



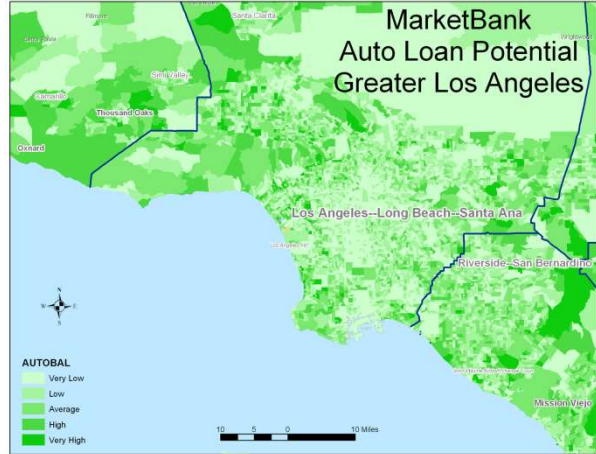
MarketBank™ 2024

Financial Services Delivery, Market Potential & Product Usage

MarketBank™ databases identify the demand and potential for retail banking, investments, and delivery systems among both existing customers and prospects. They contain an estimate of financial services usage, for each product and service, for every block group in the U.S., aggregated to branch trade areas, sales territories and other large area geographies. This offers the finest granularity possible without invading consumer privacy.

Financial institutions use MarketBank™ for **branch & network planning, target marketing, CRM & MCIF, delivery systems optimization, and strategic planning.**

- MarketBank™ describes and compares market potential, service delivery, and product usage across branch and other custom trade areas and sales territories.
- Frequently used in geographic information systems (GIS), MarketBank™ is an invaluable input to **site selection and network and delivery planning**, as well as **target marketing** – enabling proxy for **one-to-one marketing** when appended to every customer record, and to prospect databases as well.



MarketBank™ is created by estimating market penetration and potential for each savings, investing, lending, payday lending and insurance product; and for delivery by branch, ATM card, online and mobile; and projecting the results upon community populations as defined by Esri demographics.

Estimates are based upon income, lifecycle, income home prices and other variables as reflected in consumer behavior from the Federal Reserve Bank's *Survey of Consumer Finances*. This is a statistically representative, comprehensive survey of U.S. households based on in-home personal interviews conducted tri-annually. Critical Top 3% or "Wealth" households are over-sampled, because of their under-representation in a random sample.

This high quality research, conducted by the Federal Reserve Bank and accompanied by a cover letter signed by Fed Chairman Jerome Powell, is superior in validity and reliability to "central location testing" telephone surveys conducted by private firms without public sponsorship. A study based primarily on personal interviews conducted under the Fed's aegis also offers the respondent an opportunity to review their records and information before responding to a Federal agency.

MarketBank™ also benefits from improvements in demography and forecasting at Esri, including the estimates and forecasts based on the 2010 Census and subsequent American Community Surveys, and the latest release of Esri's **Tapestry™** lifestyle segmentation system, with which it comprises **Financial Tapestry**, the market potential of lifestyle segments.

The result is that MarketBank™ offers the most accurate possible measures of financial product and service usage available, and is widely used by banks, insurance companies, credit unions, consultants and investment and financial services companies throughout the U.S. For more information about MarketBank™, contact RPM today.



MarketBank™ from RPM Consulting, LLC
Marketing Technology For The 21st Century

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