

Bank C-Suite Needs in 2026

Webinar – March 4, 2026

finovifi



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- Former Bank
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 - Holding Company Executive
 - Chief Investment and Liquidity
Manager
 - Chief Credit Officer
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State University Economics Instructor



Objectives

- Introduction
- The Expanded Workforce – Generative AI
- Economic Environment Driving Interest Rates
- Industry Financial Performance and Trends
- Overview of Major C-Suite Issues
- Actionable Recommendations
- Conclusion and Q&A
- References

2026 Marks the Transition from Theory to Infrastructure

Unlike previous years of reactive measures, 2026 presents a convergence of transformational forces where pilots become law and experiments become scale.

Regulatory Clarity

GENIUS Act implementation deadline is July 18, 2026. The ruleset moves from proposal to enforcement.

AI Scalability

Transitioning from pilot phases to production-grade AI agents. 10x operational scaling becomes the competitive standard.

Tokenization

Stablecoins transition to core banking infrastructure. Integration becomes a requirement, not an option.

CRE Intensity

900+ banks exceed 300% capital exposure. The \$936B maturity wave demands active management.

Deposit Wars

Persistent competition amid market concentration. The battleground shifts from rates to technology.

Economic Headwinds

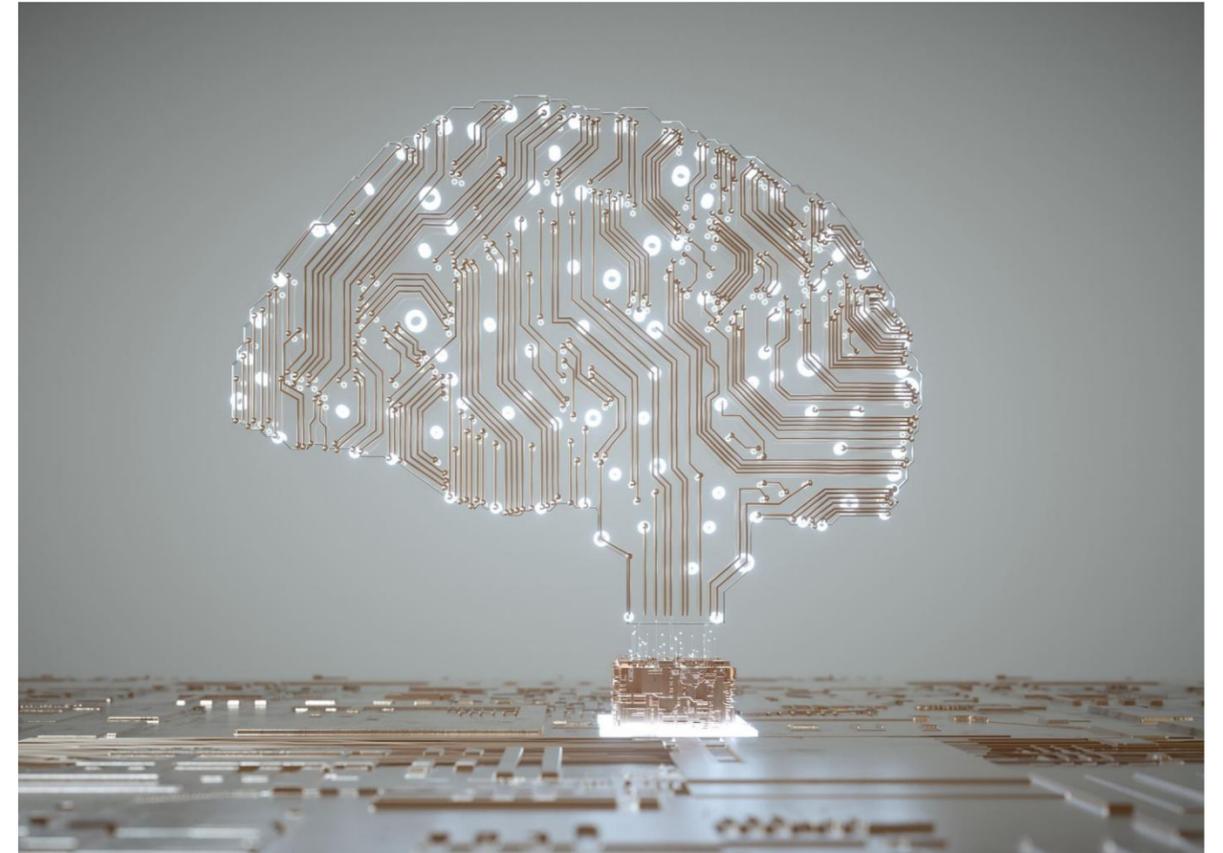
Sticky inflation and climbing unemployment lead to continued margin compression.

Bottom Line: This is not theoretical. This is actionable intelligence for strategic positioning in fiscal year 2026.

Generative AI Tools and Resources

Non-Deterministic Computer Systems

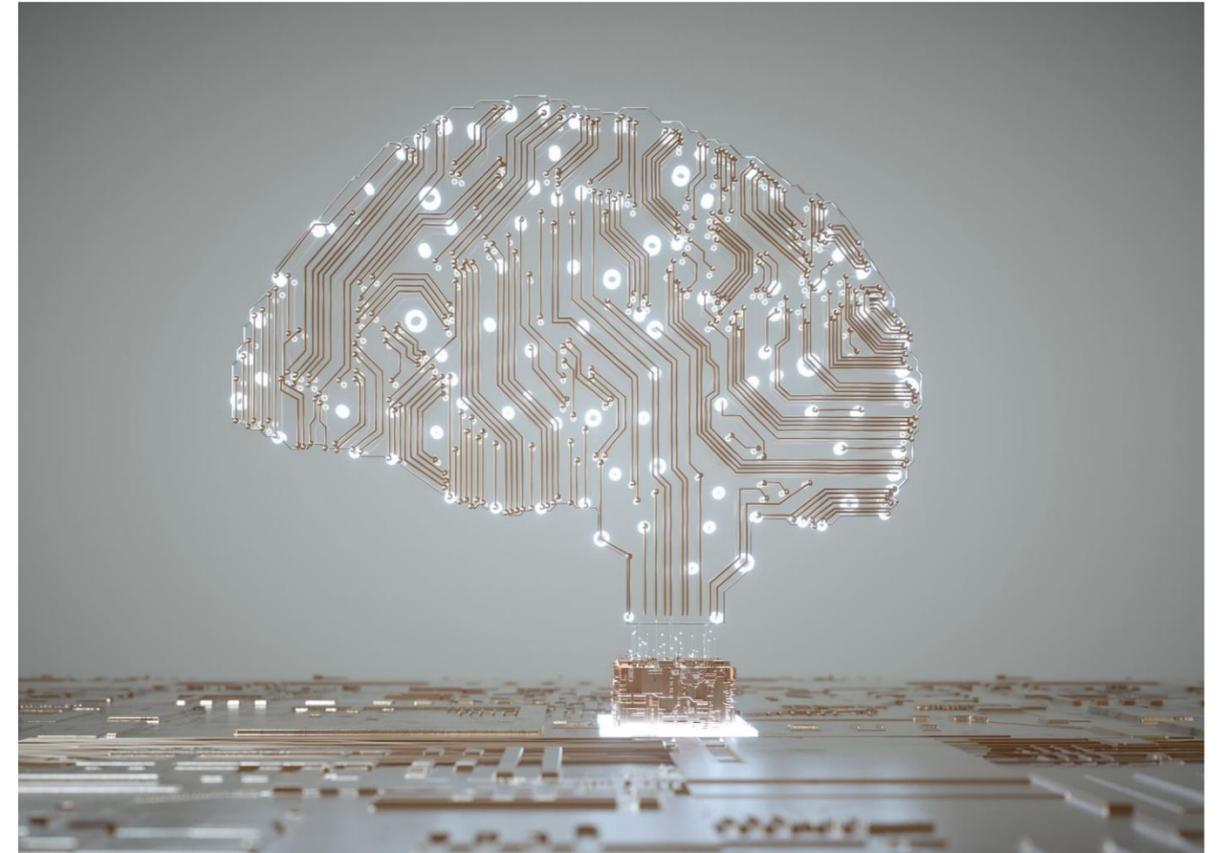
- 🌀 Access [ChatGPT](#) for advanced conversational AI capabilities.
- ✳️ Utilize [Perplexity](#) for AI-powered search and knowledge discovery.
- 🌈 Leverage [Copilot](#) to boost coding efficiency and assistance.
- 🌟 Discover [Gemini](#)'s innovative AI solutions and integrations.
- 📍 Experience [GROK](#)'s intelligent data analysis and insights.
- ✳️ Engage with [Claude](#) for conversational AI and automation.



Generative AI Tools and Resources

Non-Deterministic Computer Systems

-  [NotebookLM](#) by Google – Thinking Partner
-  [Beautiful.AI](#) – AI Presentation Maker
-  [Gamma.com.ai](#) – AI Presentation Generator
-  [Otter.ai](#) – Meeting Notes
-  [Speechify Studio](#) – Video, Voice, Slides & Dubbing
-  [Lovable.ai](#) – Vibe Coding



AI Insights - *Reframing how bankers think about AI, not just how they might use it*

AI as a Workforce, Not a Tool

“AI is not a technology you install. It is a workforce you engage.”

This line became one of the most repeated refrains of the recent AI Summit. We need to push bankers away from *tool-centric thinking* and toward *management, oversight, and role design* for AI.

AI Insights

Augmenting — Not Replacing — Banker Judgment

“We must talk about how we leverage AI to enhance, not replace, banker decision-making.”

This anchors the entire conversation about AI and aligns strongly with the proper emphasis on human-in-the-loop design, especially in lending and financial analysis.

AI Insights

The Banker Is No Longer the Only Expert in the Room

“People who sit across the desk from you are using AI. That means people with very little financial experience now have CFO-level guidance.”

This is one of the most sobering insights for banker. Reframing AI as a *customer empowerment force*, not just an internal efficiency play is essential in understanding the banking environment today.

AI Insights

Banking's Adoption Curve Is Generally Slower Than the World's

“The world around you is likely to adopt AI faster than you are — because you're regulated and conservative. The rest of the world is not.”

We must recognize that customer expectations will shift faster than internal bank comfort levels.

AI Insights

Deterministic Thinking Is the Old Mental Model for Software

“We grew up thinking computers always give the same answer. AI doesn’t work that way — and that’s the difference.”

Compare early computer tools like spreadsheets with probabilistic AI. We must help bankers understand *why governance and review matter even more now.*

AI Insights

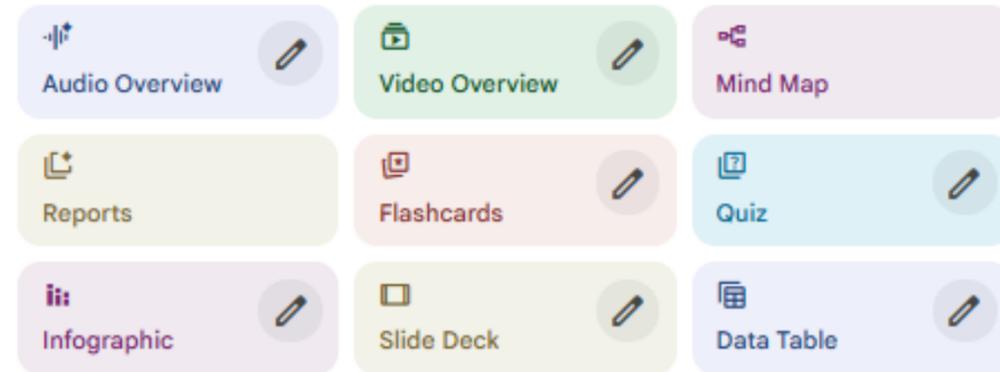
AI as a Confidence Multiplier for Executives

“It’s always hard work to say things that will ultimately stand the test of time — AI helps you do that better.”

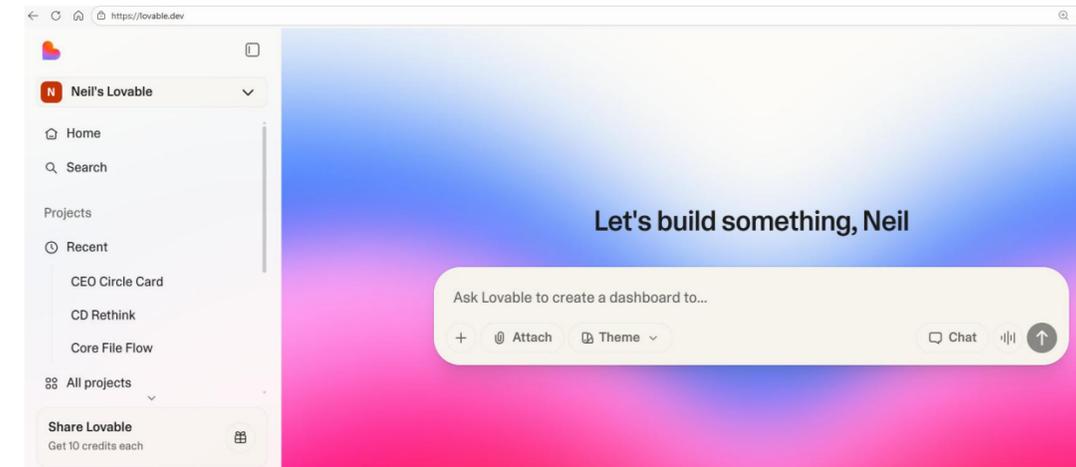
Using AI in the context of writing, analysis, and executive communication as a *clarity amplifier and getting the right tone for the audience*, not a shortcut to understanding the issues yourself – [Planck vs Chauffer Knoweldge](#).

AI Utilization Opportunities

NotebookLM



Lovable.ai



Beyond the Rate Sheet: A Modern Approach to Bank Deposits

Traditional CDs are Outdated & Ineffective
Static rate sheets commoditize your offerings and frustrate both bankers and depositors.

AI is Turning Your Depositors into Expert Negotiators
Customers use AI to calculate if they should pay penalties and reinvest elsewhere.

Arbitrary Penalties Create Risk and Distrust
Unfair early withdrawal penalties can cause an immediate unrealized loss for your depositors.

The Modern Solution for Profitable Growth

- Empower Bankers with a Dynamic Platform**
The CoreCD toolkit moves your team from being order-takers to confident financial professionals.
- Offer Innovative & Flexible Products**
Provide customized terms and fair withdrawal options with products like the Redeemable CD.
- Achieve Quantifiable Results**

- PROFITABILITY**
+10-40 basis points improvement on long-term funding.
- GROWTH**
Double the rate of retail deposit growth.
- TEAM ENGAGEMENT**
Empowered employees move beyond "charm and hustle."
- DEPOSITOR APPRECIATION**
Generate value that goes beyond just the interest rate.

The CoreCD System

© NotebookLM

NextGenDeposit

Calculator Why Switch How It Works

Your Money, Your Rules

Traditional CDs are stuck in 1980. Build a modern term deposit with modular options— negotiate for the flexibility you need.

