

Making good decisions about your deposit portfolio requires quick insights

nSight for deposits can help you decide where to **adjust pricing**, where to spend marketing dollars, what to do about competitor pricing moves, and where to **attack new market opportunities**.



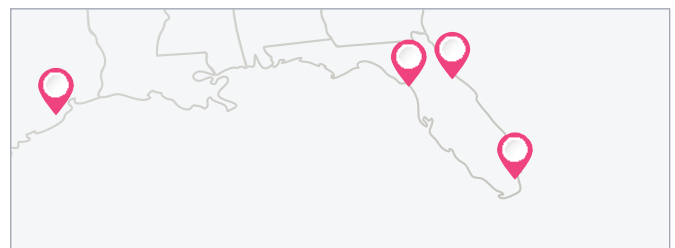
Know where to focus on price, and how intensely

An intuitive set of charts, graphs, maps, and tools within the nSight for Deposits platform will help you assess market opportunities faster than ever.



Data heavy and insights rich

We're using neural networks and machine learning to crunch numbers on 32 million consumer accounts with over 3.5 billion anonymized financial observations to make some simple but powerful observations about price sensitivity patterns.



Don't waste another dollar trying to grow deposits

Use nSight for Deposits to understand the rate sensitivity, the supply of deposit dollars, and the intensity of competition for every zip code, MSA, state, and region in the USA. Understanding the opportunity means better decisions about how to deploy pricing and marketing strategies.

What is nSight for Deposits?

nSight for Deposits is a web-based portal for banks and credit unions designed to give deposit executives and their teams fast and powerful information about the markets where they compete. nSight for Deposits is built on a proprietary Nomis database that mixes billions of financial observations with a blend of public data and third-party subscription data. The final output is a data and visualizations tool that allows you to interact with the nSight database to mine intelligence to support business decisions.

nSight for National, Super-Regional and Regional Institutions

- **Evaluate regional pricing strategies:** Assess your price position against the attractiveness of 42,000 zip codes across the US to determine where you are overpriced or underpriced.
- **Branch expansion and rationalization:** Evaluate the performance of your existing branches. Make decisions on when to open and close branches based on market trends and opportunity.
- **Strategy/Business development/M&A:** Evaluate the attractiveness of a potential acquisition target before making an offer.
- **Marketing efficacy:** Focus marketing dollars on the right audience to maximize campaign impact.
- **Open or expand business lines:** Private banking, wealth management, executive banking, and mass affluent strategies can be honed with better geographic assessments.
- **Pursue new markets:** Expand your institution's footprint into the most attractive geographies.
- **Analyst efficiency:** Reduce weeks of analyst research time into minutes so you can spend time on strategy, not on investigation.

nSight for Online-Only Institutions

While some use cases from the traditional banks may apply, direct financial institutions face a unique set of challenges. nSight for Deposits has been built to support better decision making at online-only as well as hybrid online+branch institutions.

- **Optimize online ad buys:** Geo-target your digital advertising to the most promising regions.
- **Concentrate direct-response marketing:** Focus your direct mail dollars where they will reach the right audience.
- **Tame the aggregator sites:** Spend your daily dollars on bankrate.com and depositaccounts.com with maximum efficiency.

nSight for Stock Analysts and Industry Experts

Branch footprint, demographics, and area of operations are a major ingredient in an institution's formula to deliver shareholder value. Evaluating a bank's potential based on their area of operations, and publicly announced plans, is foundational to making solid evaluations of a bank's future margins and earning potential. Use nSight to score your covered banks' current and future deposit gathering and margin potential while taking advantage of Nomis' analyst-only pricing.

For industry experts, consultants, journalists, and agencies, nSight can provide unique perspectives not available anywhere else in the market. Support the success of your clients and the industry using nSight tools to evaluate opportunities, challenge industry group-think, and supply viewpoints that will set you apart as a valuable industry asset.



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