

THE EMMERICH GROUP

DEPOSIT DOMINATION

**How the Top 5%ers Attract Millions in Low-Cost Deposits —
Without Ever Competing on Rate**

Roxanne Emmerich, CEO

SPEAKER HALL OF FAME · NYT & WSJ BEST-SELLING AUTHOR

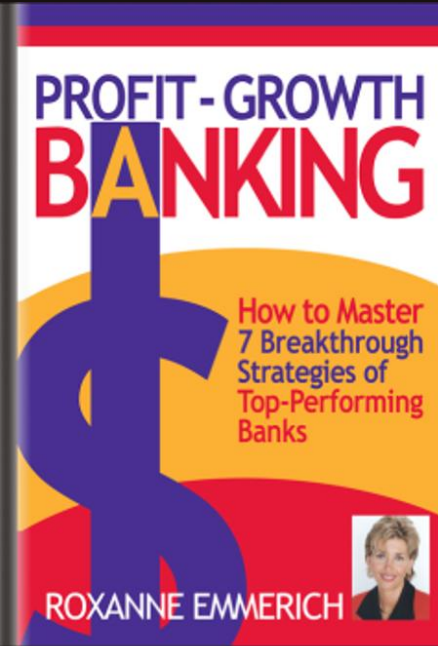
THIRTY YEARS ON THE RECORD

Five books built the case. This one closes it.

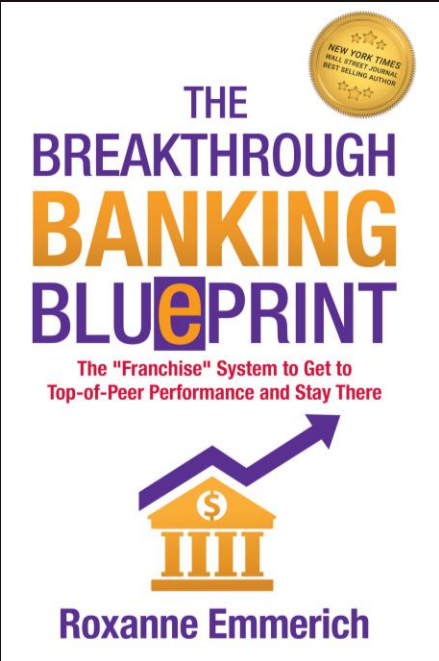
NEW · 2026



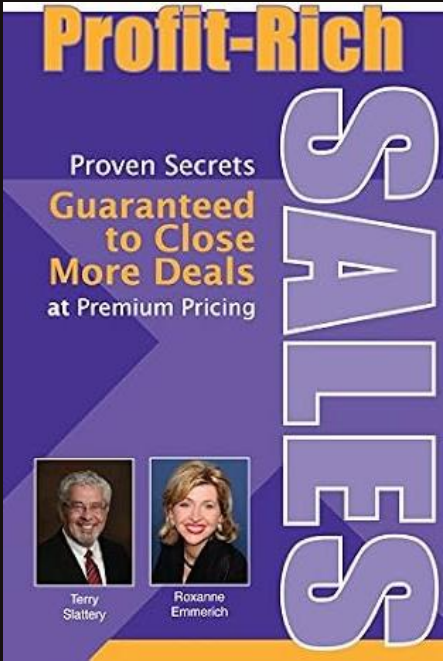
Thank God It's Monday!