[Calculate Your Yield](#) [Learn How It Works](#)

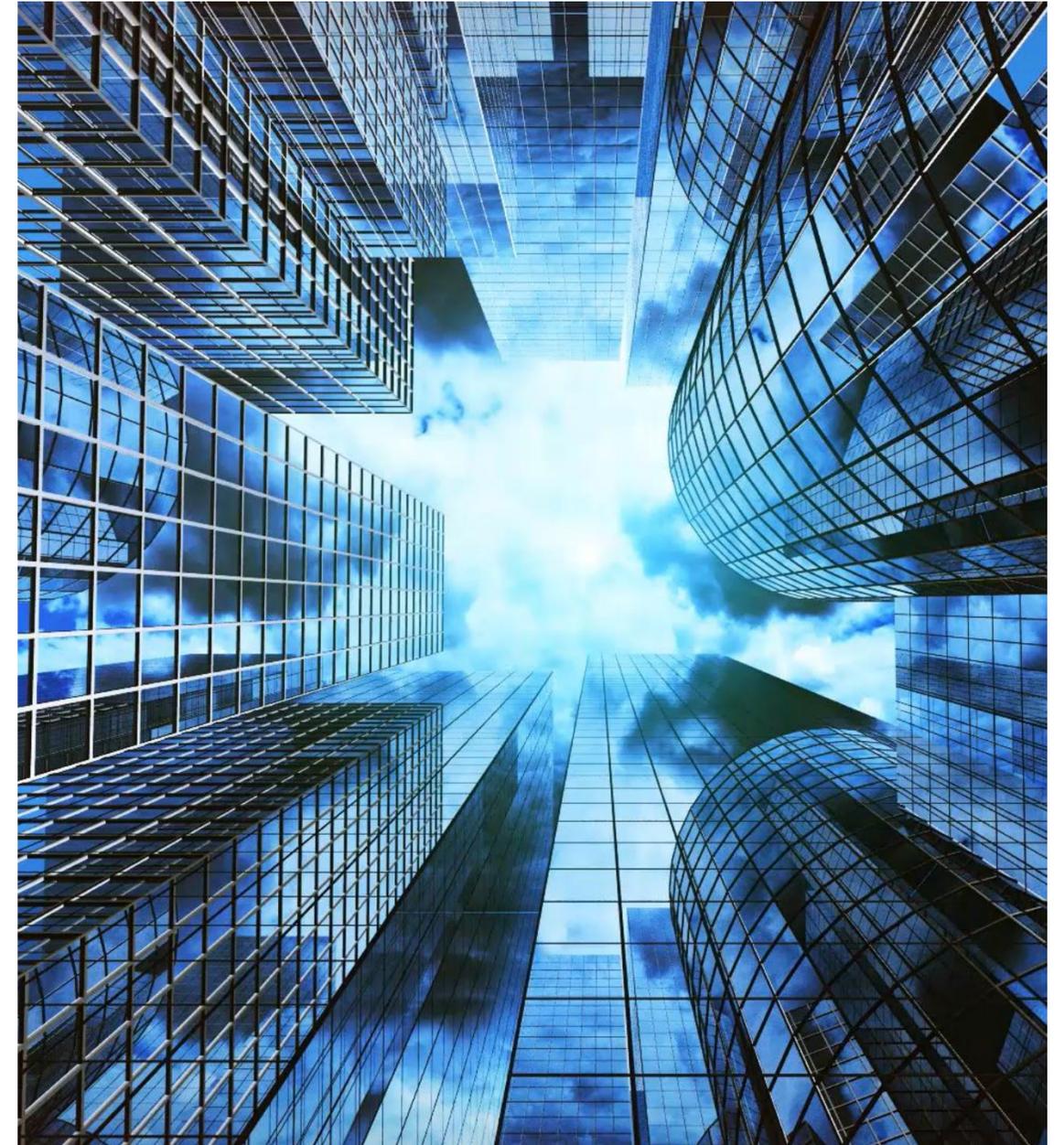


Current Market Conditions

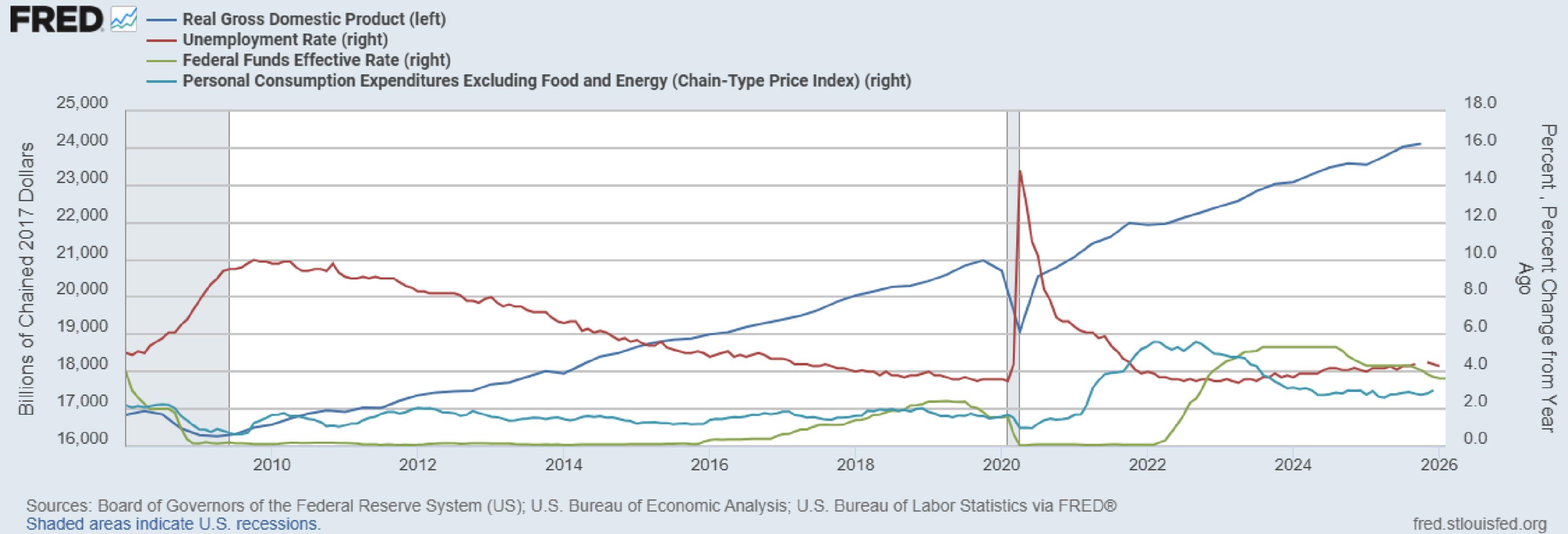
- Federal Reserve Policy Outlook
 - Central bank rate setting
 - Challenges to Fed independence
- Economic Growth Projections
 - U.S. GDP growth forecasts
 - Population and Unemployment
- Inflation Pressures
 - Persistent inflation concerns
 - Uncertainty around ultimate tariff impacts
 - Stimulus proposals

The Economy

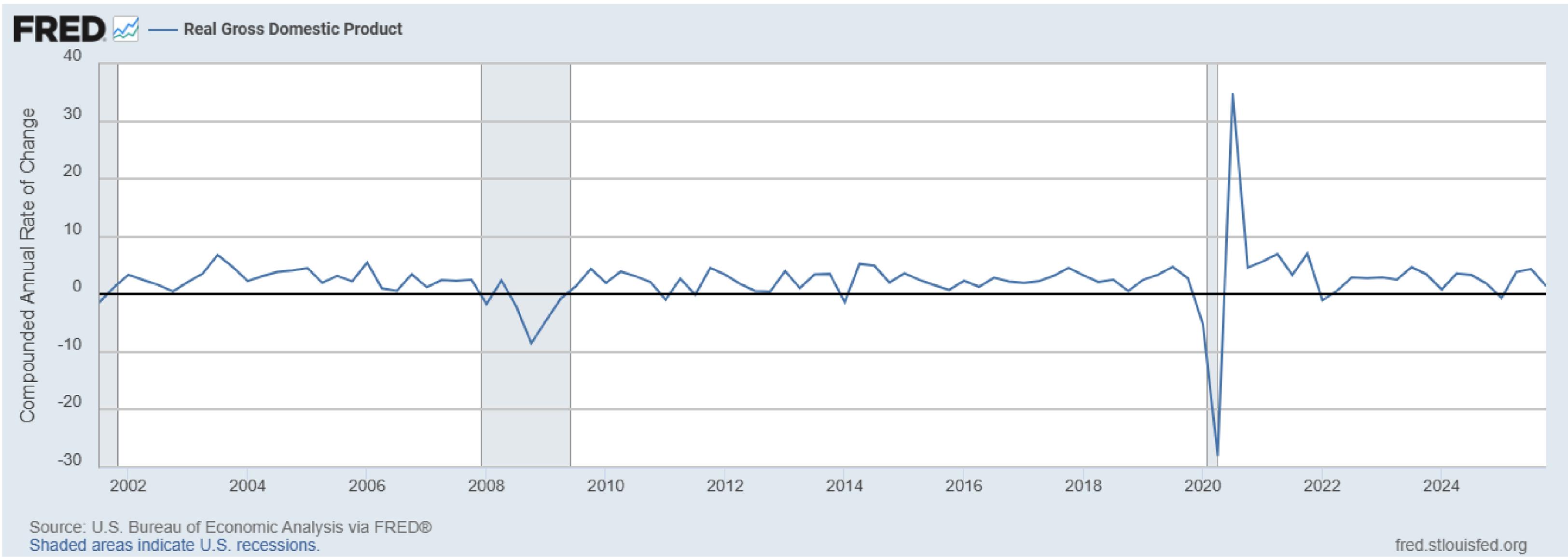
- Population / Workforce
- Natural Resources
- Infrastructure
- Technology
- Absence of War, Disease, Famine
- Expectations of Stability
- Access to Credit



16 Economic Situation



<https://fred.stlouisfed.org/graph/?g=1tmiS>



<https://fred.stlouisfed.org/graph/?g=Tosz#>

3.0%

Latest GDPNow Estimate for 2026:Q1

Updated: March 02, 2026

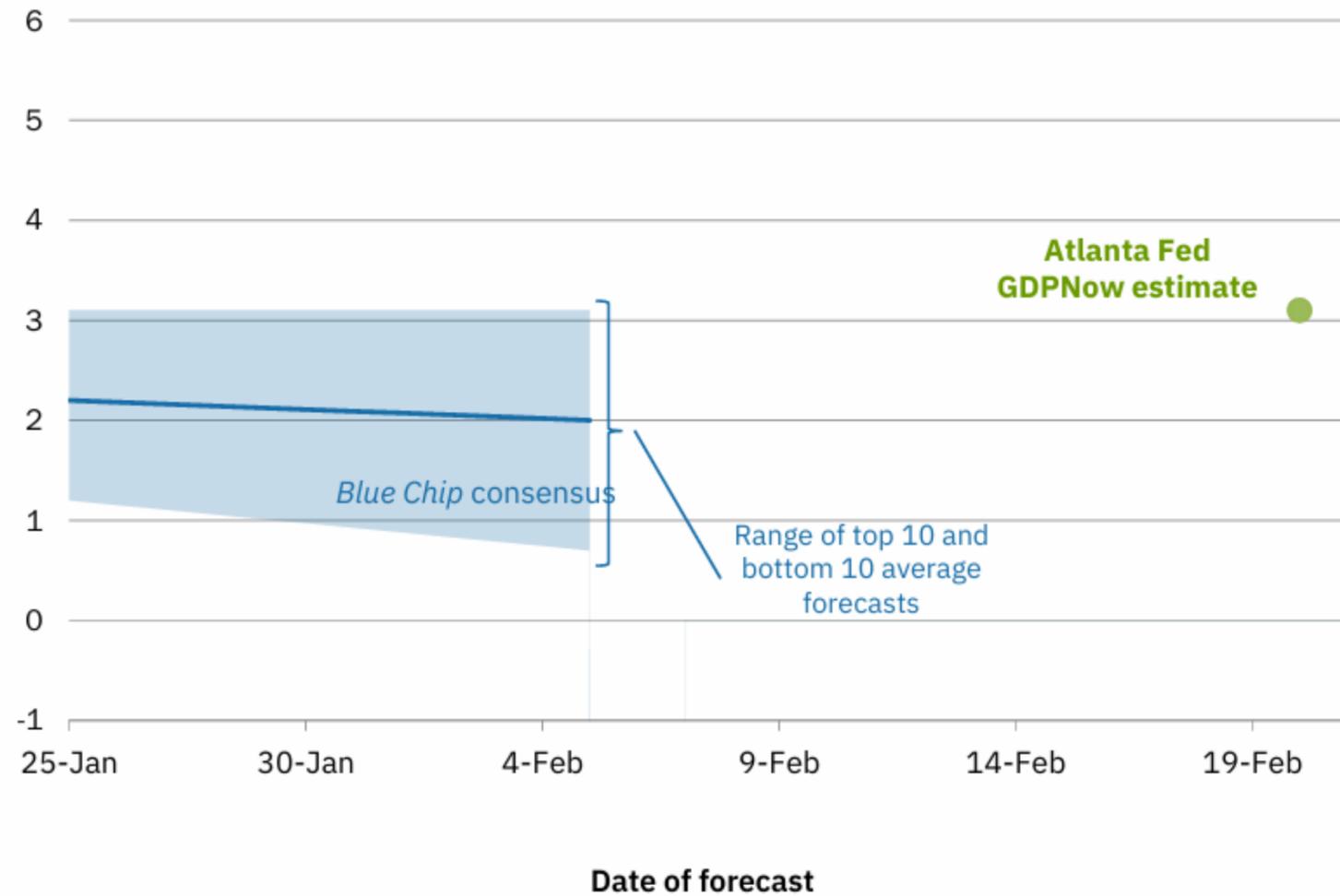
Next update: March 06, 2026



GDPNow is not an official forecast of the Atlanta Fed. Rather, it is best viewed as a running estimate of real GDP growth based on available economic data for the current measured quarter. There are no subjective adjustments made to GDPNow—the estimate is based solely on the mathematical results of the model.

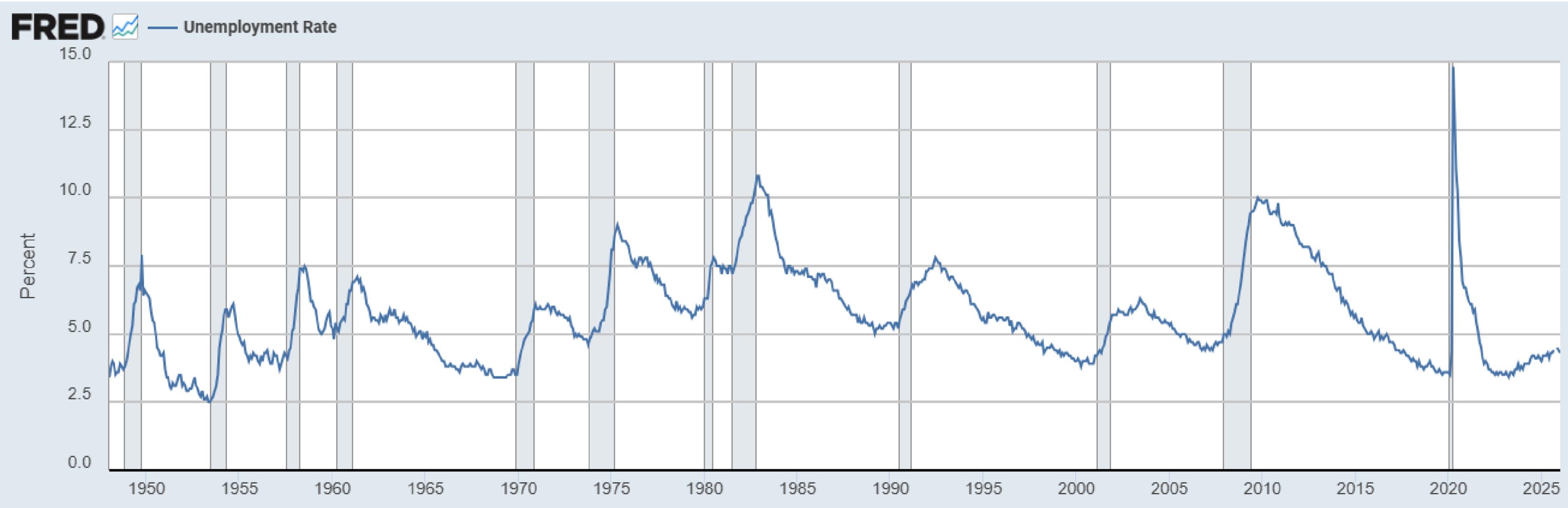
<https://www.atlantafed.org/research-and-data/data/gdpnow>

Evolution of Atlanta Fed GDPNow real GDP estimate for 2026: Q1
Quarterly percent change (SAAR)



Sources: Blue Chip Economic Indicators and Blue Chip Financial Forecasts

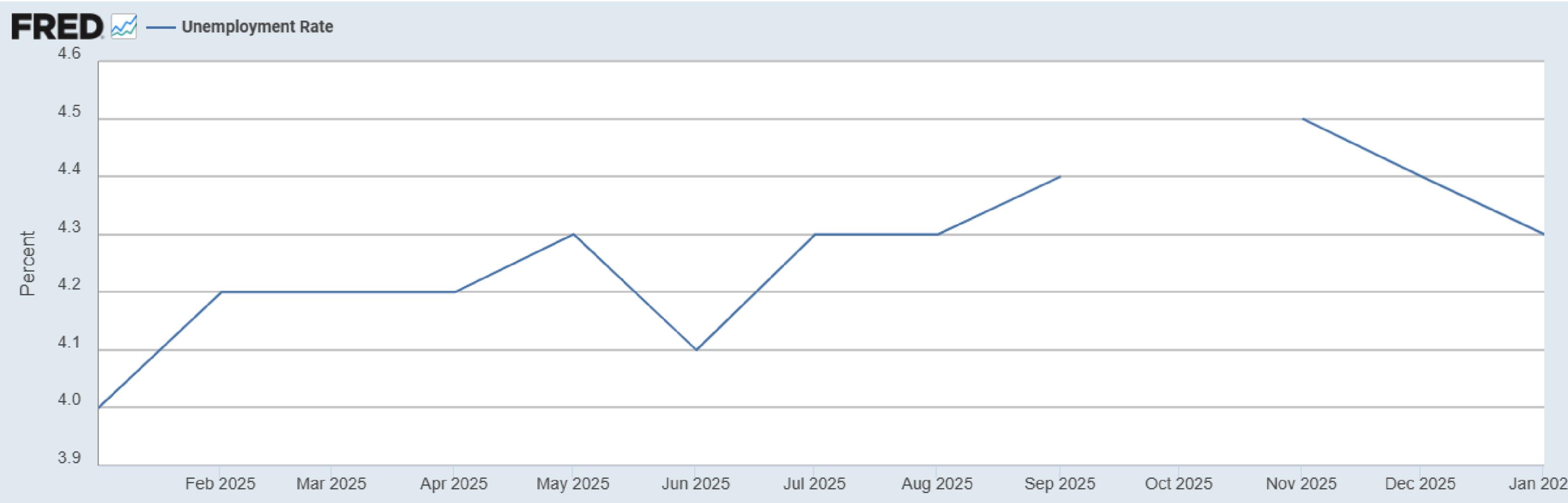
Note: The top (bottom) 10 average forecast is an average of the highest (lowest) 10 forecasts in the Blue Chip survey.



