

NON-INTEREST INCOME ANALYSIS



RESURGENT
PERFORMANCE, INC.

With service charges plummeting and consumer advocate groups maintaining watchdog-like stance toward financial institutions, community banks are looking for new and creative ways to boost the non interest side of the revenue equation, while retaining customer goodwill.



Given diminished net interest margins, slow loan growth, increased regulation, and changing customer patterns, non interest income has become more critical to retaining profitability levels than ever before.

PHASE 1

Resurgent Performance conducts a Non-Interest Income Analysis in a phased approach:

First, the RPI team assesses the existing non interest income performance and fee structure against industry best practices. In doing such, RPI also evaluates service levels, strategic objectives, cultural issues, product mix, customer base, market potential, and pricing history in order to optimize the revenue in a truly client-specific manner. Getting pricing and revenue generations right for your bank requires a balanced approach that analyzes all of these factors, and more.

PHASE 2

From these efforts, RPI identifies areas in which the bank might readily increase fee income and non interest income across the organization without negatively impacting business volumes and relationships. This review includes a study of potential additional product lines, service offerings, product refinements, product consolidations, and migration strategies.

PHASE 3

RPI leads the implementation efforts to ensure compliance, adequate controls, appropriate documentation, and proper policies and procedures are employed for sustained incremental income realization. Given the RPI team's experience, the success of your bank's initiative to enhance revenues appropriate for your bank is assured and is completed relatively quickly so that the financials reflect the enhancements, sooner rather than later.

WHO IS IN CHARGE?

An essential best practice in organizations that are optimizing their non-interest income rests in having a key person or department whose responsibility is managing non-interest income growth. Your team and shareholders benefit as RPI transfers its knowledge and methodology to the team at the bank, so that continuous growth of revenue is a core strength of your organization.

At the close of the engagement, which can be conducted to a significant extent offsite, RPI provides an implementation road map for short-term and long-term revenue enhancement. RPI remains available, at no additional costs, for offsite consultation relative to implementation issues as well as other revenue growth concerns. RPI balances and aligns your strategies, goals, and culture with revenue growth, service levels, and customer loyalty.