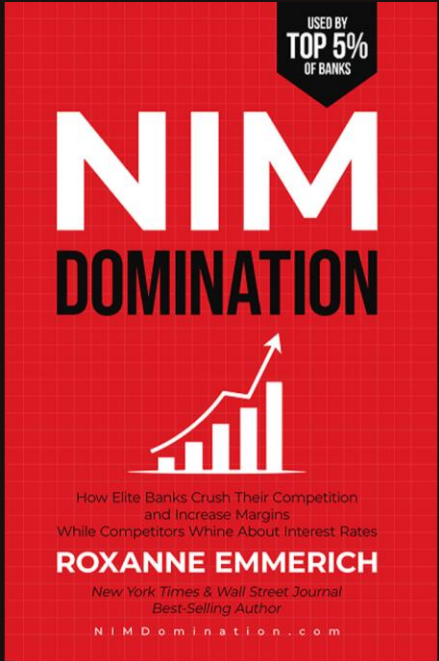
Profit-Growth Banking



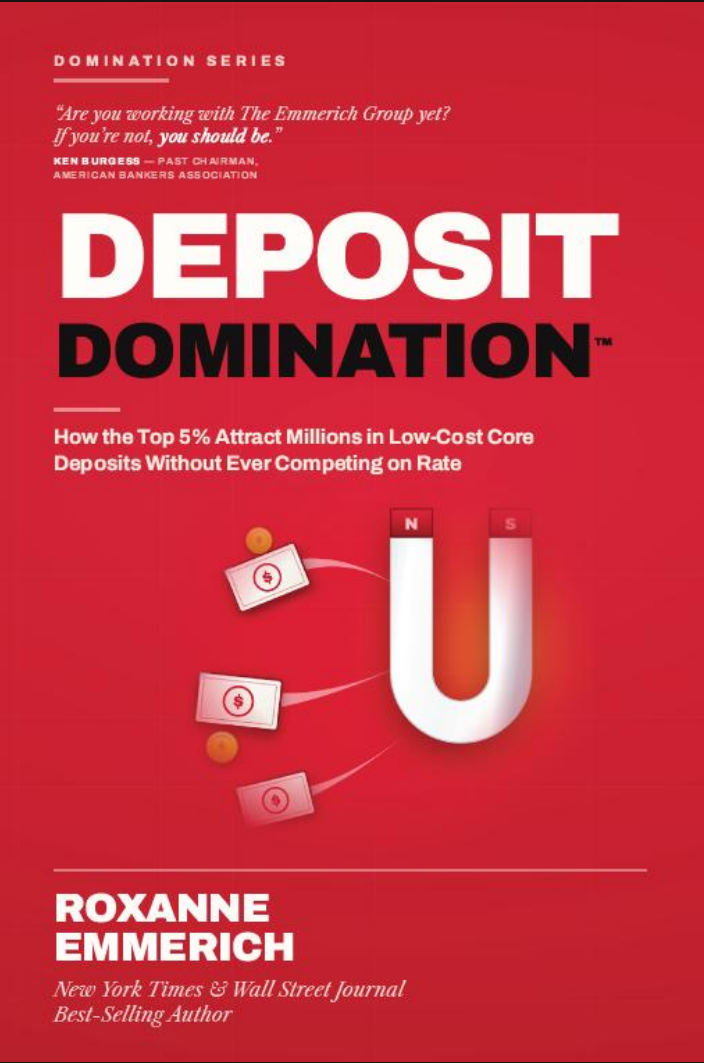
The Breakthrough Banking Blueprint



Profit-Rich Sales



NIM Domination



Deposit Domination

Everything before this book was a chapter. This is the architecture.

1985

18,033

Bank charters in the United States.

TODAY

4,000

Bad credit explains some of the 14,000 that disappeared. It does not explain most of them.

Most of the 14,000 didn't lose independence because they couldn't make loans.

Many ran out of low-cost deposits.

Slowly...

Quietly...

One okay quarter at a time.

61% of bank leaders name funding costs as the number-one obstacle to profitability this year.

Almost none of them will name the real reason they don't have enough of it.

Source: Bank Director, 2026 Bank M&A Survey, sponsored by Crowe LLP

FOR THIS ROOM, SPECIFICALLY

**If your balance sheet leans hard
into commercial real estate,
this isn't a ~~margin problem~~.**

**It's an examiner problem
waiting to happen.**



EXAM RATING · NEXT CYCLE

MANIFESTO

**Growing low-cost deposits is
not a light switch.
It's an architecture.**

PART ONE

The Pedestrian Fixes

Eight levers your bank may have already pulled.