Source: U.S. Bureau of Labor Statistics via FRED®
Shaded areas indicate U.S. recessions.

fred.stlouisfed.org

<https://fred.stlouisfed.org/graph/?g=1eo6D>



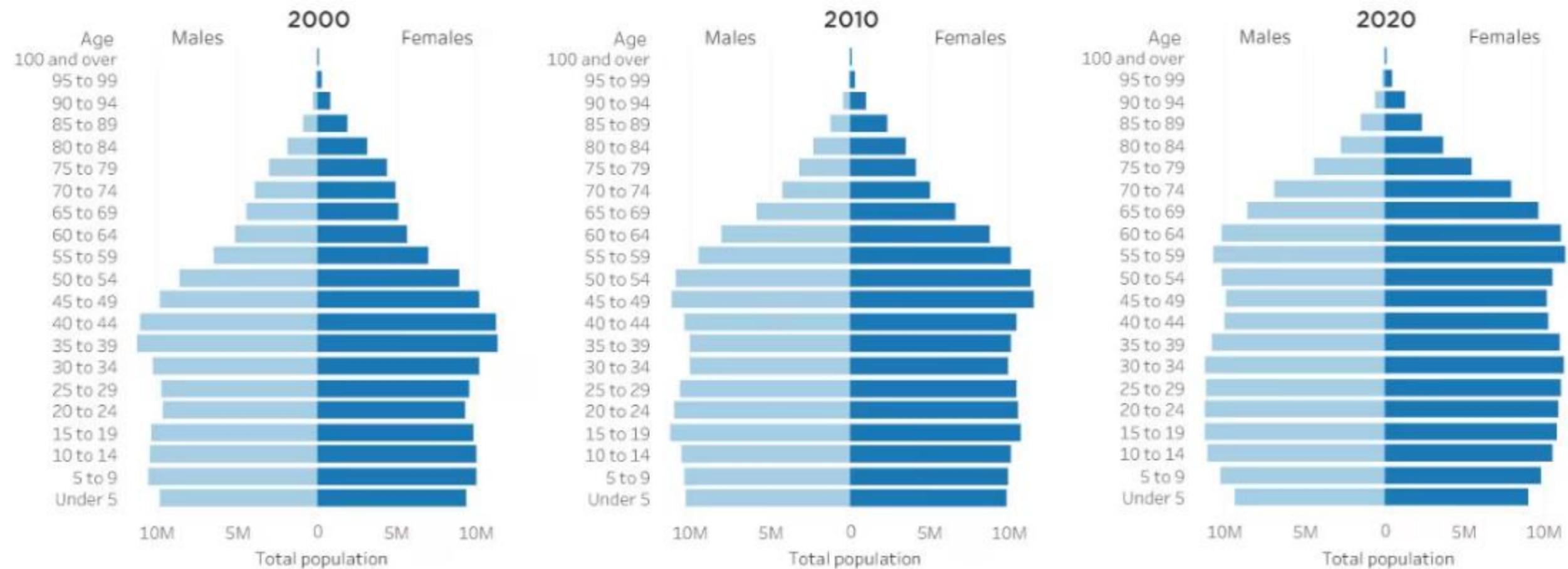
Source: U.S. Bureau of Labor Statistics via FRED®
Shaded areas indicate U.S. recessions.

fred.stlouisfed.org

<https://fred.stlouisfed.org/graph/?g=1RSLY>

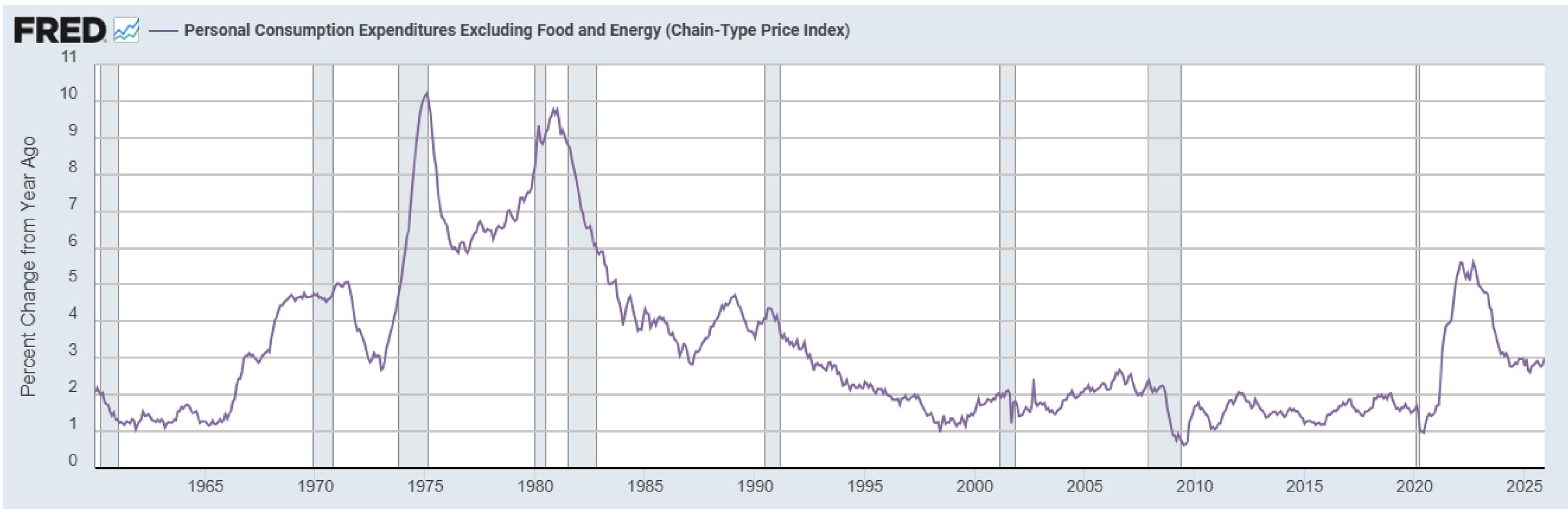
21 Economic Situation

Figure 2.
Population Pyramids for the United States: 2000, 2010 and 2020
(In millions)



Source: U.S. Census Bureau, Census 2000 Summary File 1 (SF1), 2010 Census Summary File 1 (SF1) and 2020 Census Demographic and Housing Characteristics File (DHC).

<https://www.census.gov/library/stories/2023/05/aging-united-states-population-fewer-children-in-2020.html>

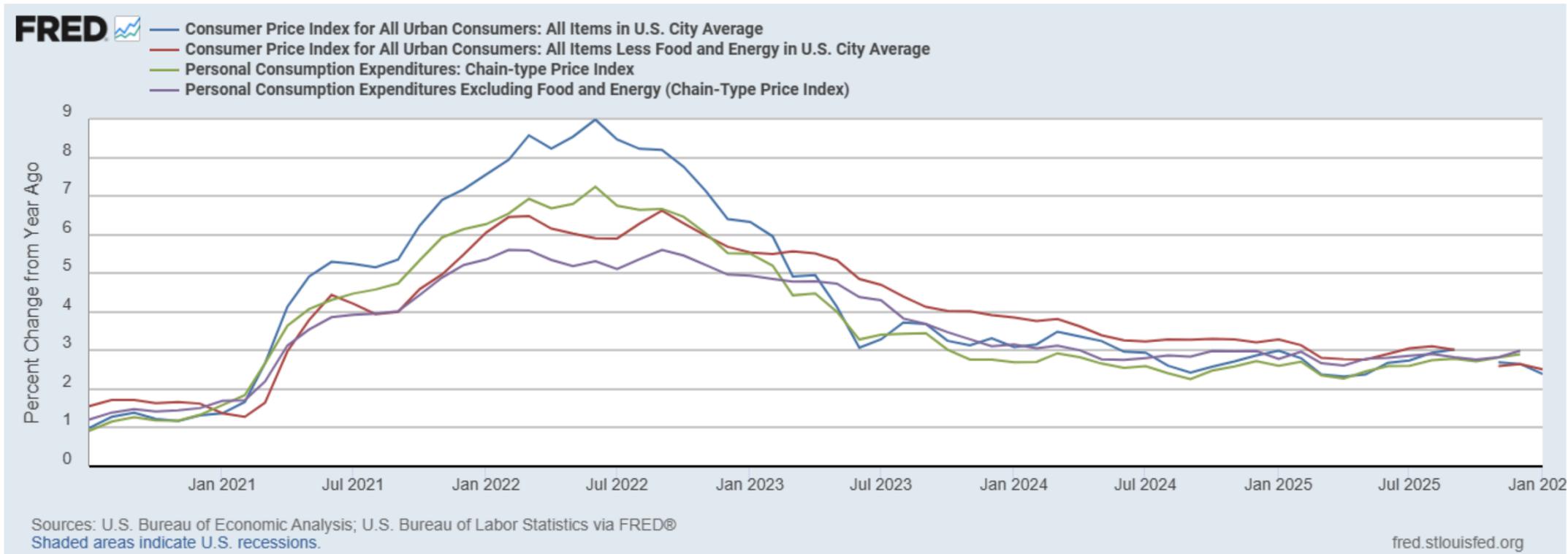


Source: U.S. Bureau of Economic Analysis via FRED®
Shaded areas indicate U.S. recessions.

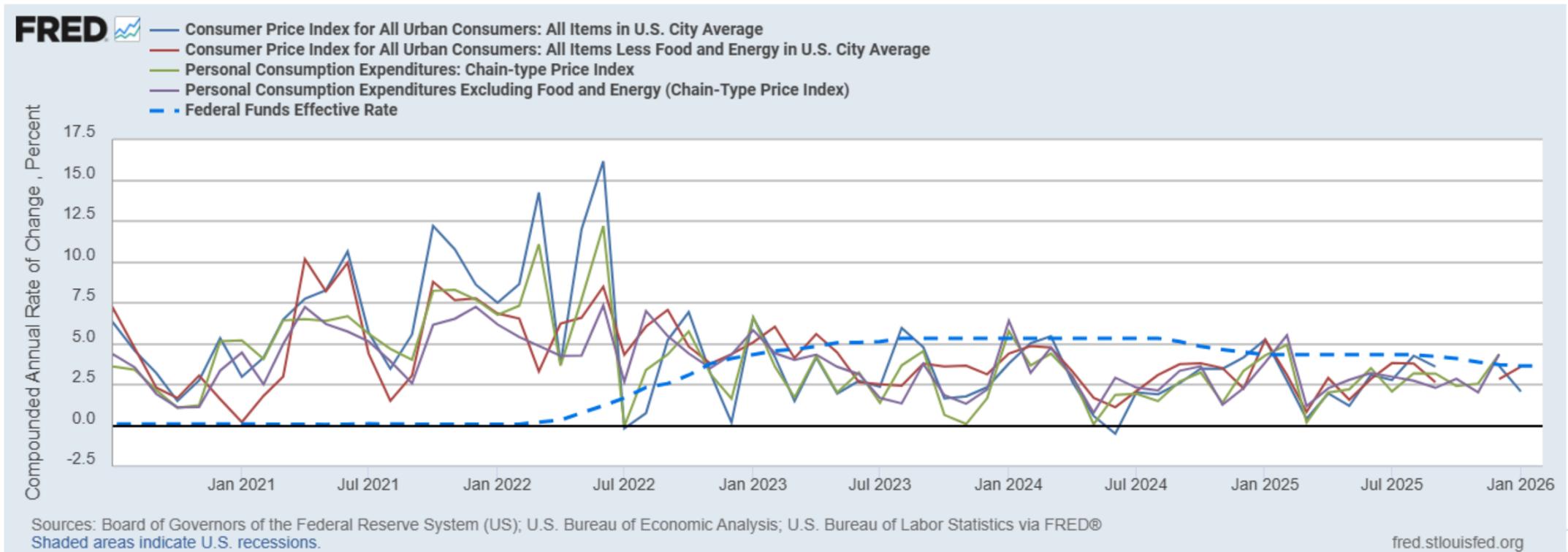
fred.stlouisfed.org

<https://fred.stlouisfed.org/graph/?g=1eo6F>

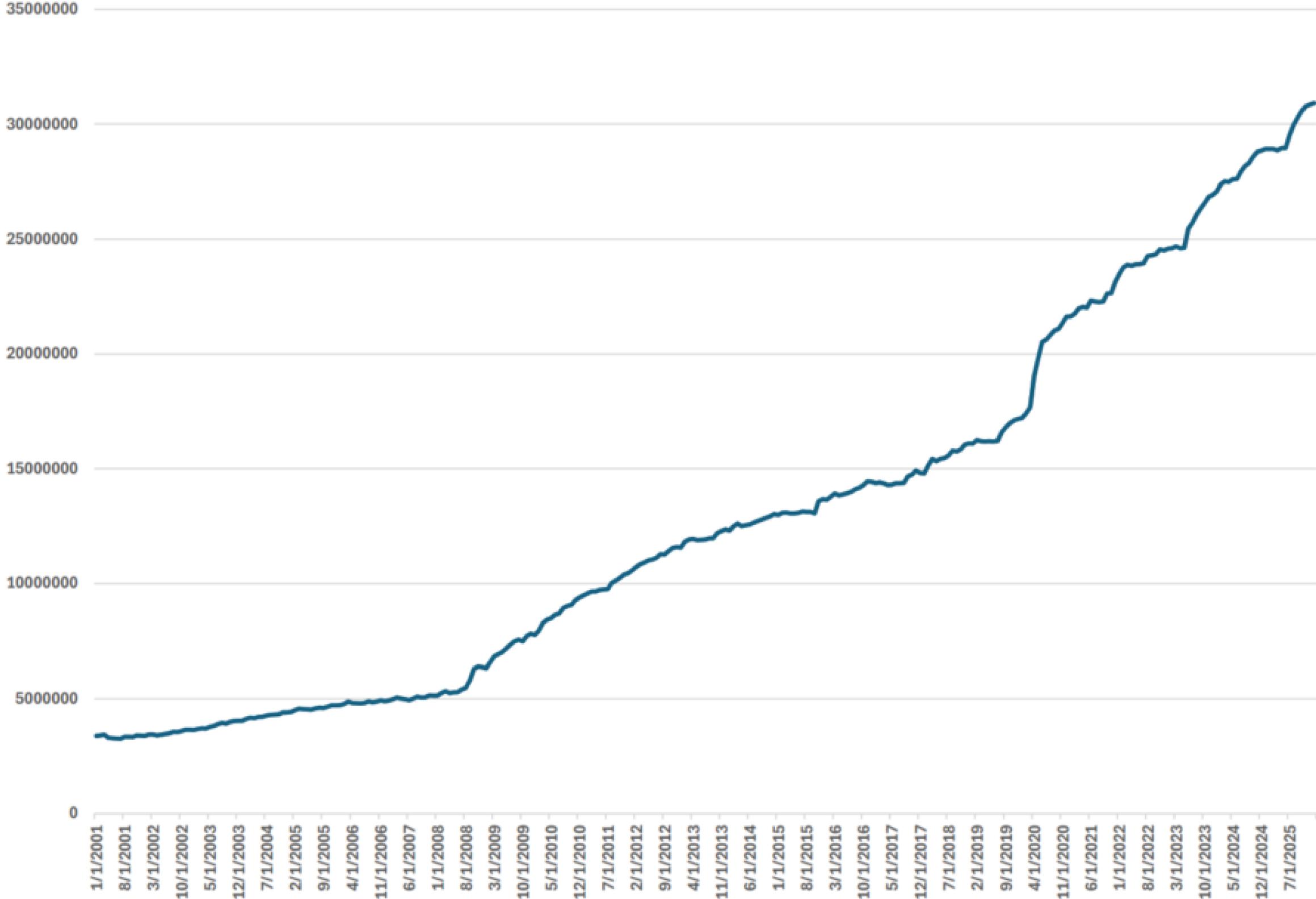
<https://fred.stlouisfed.org/graph/?g=1kyeu>



