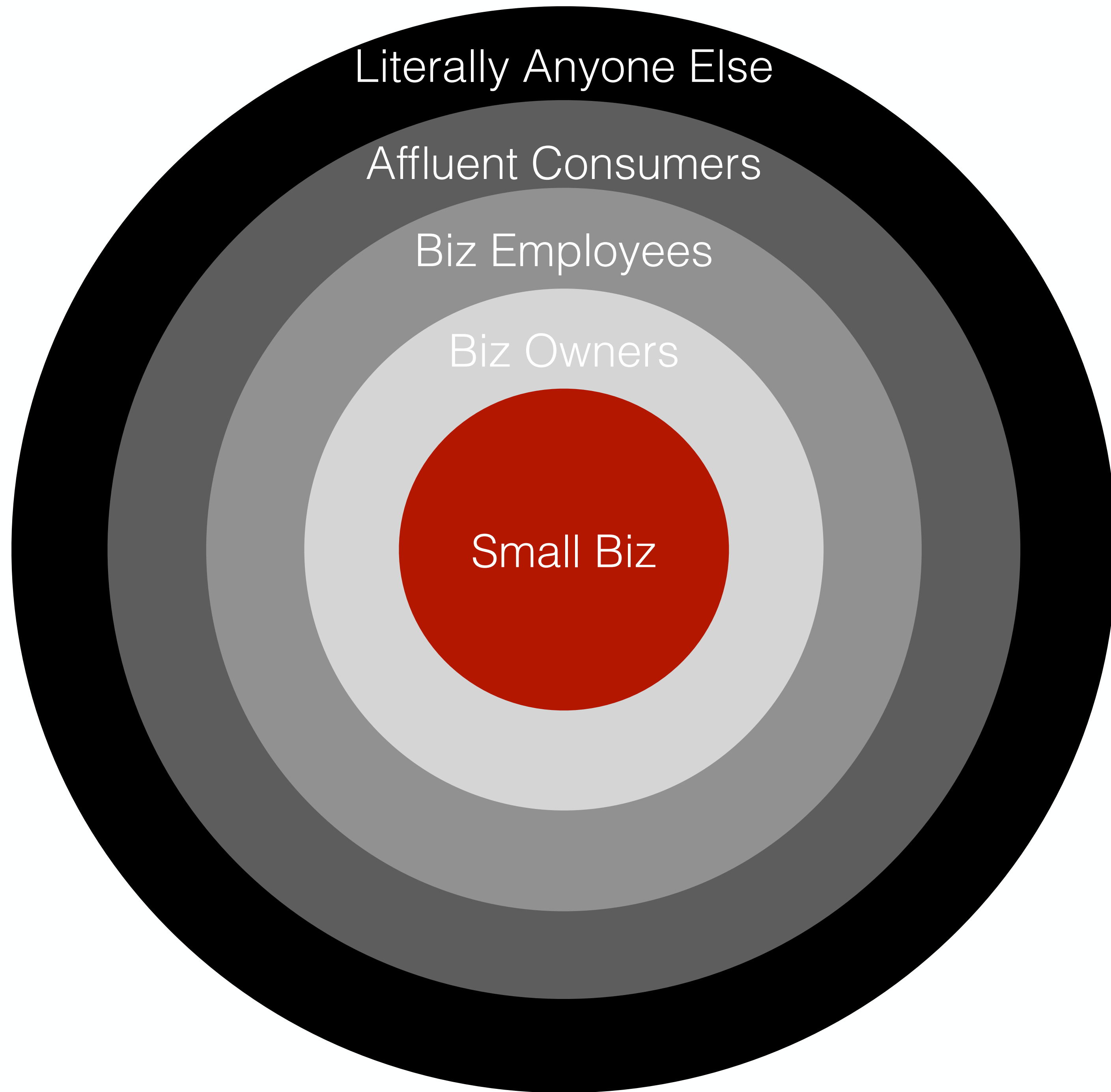
Adam Thompson

SVP, Business Development

strategycorps 



Scan me



Bullseye
Strategy

A3 - Peer Spotlight

| | Key Performance Metrics | ██████████ | Peer | Variance |
|----|--|------------|---------|----------|
| 1 | Percentage of Accounts That Are Super/Mass | 63.23% | 64.45% | (1.22%) |
| 2 | Percentage of Accounts That Are Small/Low | 36.77% | 35.55% | 1.22% |
| 3 | Average Account Balance | \$8,444 | \$6,659 | \$1,785 |
| 4 | Annual Account Service Charges | 6.65 | 7.91 | (1.26) |
| 5 | Annual NSF/OD Fees | 57.43 | 50.27 | 7.16 |
| 6 | Annual Misc Fees | 16.35 | 7.18 | 9.17 |
| 7 | Average Debit Interchange Income | 39.23 | 32.81 | 6.42 |
| 8 | Monthly Debit Card Swipes | 15.57 | 13.02 | 2.55 |
| 9 | Percentage of Accounts with an E-Statement | 47% | 30% | 17.15% |
| 10 | Percentage of Accounts with Online Banking | 66% | 45% | 20.52% |
| 11 | Percentage of Accounts with Bill Pay | 18% | 22% | (3.99%) |
| 12 | Percentage of Accounts that are Non-Interest Bearing | 56% | 72% | (15.68%) |
| 13 | Single Product Households | 30% | 28% | 2.05% |
| 14 | % of Accounts with a Relationship Deposit | 45% | 47% | (1.92%) |
| 15 | % of Accounts with a Relationship Loan | 33% | 21% | 12.09% |
| 16 | % of Accounts with Both Deposits and Loans | 21% | 14% | 7.57% |
| 17 | Average Age of Primary Account Holder | 54.00 | 52.31 | 1.69 |
| 18 | % of Accounts with Primary Holder Over Age 50 | 59% | 55% | 5% |