None of them is the architecture.

THE DIAGNOSTIC

Check every box your bank has already tried.

1	Raised rates	☒
2	Rolled out an incentive plan	☒
3	Sent the team to sales and/or product training	☒
4	Hired a “rockstar” from a bigger bank	☒
5	Waited for the Fed to change rates	☒
6	Explored buying deposits via M&A	☒
7	Hired another treasury management person	☒
8	Told the lenders they have to bring in more deposits	☒

SAME SYMPTOMS

Eight boxes checked. Zero architecture. Zero more deposits.

A doctor who treats eight symptoms and never finds the disease isn’t healing anyone. He’s billing hours.



FIRST-ORDER THINKING

**A 747 has six million parts.
Nobody fixes one with duct tape and a
prayer.**

Eight fixes. Eight strips of tape. Instrument panel still dark.

FIX 01 — RAISE THE RATE

The oldest move in banking: pay more for the same dollar everyone else is chasing.

\$47M

IN ADDITIONAL REVENUE

***“Our net interest margin is now over 5.0.
I can attribute over \$47 million of additional revenue
because of The Emmerich Group.”***



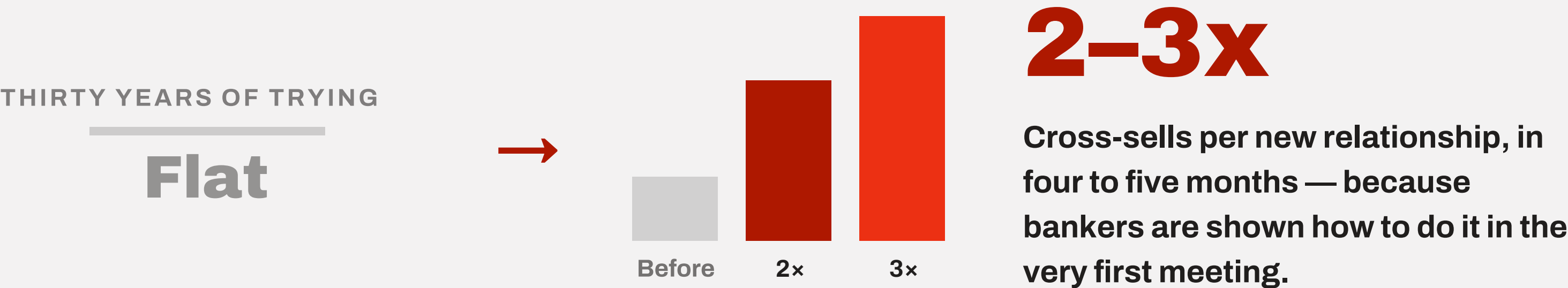
Chris Floyd

PRESIDENT & CEO, DREAM FIRST BANK

Rate is not a strategy. It's a surrender flag with a nicer font.

FIX 02 — RIDE THE CROSS-SELL

Most banks have chased this for thirty years. The right system **doubles or triples cross-sells on new customers within **four to five months**.**



Proficient, skilled bankers — not a hand-off. Efficiency ratio moves right along with it.

Extrinsic rewards buy competition. They rarely buy collaboration.

*“We grew **21%** while decreasing FTEs by **11%** and raising net interest margin **52 basis points**. 100 percent of our new loan customers are referrals from current customers or centers of influence.*

Our lenders don’t even try or ask to meet the pricing of the competition. They know they’re worth more.

A few years ago, they wouldn’t have believed they were worth the extra money.”

HER ONE-YEAR RESULTS

21%

Deposit growth

–11%

Fewer FTEs

+52bps

Margin



Karen Miller

PAST PRESIDENT & CEO, FARMERS BANK

One bonus. Ten silent competitors, on your own team.

Bada-bing sales training has no place in a community bank.

“Training is what to do. Education is how to be.”