<https://fred.stlouisfed.org/graph/?g=1MhZY>



Debt Held by the Public (in Millions)



<https://fiscaldata.treasury.gov/datasets/monthly-statement-public-debt/summary-of-treasury-securities-outstanding>

U.S. Banking Industry Loan/Deposit Ratio



— Loan / Deposit Ratio

Fed Funds Futures Market

CME FedWatch Tool

Expected Value Calculator

As of 3/3/2026

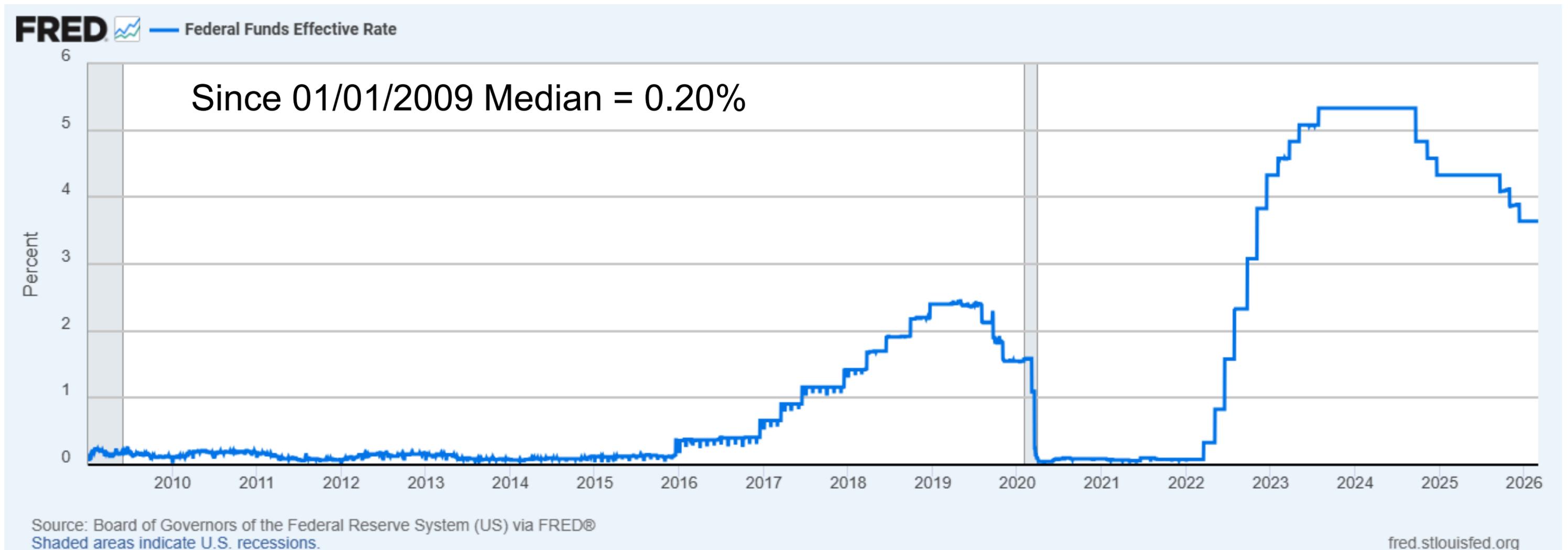
Calculated
Current
Expected
Value

	1.75	2.00	2.25	2.50	2.75	3.00	3.25	3.50	3.75	4.00	
Meeting Date	150-175	175-200	200-225	225-250	250-275	275-300	300-325	325-350	350-375	375-400	
3/18/2026				0.00%	0.00%	0.00%	0.00%	2.60%	97.40%	0.00%	3.74%
4/29/2026	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.30%	15.30%	84.30%	0.00%	3.71%
6/17/2026	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	5.50%	38.90%	55.60%	0.00%	3.63%
7/29/2026	0.00%	0.00%	0.00%	0.00%	0.00%	1.70%	15.10%	43.70%	39.50%	0.00%	3.55%
9/16/2026	0.00%	0.00%	0.00%	0.00%	0.70%	7.30%	27.10%	41.90%	22.90%	0.00%	3.44%
10/28/2026	0.00%	0.00%	0.00%	0.20%	2.80%	13.40%	31.70%	36.00%	15.80%	0.00%	3.37%
12/9/2026	0.00%	0.00%	0.10%	1.20%	6.70%	20.20%	33.30%	28.50%	9.90%	0.00%	3.27%
1/27/2027	0.00%	0.00%	0.20%	1.50%	7.50%	21.00%	33.00%	27.40%	9.40%	0.00%	3.26%
3/17/2027	0.00%	0.00%	0.40%	2.60%	10.00%	23.20%	32.00%	24.10%	7.60%	0.00%	3.21%
4/28/2027	0.00%	0.10%	0.50%	3.10%	10.90%	23.80%	31.50%	23.00%	7.10%	0.00%	3.20%
6/9/2027	0.00%	0.10%	0.80%	4.00%	12.40%	24.70%	30.50%	21.10%	6.30%	0.00%	3.17%
7/28/2027	0.00%	0.20%	1.20%	4.90%	13.70%	25.30%	29.50%	19.60%	5.60%	0.00%	3.14%
9/15/2027	0.00%	0.20%	1.40%	5.30%	14.30%	25.50%	29.00%	18.90%	5.30%	0.00%	3.13%
10/27/2027	0.00%	0.20%	1.30%	5.20%	14.00%	25.10%	28.90%	19.20%	5.80%	0.20%	3.14%
12/8/2027	0.10%	0.60%	2.70%	8.40%	18.00%	26.50%	25.40%	14.30%	3.80%	0.10%	3.05%

<https://www.cmegroup.com/markets/interest-rates/cme-fedwatch-tool.html>

Interest Rates that Banks Get Paid are Totally Transparent

***** Effective Fed Funds is the Minimum Marginal Revenue for all Financial Institutions *****



<https://fred.stlouisfed.org/graph/?g=1JleS>

Overnight Fed Funds Effective Rate

Since 07/01/1954 Median = 4.33%



<https://fred.stlouisfed.org/graph/?g=1JleK>

Interest Rates Across the Term Spectrum

Bloomberg

03/03/2026

Treasury Yields

Name ▾	Coupon ▾	Price ▾	Yield ▾	1 Month ▾	1 Year ▾	Time (EDT) ▾
⊕ GB3:GOV 3 Month	0.00	3.58	+3.67%	+1	-62	10:24 PM
⊕ GB6:GOV 6 Month	0.00	3.51	+3.62%	-0	-63	10:24 PM
⊕ GB12:GOV 12 Month	0.00	3.40	+3.53%	+6	-50	10:24 PM
⊕ GT2:GOV 2 Year	3.38	²⁹ 99.75	+3.50%	-7	-45	10:24 PM
⊕ GT5:GOV 5 Year	3.50	99.37	+3.64%	-19	-32	10:24 PM
⊕ GT10:GOV 10 Year	4.13	100.50	+4.06%	-20	-9	10:24 PM
⊕ GT30:GOV 30 Year	4.75	100.64	+4.71%	-19	+26	10:24 PM

<https://www.bloomberg.com/markets/rates-bonds/government-bonds/us>

The Economy

Key Economic Resource Suggestions for Bankers

U.S. Population

- <https://tradingeconomics.com/united-states/population>

Interest Rates

- [Federal Funds Effective Rate \(DFF\) | FRED | St. Louis Fed](#)
- <https://www.federalreserve.gov/monetarypolicy/files/fomcprojtabl20251210.pdf>
- <https://www.federalreserve.gov/monetarypolicy/files/fomcprojtabl20250917.pdf>
- <https://www.federalreserve.gov/monetarypolicy/files/fomcprojtabl20250618.pdf>
- <https://www.federalreserve.gov/monetarypolicy/files/fomcprojtabl20250319.pdf>
- <https://www.federalreserve.gov/monetarypolicy/files/fomcprojtabl20241218.pdf>
- <https://www.federalreserve.gov/monetarypolicy/files/fomcprojtabl20240918.pdf>
- <https://www.federalreserve.gov/monetarypolicy/files/fomcprojtabl20240612.pdf>
- <https://www.federalreserve.gov/monetarypolicy/files/fomcprojtabl20240320.pdf>
- <https://www.federalreserve.gov/monetarypolicy/files/fomcprojtabl20230322.pdf>
- <https://www.federalreserve.gov/monetarypolicy/files/fomcprojtabl20220316.pdf>
- <https://fred.stlouisfed.org/series/GS30>
- <https://fred.stlouisfed.org/series/MORTGAGE30US>
- <https://www.freddiemac.com/pmms>
- <https://fred.stlouisfed.org/graph/?g=15x0L>
- <https://www.atlantafed.org/research/data-and-tools/home-ownership-affordability-monitor>

Magnitude of U.S. Debt

- <https://www.sifma.org/resources/research/fixed-income-chart/>
- <https://www.thebalance.com/who-owns-the-u-s-national-debt-3306124>

Key Economic Resources for Bankers

The Great Money Migration

Convergence of Several Key Factors

- ▶ Commoditization of Bank Offerings
- ▶ Magnitude of Financial Opportunity Created by Non-Trivial Interest rates
- ▶ Non-bank Competition for Deposits
- ▶ Regulatory Changes
- ▶ Open Banking Technology
- ▶ Social Media
- ▶ Artificial Intelligence
- ▶ 1981 Introduction of 401Ks
- ▶ Gaming Culture



How ChatGPT is Turning CD Depositors Into Rate Hackers

Consumer ignorance once shielded banks and credit unions from flaws in their deposit products. But now, AI is quietly arming depositors with the tools to outsmart outdated CD structures. With just a simple prompt, anyone can uncover loopholes that cost banks big time. The era of passive depositors is over. Are you ready?

By Neil Stanley

Published on May 28th, 2025 in **Deposit Growth**

[AI Is Advising Depositors. Are Your Deposit Products Ready?](#)

Today with A.I. – Static Early Withdrawal Penalties No Longer Protect Low-Cost Funds

Depositors can now ask ChatGPT:

“

I have a \$100,000 CD today at 2.5% APY that is scheduled to mature on 7/15/2026 and it has an early withdrawal penalty of 90-days interest. If I can reinvest the net proceeds after paying the penalty, should I take the penalty and re-invest?”

Conclusion

- If you can reinvest at a new rate **above 3.01% APY**, you'll benefit by taking the penalty and reinvesting.
- If you **cannot exceed ~3.01% APY**, you're better off leaving the CD intact until maturity.

Bottom Line:

✓ Reinvest if the new APY exceeds 3.01%.

✗ Stay put if not.

<https://app.box.com/s/85m36qfi25mxr6dusrb3tadez3wmmjwe>

<https://chatgpt.com/share/e/67f53c14-5228-8003-9b37-4e65cfc9e2dd>

Money Market Mutual Funds

Investment Company Institute

Weekly Total Net Assets (TNA) and Number of Money Market Mutual Funds

(millions of dollars)

4/26/2023

DATE	TOTAL - ALL MONEY MARKET FUNDS											
	TOTAL		TAX-EXEMPT		GOVERNMENT						PRIME	
	# Classes	TNA	# Classes	TNA	TOTAL		TREASURY & REPO		TREASURY & AGENCY		# Classes	TNA
					# Classes	TNA	# Classes	TNA	# Classes	TNA		
12/14/2022	1,041	4,740,948	162	103,100	669	3,996,024	233	1,311,575	436	2,684,449	210	641,824
12/21/2022	1,039	4,712,771	162	105,549	667	3,955,178	233	1,314,602	434	2,640,576	210	652,044
12/28/2022	1,039	4,734,956	162	110,519	667	3,964,915	233	1,311,301	434	2,653,614	210	659,522
01/04/2023	1,039	4,814,102	162	115,854	667	4,019,919	233	1,326,198	434	2,693,721	210	678,329
01/11/2023	1,040	4,805,233	162	121,580	668	3,986,398	233	1,325,872	435	2,660,527	210	697,255
01/18/2023	1,042	4,803,164	162	121,667	668	3,975,638	233	1,313,144	435	2,662,494	212	705,860
01/25/2023	1,039	4,819,233	157	116,873	669	3,982,423	234	1,323,913	435	2,658,510	213	719,937
02/01/2023	1,032	4,821,374	156	110,889	667	3,974,855	233	1,332,401	434	2,642,454	209	735,630
02/08/2023	1,029	4,805,018	156	103,900	666	3,952,541	232	1,328,324	434	2,624,217	207	748,577
02/15/2023	1,028	4,815,005	156	103,821	665	3,948,153	232	1,325,034	433	2,623,119	207	763,030
02/22/2023	1,027	4,820,360	156	109,715	664	3,941,502	232	1,323,010	432	2,618,493	207	769,143
03/01/2023	1,027	4,893,743	156	115,070	664	3,997,174	232	1,341,753	432	2,655,420	207	781,500
03/08/2023	1,027	4,893,720	156	116,219	664	3,983,287	232	1,326,896	432	2,656,391	207	794,214
03/15/2023	1,027	5,014,650	156	110,558	664	4,127,933	232	1,394,367	432	2,733,566	207	776,160
03/22/2023	1,027	5,132,061	156	106,951	664	4,259,777	232	1,463,029	432	2,796,749	207	765,333
03/29/2023	1,027	5,198,051	156	109,940	664	4,330,862	232	1,486,475	432	2,844,387	207	757,249
04/05/2023	1,027	5,247,129	156	116,181	664	4,365,670	232	1,508,236	432	2,857,433	207	765,278
04/12/2023	1,027	5,277,405	156	116,379	664	4,392,417	232	1,513,128	432	2,879,289	207	768,608
04/19/2023	1,027	5,208,761	156	110,154	664	4,331,997	232	1,491,255	432	2,840,742	207	766,611
04/26/2023	1,027	5,262,595	156	107,480	664	4,382,790	232	1,497,174	432	2,885,616	207	772,324

<https://www.ici.org/research/stats/mmfassets>

Money Market Mutual Funds

Washington, DC; February 26, 2026—Total money market fund assets¹ increased by \$5.71 billion to \$7.80 trillion for the week ended Wednesday, February 25, the Investment Company Institute reported today. Among taxable money market funds, government funds² increased by \$6.59 billion and prime funds decreased by \$965 million. Tax-exempt money market funds increased by \$86 million.

