

**When you want measurable results, turn to the name bankers trust most.**

For 30 years, community bankers have turned to Alex Sheshunoff for the resources they need to increase profitability and reduce risk.

We developed our net interest margin improvement service to help community banks overcome profitability challenges and stay ahead of the competition. Our step-by-step Action Plans give you the results you need to add dollars to your bottom line every month. We won't develop these steps and expect you to reach your goals alone. Our expert consultants will make sure those Action Plans turn into real life success stories.

Banking is constantly changing, that's why you need to turn to a trusted source for the reliable information that will keep you ahead of the game.

Take your first step today to better manage and improve net interest margin. Call us at (800) 477-1772 ext. 555.



*Alex Sheshunoff*

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## NET INTEREST MARGIN

**Margins are shrinking.  
Competition is increasing.  
Pressures are growing.**

**Get what you need to add  
\$50,000 to \$200,000  
to your bottom line —  
or more!**

## Significantly increase your net interest margin.

After years of growth, community banks are facing harder times. Interest rates are at an 18-year low, larger financial institutions with more revenue sources are competing for your business, and the slowing economy is challenging your ability to increase profits.

### Your greatest opportunity to increase profits is already in your bank.

Much of your success depends on how well you deploy earning assets and build and sustain core deposits. In most community banks, the net interest margin accounts for over 80% of the operating revenue. Since it's the largest component, it also has the greatest opportunity for increasing overall profitability. But where do you start? Managing and improving your net interest margin may be easier than you think.

### Improve your bottom line with the right tools and resources.

Manage and improve your net interest margin with expert guidance and proven methodologies from **Alex Sheshunoff Management Services**. Our process uncovers and makes the most of opportunities already within your bank.

First, we gather data on-site at your bank and assess these key components:

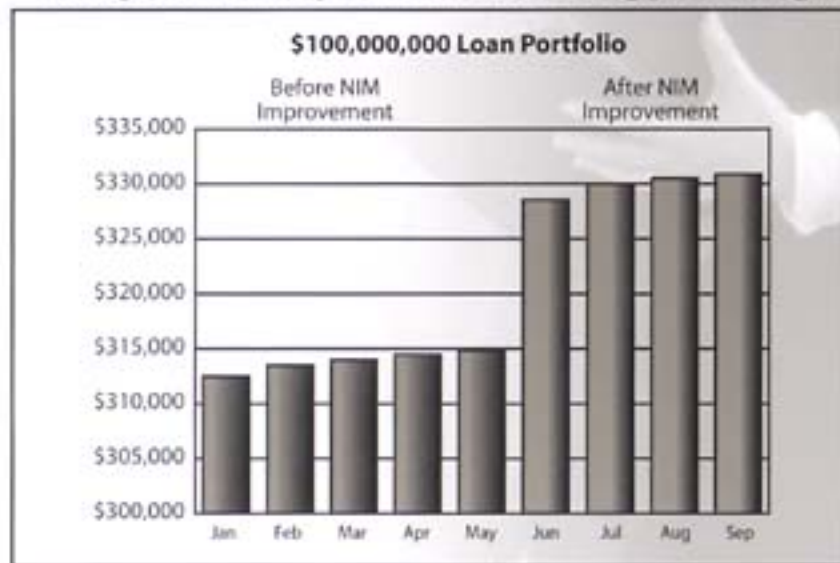


## Start seeing your profits increase by thousands of dollars each month.

Next, our expert consultants work with your bank to develop customized Action Plans. You can even count on us to help you implement them for measurable results. Our proven strategy covers all the bases:

- Instill pricing disciplines in lending and liability
- Assess capabilities of staff
- Improve sales training
- Enhance product mix
- Improve negotiation skills
- Develop loan pricing models
- Create incentive compensation plans

### Take your first step towards increasing your margin.



**Improve revenue from \$50,000 to \$200,000 — or more every month!**

**Call us today at (800)-477-1772 ext. 555.**

There is no obligation! Simply call to find out how you can significantly increase your net interest margin with our proven Action Plans.