Sophisticated buyers want a true trusted advisor — not lip service to the words. A third of the team quits within months of a bada-bing rollout, because they feel like they’re selling, not helping.

THE NEED FOR SOPHISTICATION

“I thought I was of great value to my customers because I’d been doing this for thirty years.

*After the Trusted Advisor Certification™, I found out I only knew **3% of what I needed to know** to truly help my customers.”*



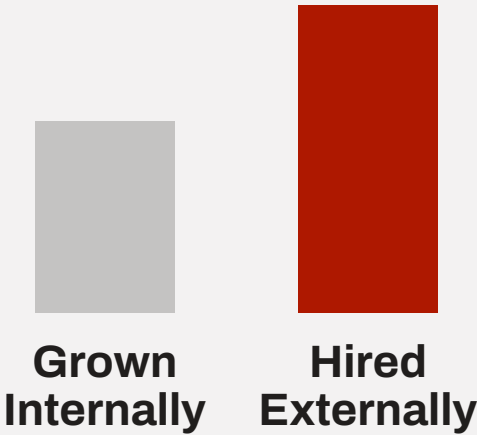
Donald John
CEO, MINNESOTA NATIONAL

You didn’t train sellers. You trained people to stop trusting you.

You didn't hire their system. You hired their Rolodex, at triple the salary.

61%

More likely to be fired — and rated lower — in their first two years.



The resume looked stronger. The system underneath it didn't exist — because it lived at their old bank, not yours.

Source: Wharton School research on external vs. internal bank hires, first two years on the job.

A specialist isn't a system. It's one more person doing what the last five did — alone.

WHAT YOU HIRED

A Specialist

One person who knows the product lines your customers need.

WHAT YOU NEED

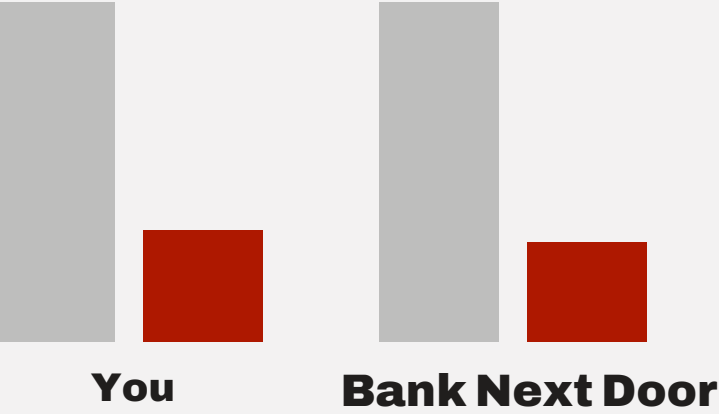
A System

Something that runs whether or not that one calendar has room this week.

Every bank with its act together already has one. It's a tool, not a differentiator.

NOT A DIFFERENTIATOR

Waiting for the Fed to run your bank for you.



$$E + R = O$$

Event (the Fed moves) plus Response (you wait and copy) equals Outcome — the same cliff, on someone else’s schedule.

You can’t control the event. You can always control the response.

FIX 08 — BUY YOUR WAY OUT

The deal you sign isn't the bank you become.