Assets of Money Market Funds

Billions of dollars

	2/25/2026	2/18/2026	\$ Change*	2/11/2026
Government	6,411.77	6,405.18	6.59	6,388.41
Retail	1,942.51	1,950.83	-8.32	1,948.76
Institutional	4,469.25	4,454.35	14.90	4,439.65
Prime	1,240.80	1,241.76	-0.97	1,243.37
Retail	998.73	1,000.67	-1.95	1,001.67
Institutional	242.07	241.09	0.98	241.70
Tax-exempt	144.16	144.07	0.09	142.11
Retail	130.59	130.65	-0.07	129.17
Institutional	13.57	13.42	0.15	12.94
Total	7,796.72	7,791.02	5.71	7,773.89
Retail	3,071.83	3,082.16	-10.33	3,079.60
Institutional	4,724.89	4,708.86	16.04	4,694.29

A Dangerous Game of Chicken

Monthly Rate Cap Information as of February 17, 2026

<https://www.fdic.gov/resources/bankers/national-rates/>

Deposit Products ¹	National Deposit Rates ²	Treasury Yield ³
Savings	0.39	3.64
Interest Checking	0.07	3.64
Money Market	0.56	3.64
1 month CD	0.22	3.72
3 month CD	1.35	3.67
6 month CD	1.48	3.61
12 month CD	1.55	3.48
24 month CD	1.40	3.52
36 month CD	1.32	3.60
48 month CD	1.25	3.60 ⁴
60 month CD	1.34	3.79

Non-Bank Deposit Competitors Gaining Market Share

Digital-first platforms offer higher yields and convenience

Powered by  perplexity

Category	Example Provider	Key Features	Typical Yield/Rate	Competitive Advantage
Money Market Funds	BlackRock, Vanguard, Fidelity	Daily liquidity, diversified credit risk, institutional-grade	4-5% APY	8-10x higher than bank checking
Big Tech Banking	Apple Savings, PayPal Savings	Seamless integration, high APY, mobile-first	3.65-4.15% APY	Brand trust + convenience
Neobanks	Chime, SoFi, Revolut	No fees, early direct deposit, mobile app	3.30-4.00% APY	Digital experience + speed
Stablecoins	USDC, USDT, PYUSD	24/7 access, programmable, global	3.7-18% APY	Crypto yields + instant settlement
Treasury Direct	US Treasury Bills	Government-backed, zero default risk	4-5% yield	Risk-free + higher than CDs
Brokerage Sweep	Schwab, E-Trade, Robinhood	Auto-sweep uninvested cash, FDIC/SIPC coverage	0.01-0.2% APY	Convenience (low yield)
Deposit Marketplaces	Raisin, Max My Interest	Access 50+ banks via single login	4-5% APY	Rate shopping simplified
BNPL Platforms	Affirm, Klarna	Integrated spending accounts, financing options	Varies	Purchase financing + deposits
Health Savings Accounts	Fidelity HSA, Lively	Triple tax advantage, investment options	3-5% (invested)	Tax benefits
Real Estate Crowdfunding	Fundrise, CrowdStreet	Property-backed returns, diversification	2-9% annual	Alternative asset access
Prepaid Cards	Green Dot, Netspend	Direct deposit, early pay, no credit check	0-1% APY	Accessibility + convenience
Embedded Finance	Shopify Balance, Stripe Treasury	Integrated business banking, instant access	Varies	Seamless workflow

<https://app.box.com/s/s9filtxqadpg7rpb0sd6g0f6l5kxzumg>

A Static Approach Is No Longer Effective

As depositors become more rate-aware and rate-sensitive, the most effective approaches to managing deposits focus on:

- ▶ Letting the Sleepers Sleep
- ▶ Showing Respect to the Curious
- ▶ Negotiating Skillfully with the Rate Shoppers

Don't let your team struggle any longer with a static rate sheet and a few promotional specials that commoditize your offerings.

CoreCD® Services



Complement what you already do.

- Provide Enhanced Sequential Sales Processes
- Implement Improved Retail Deposit Products
- Provide Sales Software Platform
- Train Management and Frontline Users
- Deliver Monthly Performance Assessments

Close the Back Door

Limited Edition Savings

Simple savings account delivering a CD yield

Exclusively for owners of maturing CDs held at least 5 months.

To be used where owner is not comfortable renewing or transferring to another CD

Available on an invitation-only basis

Current Annual Percentage Yield	3.45%
Time Commitment	None
Penalty for Early Withdrawal	None
Number of Withdrawals Permitted	Unlimited
Type of Withdrawals Required	Personal Request
Number of Deposits Permitted	None
Minimum Balance Monthly Fee If account falls below \$2,500	\$10

**Member
FDIC**

Open the Front Door

Companion Deposit Accounts

Simple savings account delivering a CD yield

Open up a CD and be eligible to open a High-Yield Savings Account of equal or lesser value.

Companion CD must be at least 7 months in term to maturity.

No additional deposits allowed after the original open date without opening another CD.

Current Annual Percentage Yield - APY	3.40%
Time Commitment	None
Penalty for Early Withdrawal	None
Number of Withdrawals Permitted	Unlimited
Type of Withdrawals Required	Personal Request
Number of Deposits Permitted	None
Minimum Balance Monthly Fee If account falls below \$100	\$0

Follow Up Every New Term Deposit with a Welcome Message

- Offer to allow the depositor until a specific date (such as 10 days from the date of the CD opening) to open a Companion Deposit Account sharing all the relevant details of the Companion Deposit Account.
- When appropriate, also offer a DDA.
- When appropriate, inquire about the potential to refinance accounts at other financial institutions ahead of maturity.
- Ask if they might want to recommend us to friends and family.

<https://youtu.be/2CzjQtF1HTs>

Timely Growth Opportunity

- Identify your single-service CD account holders
- Consider running a campaign to offer Companion Deposit Accounts to people who open CDs but didn't fund a companion account.

Companion Deposit Accounts

Simple savings account delivering a CD yield

Open up a CD and be eligible to open a High-Yield Savings Account of equal or lesser value.

Companion CD must be at least 7 months in term to maturity.

No additional deposits allowed after the original open date without opening another CD.

Current Annual Percentage Yield - APY

3.40%

Time Commitment

None

Penalty for Early Withdrawal

None

Number of Withdrawals Permitted

Unlimited

Type of Withdrawals Required

Personal Request

Number of Deposits Permitted

None

Minimum Balance Monthly Fee

\$0

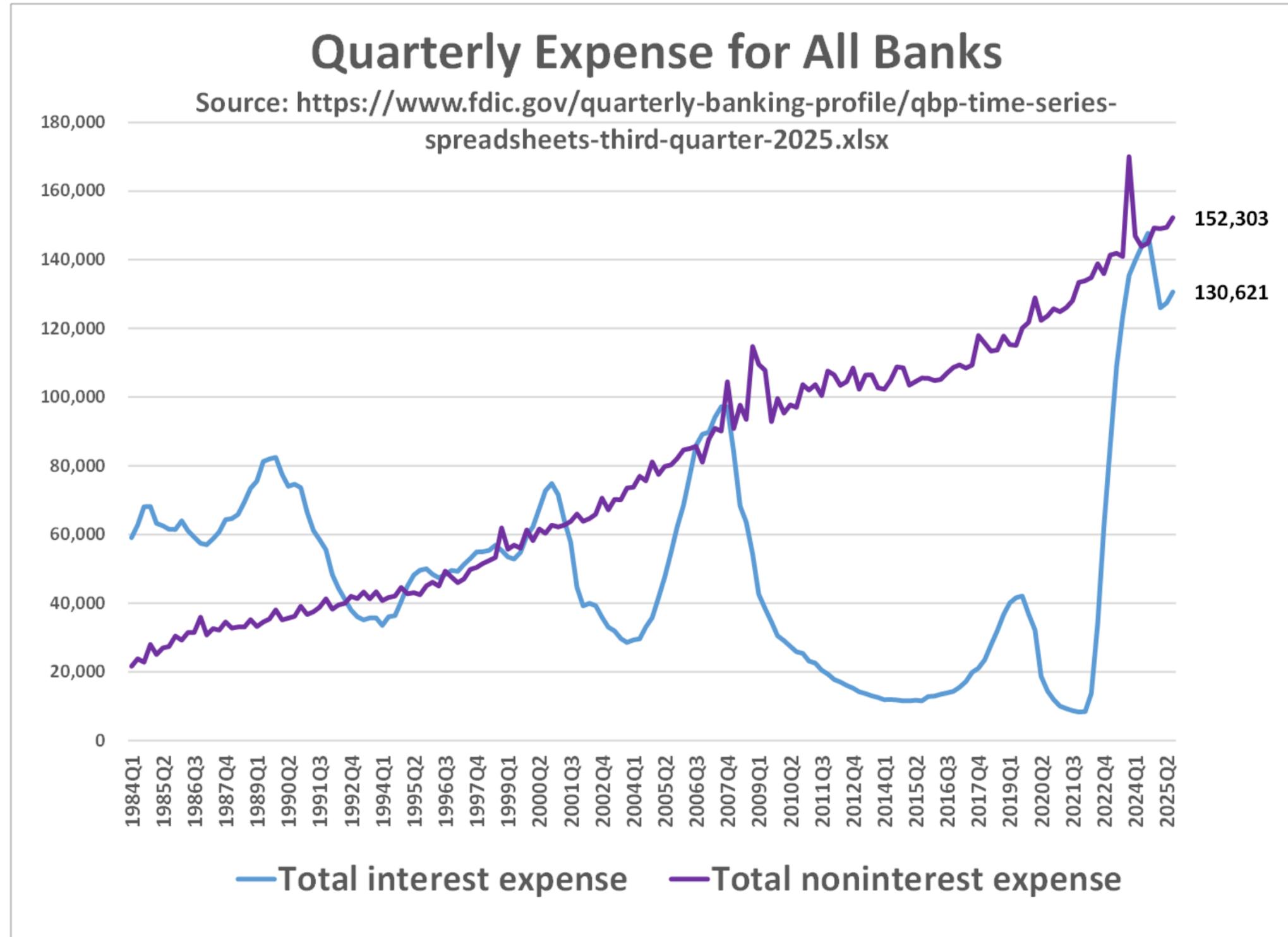
If account falls below \$100

Profitability Metrics

- Profitability Metrics
 - Return on Assets: Banking industry finished 2024 with 1.12% ROA, 3Q 2025 was 1.27%
 - Net Interest Margin: Banking industry finished 2024 with 3.22%, 3Q 2025 was 3.34%
 - Non-Interest Income: Banking industry finished 2024 with 1.30% ROA, 3Q 2025 was 1.37%

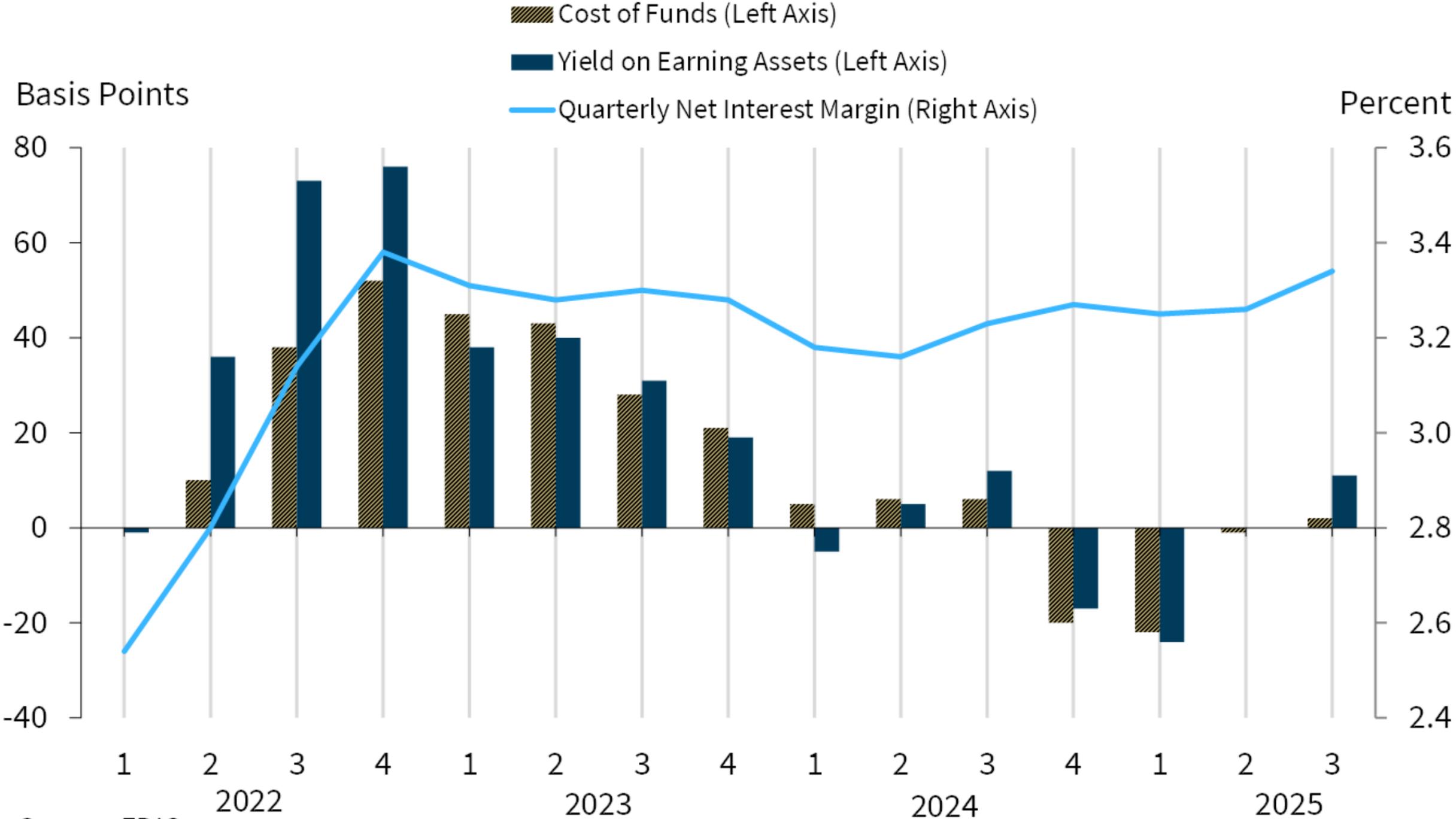


Major Shift in Bank Financials



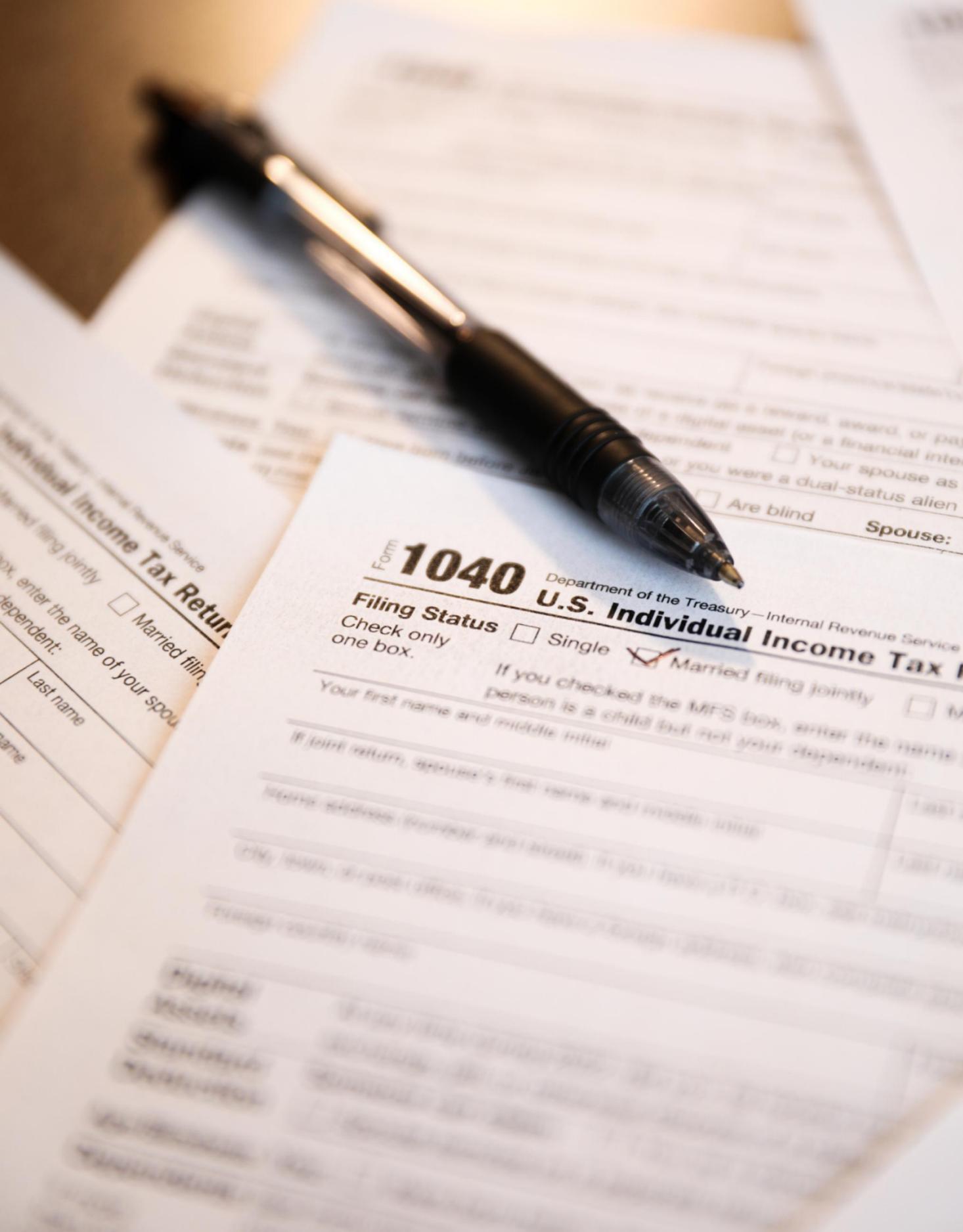
https://www.linkedin.com/posts/neilstanley_fdic-banking-finance-activity-7237852836414251008-xgpC?utm_source=share&utm_medium=member_desktop

Quarterly Change in Yield on Earning Assets and Cost of Funds



Source: FDIC.

