



2020 DEPOSITS SEMINAR WITH FICO

May 21 • North Carolina Bankers Association • Raleigh, NC

8:30 – 9 am	Continental Breakfast
9 – 10:15 am	In Session
10:15 – 10:30 am	Break
10:30 am – 12 noon	In Session
12 noon – 1 pm	Lunch
1 – 2:15 pm	In Session
2:15 – 2:30 pm	Break
2:30 – 3:30 pm	In Session
3:30 pm	Adjourn

Confirmed topics:

- What Do Customers Want in Deposits?
 - Results from the 2019 North American Deposit Survey
 - Implications for deposit pricing and product design
 - Insights to provide improved financial wellness capabilities
- Delivering Value to Consumers Through Deposit Products
 - Promotions: Behavior-based offers
 - Relationship-based value and rewards
 - Financial wellness: Goal-based savings
- How to Make it Happen?
 - What data is required
 - The role of analytics
 - Working with core systems and vendors
 - Case studies
 - A business case to justify the investment
- Reinventing Overdraft
 - Alternatives to the current state
 - Lessons from other countries
 - Solution approaches community banks can deploy
 - How to make it happen
 - How to reach the opt-out audience
 - What this audience may want
 - Business case study