30–40%

OF ACQUIRED DEPOSITS WALK WITHIN 24 MONTHS

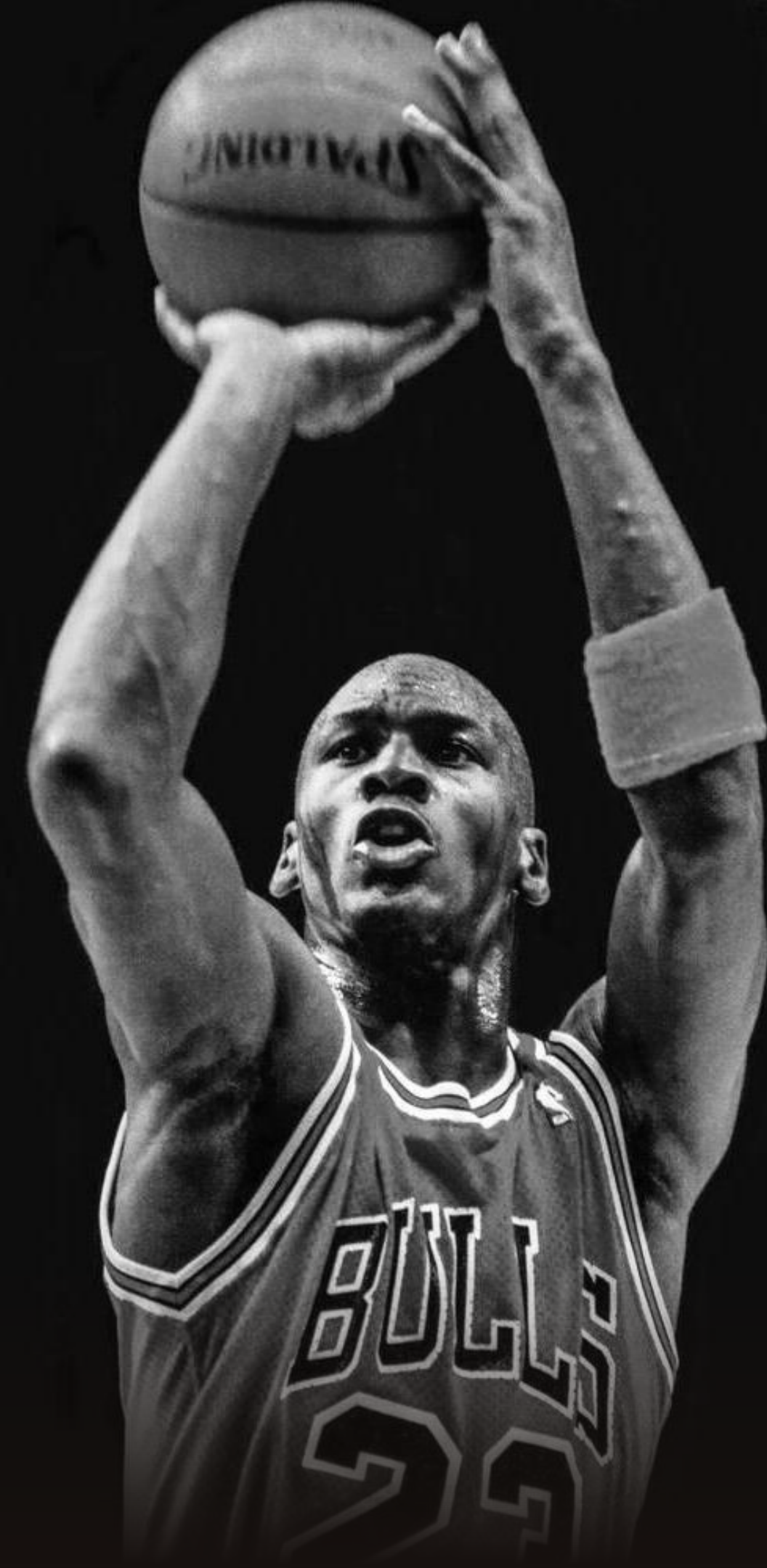
Source: published core-deposit attrition studies on bank M&A

**You didn't buy deposits. You bought a
countdown.**

Only an architecture that grows deposits organically keeps what the deal brought in.

**Eight fixes. Eight consultants. Eight
quarters of “we’re handling it.”**

And still zero architecture.



ON FAILURE

**“A loss isn’t a failure — until
you make an excuse.”**

— MICHAEL JORDAN

EVERY ONE OF THESE IS AN EXCUSE

BUSTED

01	“Competitors are offering absurd rates — we have to match them. ”	05	“The board isn’t comfortable with that yet.”
02	“The Fed will change rates soon — this fixes itself. ”	06	“We’re running a social media campaign. ”
03	“We can fund it with FHLB advances and brokered deposits, long term.”	07	“We’re too busy to know who our top 100 next-deposit customers even are.”
04	“There’s a folder called ‘ Deposit Campaign — DRAFT. ’”	08	“Compliance flagged it for next quarter’s review. ”

None of these are strategy. All of them are cover.