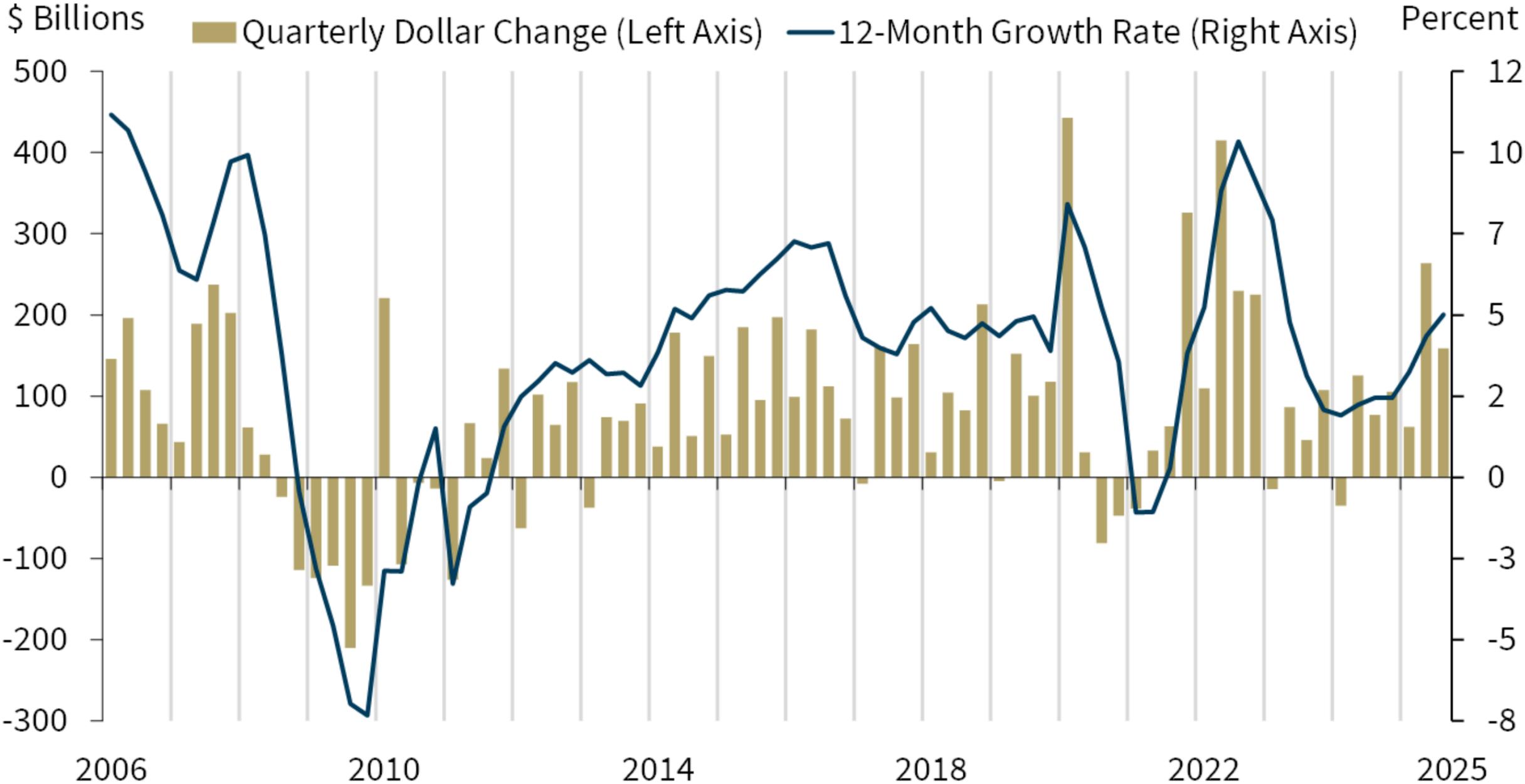
Note: Ratios are annualized.



Balance Sheet Trends

- Loan Growth
 - Continuation of recent growth
 - Particularly in mortgages if rates decline
- Credit Quality
 - Normalization expected
 - Delinquencies and charge-offs increasing modestly
- Securities Portfolio
 - Unrealized losses remain elevated
 - Impacting future earnings

Quarterly Change in Loan Balances

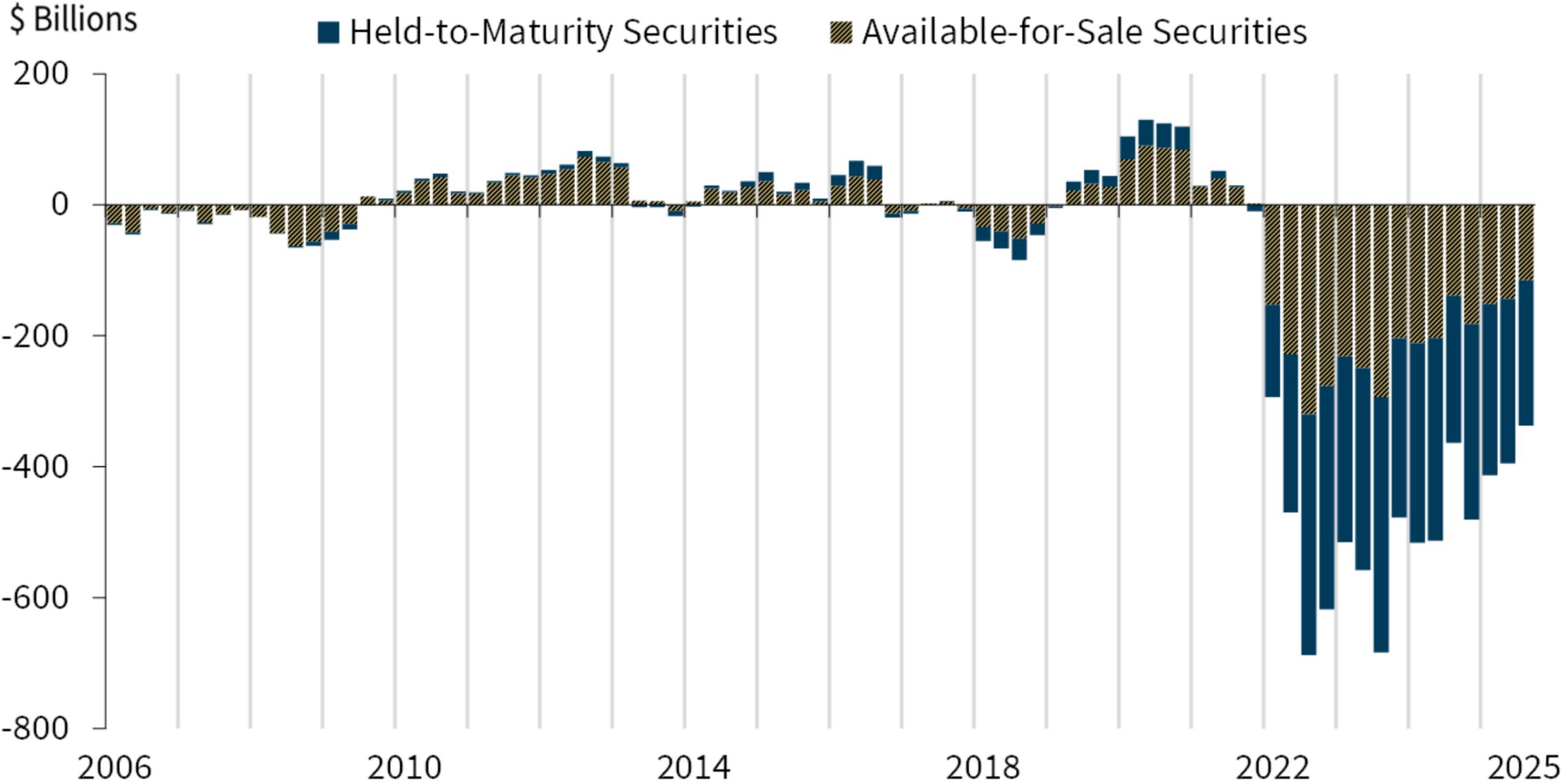


Source: FDIC.

Note: ASC Topics 810 and 860 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Although the amount consolidated cannot be precisely quantified, the industry would have reported a decline in loan balances for the quarter absent this change in accounting standards.

Source: www.fdic.gov

Unrealized Gains (Losses) on Investment Securities

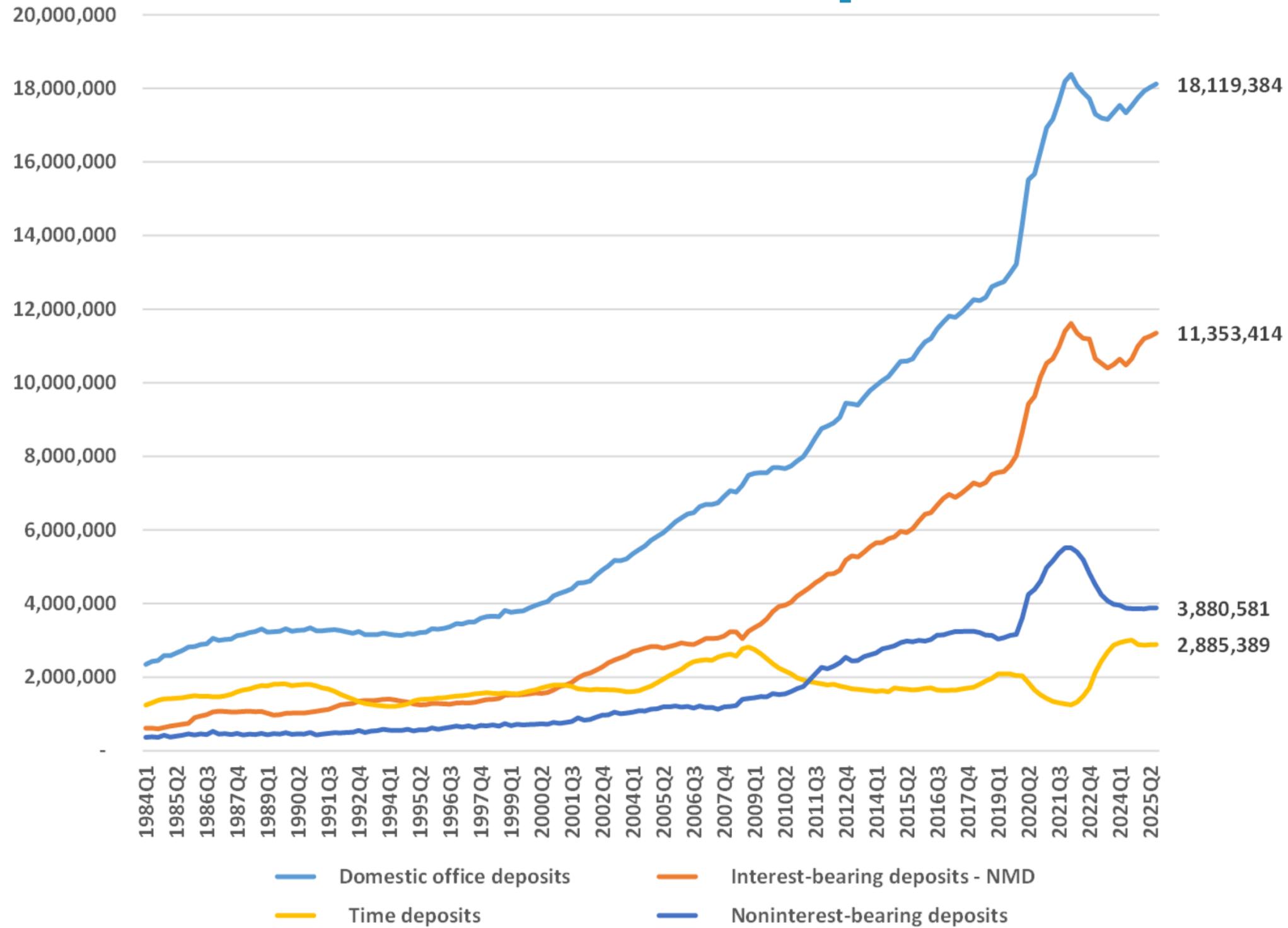


Source: FDIC.

Note: Insured Call Report filers only. Unrealized losses on securities solely reflect the difference between the market value and book value of non-equity securities as of quarter end. This chart does not reflect unrealized gains or losses in other parts of the balance sheet.

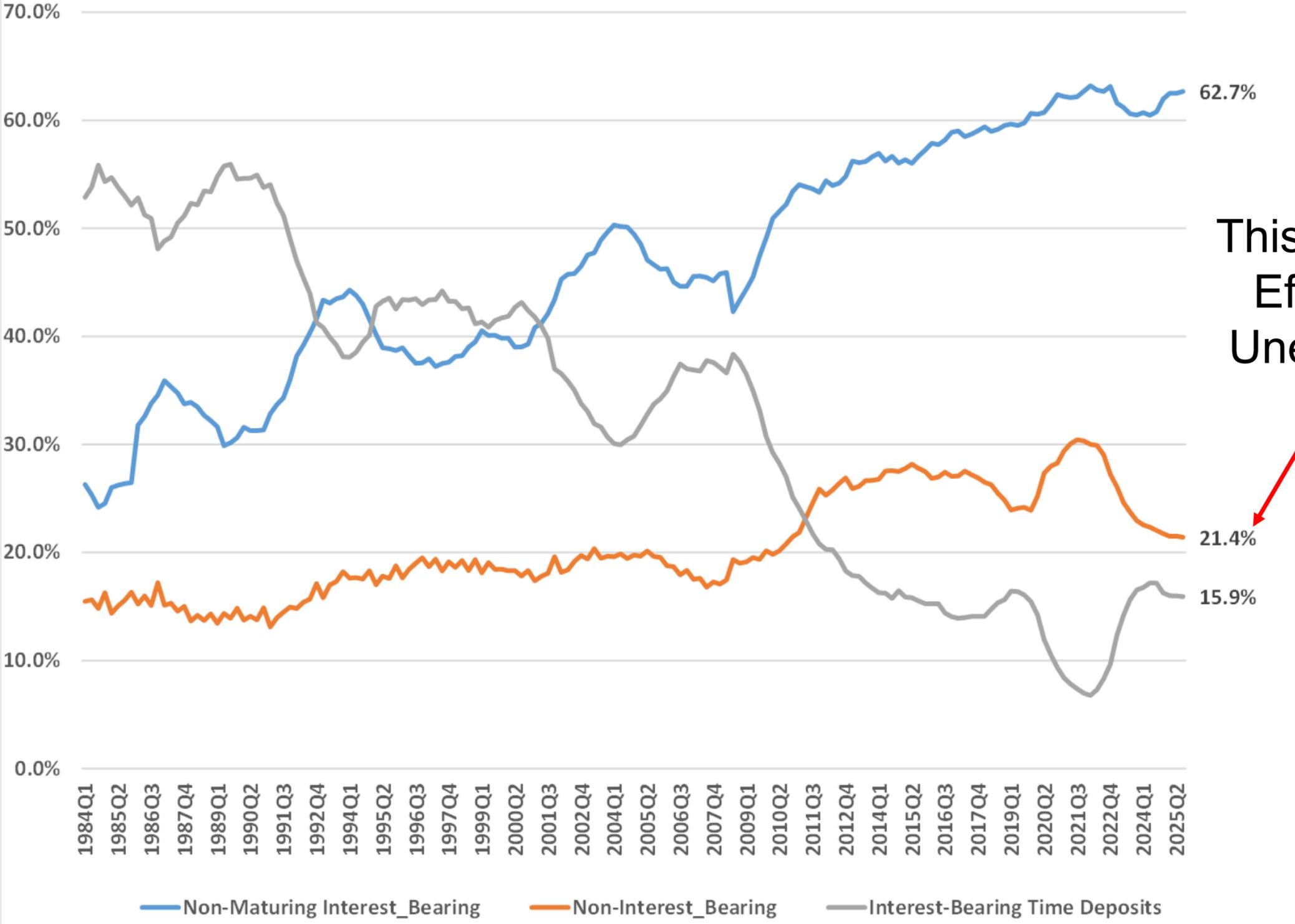
Source: www.fdic.gov

FDIC-Insured Deposits



Source: www.fdic.gov

History of Deposit Composition



Source: www.fdic.gov

Operational Efficiency

- Cost Management
 - Industry efficiency ratio 54.73% in 3Q 2025
- Technology Investments
 - Significant spending on digital transformation
 - Investment in AI capabilities
- Staffing Challenges
 - Rising compensation expenses
 - Talent retention costs
 - Talent development challenges with technological competencies



Regulatory and Compliance

The Regulatory Paradox: Deregulation Rhetoric vs. Compliance Reality

The Signal (Deregulation)

Post-2024 Election Sentiment

- Trump Administration signaling lighter touch.
- Focus on reducing community bank compliance burden.
- Pressure to modernize pre-2008 frameworks.

The Reality (Implementation)

Deadlines are Fixed

- July 18, 2026: Hard deadline for GENIUS Act stablecoin rules.
- Interagency rules on reserved assets, governance, and capital.
- FDIC evaluating President's Working Group digital asset recommendations.

Key Takeaway: Do not let the promise of political deregulation distract from the immediate compliance deadlines regarding digital assets and stablecoins.

- [Orrick – CFPB Rulemaking Tracker](#)



Instant Payments Adoption Snapshot

- [The RTP® network](#) sustained its rapid growth trajectory throughout 2025, with major milestones reached in November. The RTP network surpassed \$1.3 trillion in total payments for 2025, a 428% increase from 2024, when the network processed \$246 billion during the full calendar year. The network, the largest instant payments system in the United States, accounts for 98% of all bank-to-bank instant payments.
- RTP participants ~1,100 ([January 2026](#))
- FedNow participants ~1,600 ([January 14, 2026](#))
- State of Play in U.S. Faster Payments ([October 2025](#))

Tokenization Scenarios: Opportunity vs. Existential Threat

Scenario 1: Banks Adopt	Impact: Expand payment services, enhance deposit stability, compete effectively with fintech.
Scenario 2: Nonbanks Dominate	Impact: Banks risk losing the settlement and liquidity layer to the crypto ecosystem.
Scenario 3: Hybrid Approach	Impact: Partnerships with fintechs while building banking-grade infrastructure.

Strategic Context:
Tokenized deposits are becoming deeply integrated into payment and settlement infrastructure. This is about protecting the franchise value.

Question: What is your deposit protection strategy if fintech-issued stablecoins gain adoption?

Fraud & Cyber Risk

- Deepfakes & synthetic ID raise stakes.
- Voice & video social engineering
- Account takeover automation
- Synthetic ID sophistication rising
- Third-party / vendor attack surface
- Board cyber reporting expectations
- [FDIC Fraud website](#)



2025 Selective Transformational Transactions

Buyer	ST	Target	City	ST	SELLER INFORMATION							DEAL PRICE INFORMATION				
					Buyer Total Assets (\$000)	Target Total Assets (\$000)	Tg Equity/ Assets (%)	NPAs/ Assets (%)	ROAA (%)	Loans/ Dep. (%)	# Brn.	Ann Date	Price/ Tg Book (x)	Price/ 8% Tg Book (x)	Price/ LTM Earnings (x)	Prem/ Deposits (%)
Huntington Bancshares Inc.	OH	Cadence Bank	Tupelo	MS	210,228,000	53,282,352	NA	0.41	1.07	84.4	401	10/27/2025	1.70	1.75	14.4	7.12
Fifth Third Bancorp	OH	Comerica Incorporated	Dallas	TX	209,991,000	77,376,000	8.85	0.34	0.92	81.6	357	10/6/2025	1.65	1.66	15.8	6.85
National Bank Holdings Corp.	CO	Vista Bancshares Inc.	Dallas	TX	9,998,729	2,429,922	11.23	0.14	1.33	87.4	12	9/15/2025	1.57	1.69	12.3	6.28
The PNC Finl Svcs Grp	PA	FirstBank Holding Company	Lakewood	CO	559,107,000	26,840,552	6.90	0.39	1.01	68.1	95	9/8/2025	2.34	2.02	14.4	9.90
Equity Bancshares Inc.	KS	Frontier Holdings, LLC(1)	Omaha	NE	5,373,837	1,408,272	8.48	0.26	1.00	119.8	7	9/2/2025	1.17	1.16	13.8	1.71
Huntington Bancshares Inc.	OH	Veritex Holdings, Inc.	Dallas	TX	207,742,000	12,527,868	10.08	0.56	0.92	91.4	34	7/14/2025	1.51	1.65	16.2	6.06
Glacier Bancorp Inc.	MT	Guaranty Bancshares, Inc.	Addison	TX	27,858,879	3,153,161	9.38	0.15	1.08	77.9	34	6/24/2025	1.62	1.73	14.2	6.71
Commerce Bancshares Inc.	MO	FineMark Holdings, Inc.	Fort Myers	FL	32,364,964	3,965,634	9.24	0.02	0.23	84.8	13	6/16/2025	1.53	1.68	64.4	6.48
		Number of Deals	8	Maximum	559,107,000	77,376,000	11.23	0.56	1.33	119.8	401		2.34	2.02	64.4	9.90
				Minimum	5,373,837	1,408,272	6.90	0.02	0.23	68.1	7		1.17	1.16	12.3	1.71
				Average	157,833,051	22,622,970	9.17	0.28	0.94	86.9	119		1.64	1.67	20.7	6.39
				Median	120,053,482	8,246,751	9.24	0.30	1.00	84.6	34		1.59	1.68	14.4	6.59

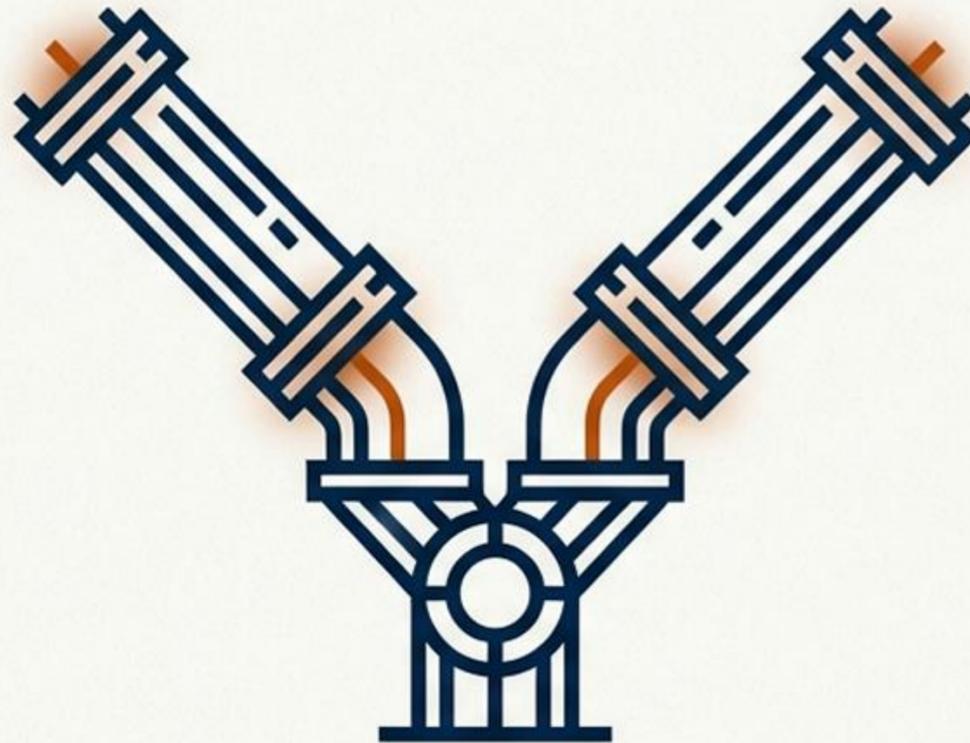
(1) S-Corp Target; ratios reflect fully taxed earnings assuming a 21% tax rate.

Common Theme of 2025 Transformational Transactions

- Buyers looking for attractive demographics for continued loan growth opportunities
- Buyers will consider new markets to springboard that growth
- Buyers looking to expand footprint for a sustainable competitive advantage
- Buyers looking for size to compete more effectively and to enhance delivery of national capabilities

Funding & Money Movement: The Relevance Playbook (2025–2026)

Defending the two pipes that prevent banks from becoming balance-sheet utilities.

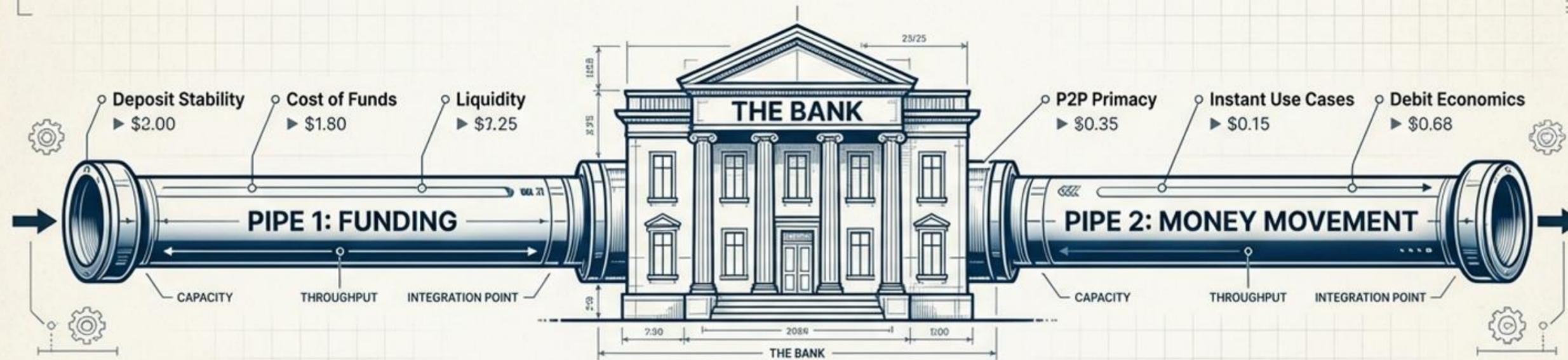


“This is not a generic trends deck. **It is a relevance deck.**”

Prepared for Bank Executive Leadership | Strategic Advisory

NotebookLM

Relevance = Defending Funding + Staying Inside the Money Movement



The Thesis

Every strategic challenge today—from AI to stablecoins—attaches to one of these two pipes.

Risk to Pipe 1

If you lose this, you lose the ability to lend profitably.

Risk to Pipe 2

If you lose this, you become a “dumb” warehouse for funds while others own the interface.

RESULT OF FAILURE: BALANCE-SHEET UTILITY

FAILURE CONDITION

Normal Deposit Costs Have Been Redefined

Non-trivial rates have turned savers into investors.

The Behavior Shift

Customers now continuously compare yield, liquidity, and convenience. This is the "401(k) era reality": optimization is the new default. We are not returning to the era of free deposits.

The Optionality Trap

Refinance risk is now a two-sided weapon. Your best customers will refinance loans first (hurting yield) and move deposits first (hurting liquidity).

ALCO Reality Check

Beta and runoff assumptions need stress-testing against behavioral shifts, not just historical data.

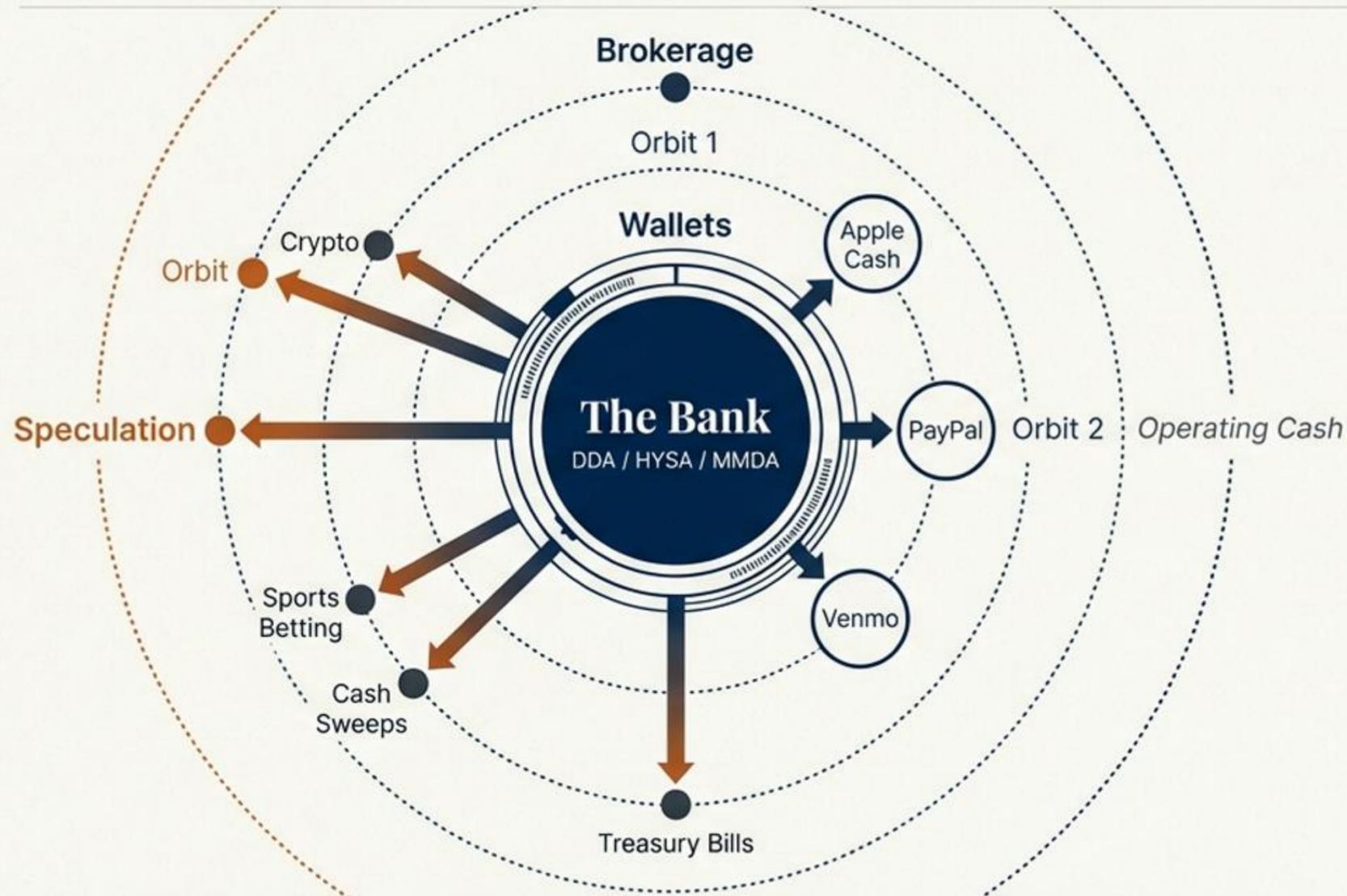


The FDIC Belief Gap



Behavior is driven by belief, not fine print.

Where Money Sits in 2026: The Fragmented Map



The Insight

Customers now keep operating cash in multiple ecosystems. The “Home Screen” is being lost.

The Driver

Convergence of commoditization, non-bank competition, and Open Banking.

Migration is a convergence story, not just a rates story.

Pricing is Not the Product—Structure Is

Promotions and bonuses are symptoms of scarcity, not strategy. They buy volatility, not loyalty.



The Trap

High-rate promos attract “hot money” that leaves as soon as the rate drops.



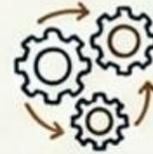
The Fix

Pay correctly for the right money through product structure.

The Deposit Defense Playbook

1. Segmentation

Stop using averages. Differentiate offers for operating accounts vs. savings.



2. Purpose-Based Savings

Limited editions, goal-based buckets.



3. Underwriting Alignment

View deposits through the lens of total relationship profitability.



4. Data-Driven Triggers

Use AI to identify “at-risk” funds before they move.



5. Ownership

Adopt a “Chief Deposit Officer” mindset.



6. Partnerships

Integrate with platforms that keep funds inside the ecosystem.