FOR A CRE-HEAVY BALANCE SHEET

A pedestrian fix that fails isn't an inconvenience here.

It's the phone call from your examiner, arriving a year early.

PART TWO

The Hinge

One decision separates the banks that disappear from the ones that don't.

THIS ISN'T ONE BANK'S STORY

**It's hundreds of banks who made the
exact same choice.**



**The banks you're about to hear from have all catapulted results
using the same architecture.**

PART THREE

The Integrated Architecture

Six systems, running together, every week — not six more things on a to-do list.

THE ARCHITECTURE

Pull one thread alone and you feel busy. **Weave all six** and cost of funds becomes the envy of your peers.

LOW COST OF FUNDS		PROFITABILITY VS. PEERS		NET INTEREST MARGIN ↑	
01	02	03	04	05	06
Everybody's in Marketing — 2.25→6 cross-sells / relationship / yr	Trusted Advisor System — Beyond lip service	Stage-Appropriate Accountability — Never ahead of your skis	Culture Tied to Profit — Weekly, monthly, quarterly	EQ in Hiring & Placement — You can't coach height	Visibility on Leading Indicators — Leading drives lagging

PILLAR 01

Everybody's in **S**marketing

- 01
- 02
- 03
- 04
- 05
- 06

Smarketing is a system where everybody is responsible for bringing in new and better customers. Silos come down. Batons pass the right way. The outcome: cross-sales per new relationship.

2 → 8.3 in six months

“We went from just over two cross-sales per new relationship to 8.3 in our first six months.”



Keith Knudsen
PRESIDENT & CEO, SECURITY BANK

PILLAR 02

The Certified Trusted Advisor™ Process

01

02

03

04

05

06

*“Ever since implementing the Certified Trusted Advisor process, **not one customer has brought up rate** anymore.”*



Brandon Cruz
VP, BANK OF GUAM

THE ACCREDITED BANKING PROFESSIONAL CERTIFICATION™ PROGRAM

“In the last three months of the certification, my two people in the course brought in **\$14 million in non-interest deposits — **\$20 million** in deposits, total.”**

\$2–3M

IN A NEW CHECKING ACCOUNT, EVERY SINGLE WEEK

“But the real miracle is what happened next — we bring in a **two or three million dollar checking account every single week.**”



Charlie Holland

CEO, FARMERS STATE BANK OF ALTO PASS

The Monday Agreement

- 01
- 02
- 03
- 04
- 05
- 06

A short, weekly rhythm of commitments — genuinely fun, not ominous. **Stage-appropriate** to where each person is, so everyone shows up set up to win, not set up to fail. Nothing like the annual review nobody remembers by February.

A rhythm everyone looks forward to — because it’s built for them to win.

79%

AT TARGET OR ABOVE ON THEIR CRITICAL DRIVERS

“Before...we had great people, but we didn’t have an accountability culture. Now, 79% of our employees are at target or above on their critical drivers.”