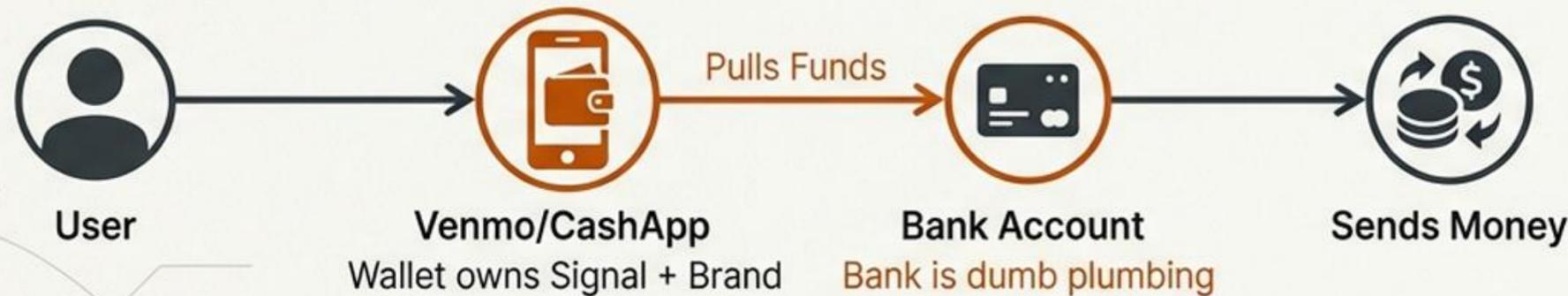
Strategic Structure

Who Owns the Transaction Owns the Relationship

Scenario A: Bank Wins



Scenario B: Wallet Wins



The Risk Hierarchy

1. Funding Outflows (Existential)
2. Home Screen Loss (Strategic)
3. Payments Displacement (Economic)
4. Data Loss (Blindness)

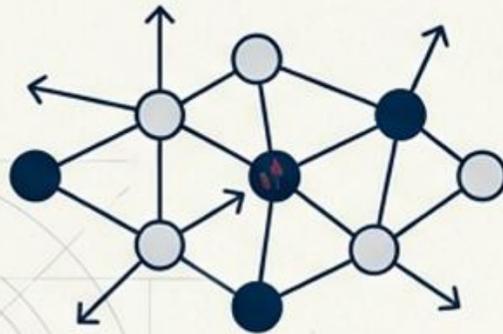
Losing P2P wallet primacy = losing the interface.

Live Does Not Mean Relevant

The battle is for use cases, not connectivity.

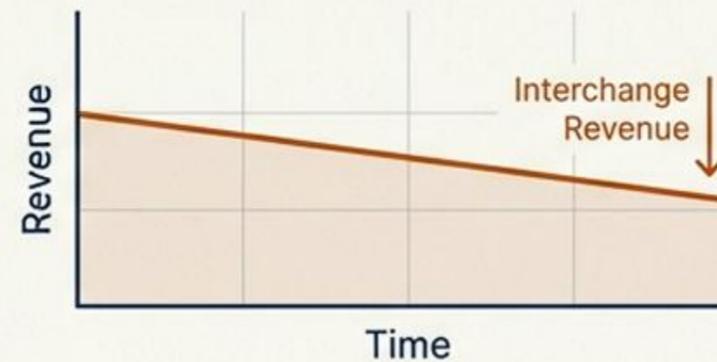
The Instant Payment Reality

RTP/FedNow connectivity is table stakes. The strategic question: What specific problems are you solving? (e.g., Earned Wage Access, Just-in-Time B2B payments).



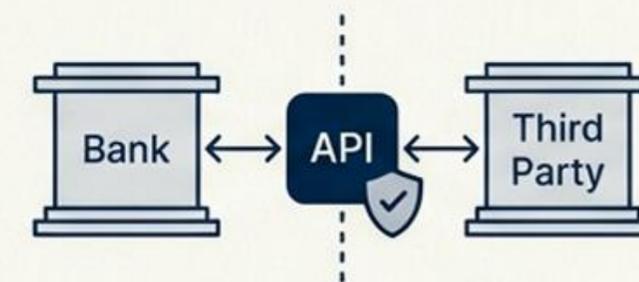
The Silent Killer: ⚠️ Debit Erosion

As spend moves to alternative rails (A2A, Wallets) and "Pay by Bank," debit interchange revenue faces structural decline. You don't feel it in one month. Then you look up and interchange is structurally down.



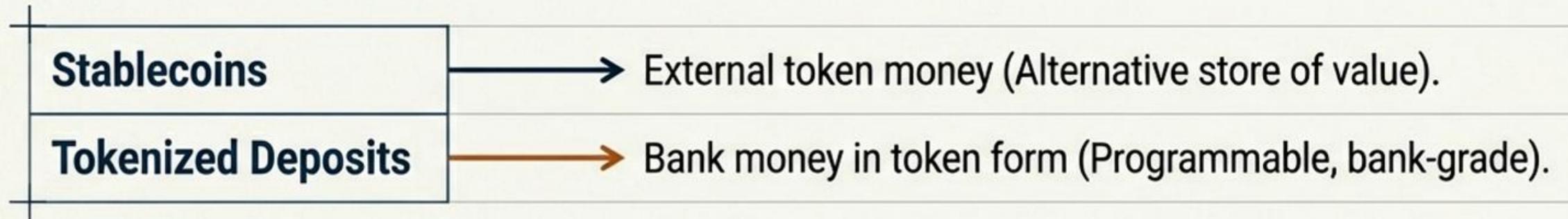
Open Banking Reality

APIs are not a magic revenue wand; they are integration and defense mechanisms.

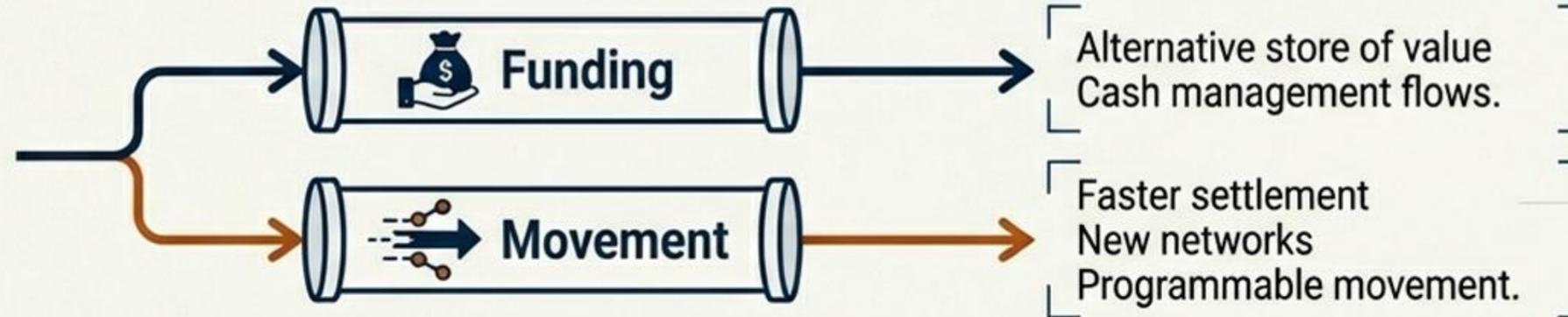


A New Rail for 2026: Partner to Keep Funds Inside

Strategic Stance: Partner Posture. Do not sell "crypto." Offer bank-grade settlement.



The Impact on The Two Pipes



Use Cases

Cross-border Settlement



Treasury Ops



B2B Settlement



Fraud is the Tax on Speed

P2P + Instant Payments = High Velocity Losses.

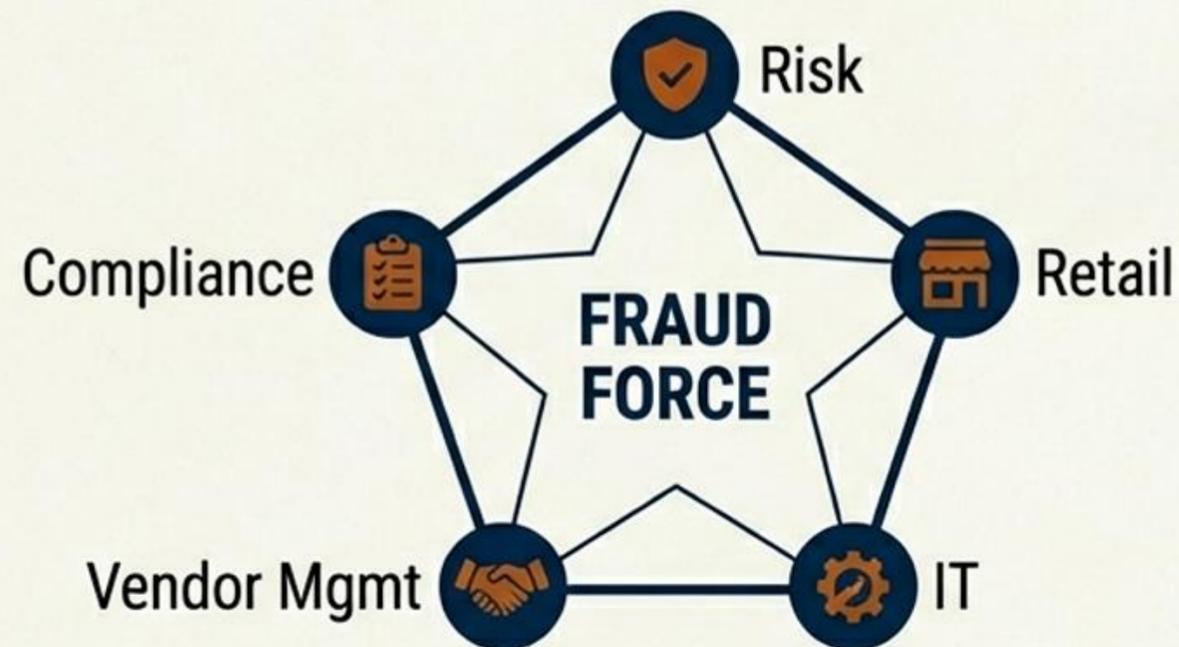
The Threat

The faster the money moves, the less time you have to stop it.

- ⚠ Deepfakes
- ⚠ Synthetic ID
- ⚠ Account Takeover (ATO)

Scams follow attention. As attention shifts to gambling and crypto, fraud follows.

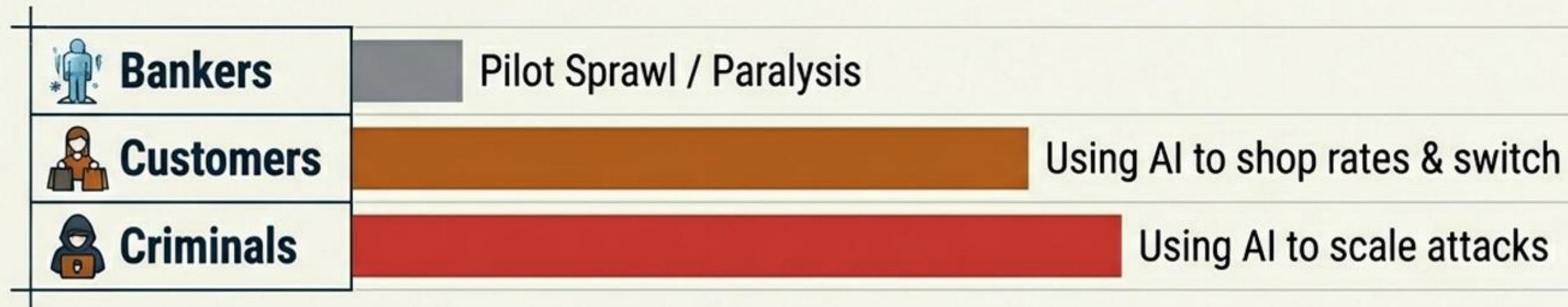
The “Fraud Force” Model



Goal: Treat fraud mitigation as a competitive product feature (Safety).

Bankers are Frozen; Customers & Criminals are Not

Addressing the AI Adoption Gap & The 90-Day Fix.



The 90-Day Fix

1. Sponsor Learning



Don't just fund hype; fund literacy.

2. Internal Use Cases



Pick 2 low-risk areas (e.g. internal workflows) and execute.

3. Governance



Establish guardrails immediately so you can say 'yes' safely.

The Executive Checklist: Six Decisions That Cannot Wait (Q1 2026)

PIPE 1: FUNDING

- Rates:** What are our “break-the-glass” deposit beta triggers?
- Migration:** Which segments do we defend at all costs vs. let go?
- Stablecoins:** What is our partnership path to keep funds inside?

PIPE 2: RAILS & TECH

- Rails:** What instant use cases do we own (vs. generic connectivity)?
- Fraud:** What is our “Fraud Force” KPI structure?
- AI:** What is our 90-day learning plan?

If you do nothing else, make these six decisions.

The Mandate's Mandate by Role



CEO/Board

Approve assumptions and 'who to pay for'. Demand **'Fraud Force'** KPIs.



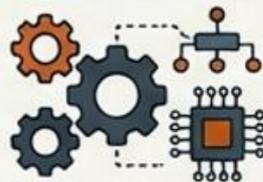
ALCO/CFO

Validate runoff models; stop using averages. Quantify relationship profitability.



Retail/Deposits

Own **'Home Screen Defense'**. Translate ALCO constraints into product structure.



Tech

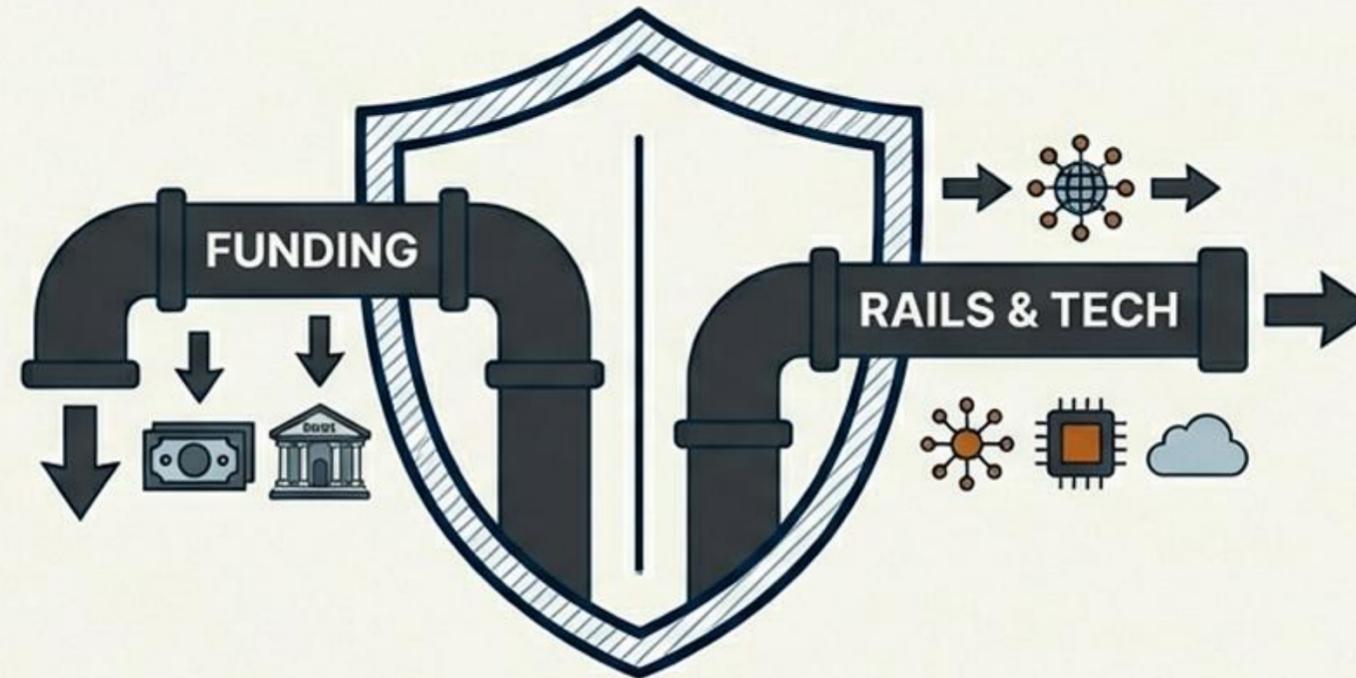
Enable multi-rail productization. Build API readiness for partnerships.



Risk

Organize around **velocity of loss (faster payments = faster fraud)**. Third-party risk is the gating factor.

Strategy = Where You Choose to Play



We are not returning to the era of free deposits.
We are not returning to the era of slow money.
The future belongs to those who defend the pipes.

Defend Funding. Own the Movement. Stay Relevant.



Q+A Time