Brad Monts
PRESIDENT & CEO, HOOSIER HEARTLAND STATE BANK

Breakfast of Champions

- 01
- 02
- 03
- 04
- 05
- 06

Thank God It's Monday! Culture Alignment and Expectations

6.28_{/7.0}

Culture survey score

#4

Small-business division, Best
Places to Work in Iowa

\$11M

In assets per employee

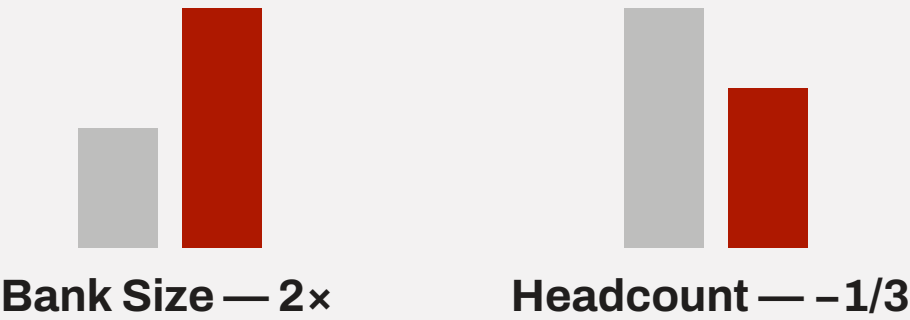


Jill Burnett
CEO, LIBERTYVILLE SAVINGS BANK

Hiring Right The First Time

- 01
- 02
- 03
- 04
- 05
- 06

The best banks don’t out-hire their competitors. They out-select them — and then need fewer people to run a bigger bank.



Twice the bank. A third fewer people running it.



Jill Moss
COO, FARMERS STATE BANK

Busy Is A Four-Letter Word

- 01
- 02
- 03
- 04
- 05
- 06

“An activity is not a result.”

— Roxanne Emmerich

This isn’t about time management. It’s about **behavioral economics**. Real-time visibility into what’s actually moving deposits replaces the busywork that feels productive and changes nothing.

If leadership can’t see it this week, it isn’t being managed — it’s being hoped for.

NAMED. ATTRIBUTED. REAL.



Chris Floyd
Dream First Bank

\$47M

Attributed to the engagement



Lloyd Harrison
Virginia Partners Bank

34/37/26%

3 years of core deposit growth



Cody Burson
Valley Bank of Commerce

35% ROE

NIM 5.7% / ROA 3.5%

STILL NAMED. STILL REAL.



Patti Steele
Builtwell Bank

#17

Of the top 100 performing banks over
\$1B
— S&P Global Market Intelligence



Keith Knudsen
Security Bank

10
Years

Of sustained performance



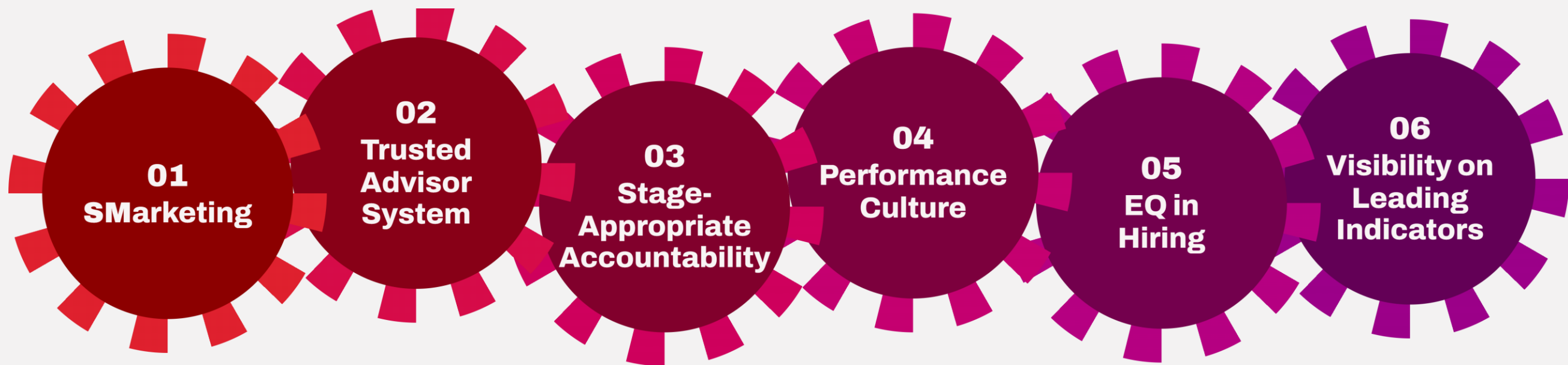
John Jones
First National Bank of Layton

2nd Lowest

Cost of funds in Utah

ALL SIX, RUNNING TOGETHER

This is what it looks like when marketing, sales, accountability, culture, hiring, and visibility move as one machine.



INTERLOCKED. ONE TURN MOVES THEM ALL.

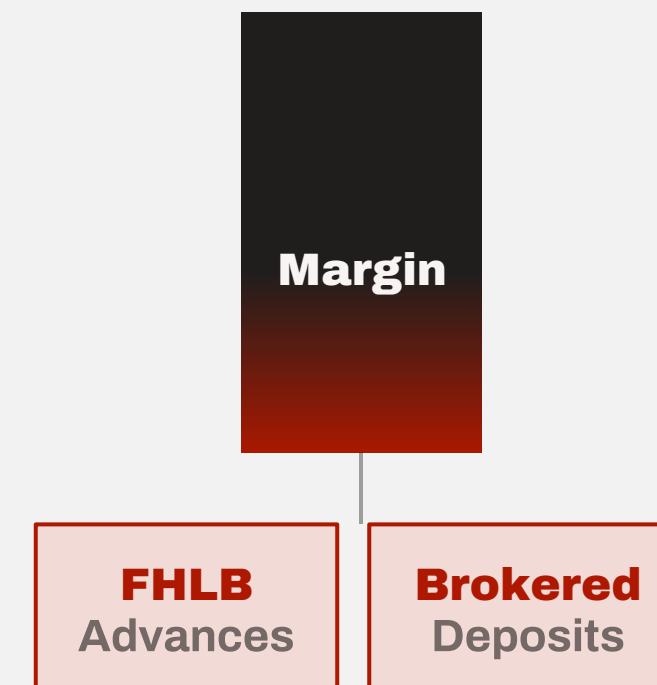
ONE BANK. ONE YEAR.

**Watch what happens when all six run
together at once.**

WHERE THEY STARTED

A community bank leaning hard on **FHLB advances and brokered deposits to fund growth it couldn't fund any other way.**

Expensive money, quarter after quarter — **margin bleeding out to wholesale funding costs while the balance sheet kept growing anyway.**



UNDER TWELVE MONTHS LATER

**Every FHLB advance
and every brokered
deposit — paid off.**

MONTH 0



MONTH 12

Cleared at month ten. Two months to spare.



Hear it from the CEO who lived it.

That's not a rate strategy.
That's an architecture doing exactly
what it's built to do.

THE ONLY QUESTION LEFT

Ten years from now, does your bank have a regional logo on the building —

or does your board simply mark another decade of independence?

The banks that didn't make it **never saw the quarter that mattered** — because it looked exactly like the one before it.

Every year without the architecture is a year you're volunteering to **compete on rate against banks that no longer have to**. The banks that did build it aren't hypothetical.

21%

Deposit growth, one year — Karen Miller, Farmers Bank

2→8.3

Cross-sells per relationship, six months — Keith Knutson

2×

The size, a third fewer employees — Jill Moss

#4

Best Places to Work in Iowa — Jill Burnett

WHO BUILDS THIS WITH YOU

The Emmerich Group has taken more banks to top 5% of peers than anyone else in the country.

IN THEIR WORDS — TOP 5%ERS™

“I hope **our competitors never find out what Roxanne has taught us.”**



Al Tubbs
PAST CHAIRMAN, AMERICAN BANKERS ASSOCIATION

“Are you working with The Emmerich Group yet? **If not, you should be.”**



Ken Burgess
PAST CHAIRMAN, AMERICAN BANKERS ASSOCIATION

INDEPENDENCE WAS NEVER THE PROBLEM TO SOLVE

**Banks that master the architecture
don't chase deposits.**

**Deposits show up. Same time, every month,
without exception.**

YOUR NEXT STEP

Three things happen when you scan the code on the next slide.

01

The Slides

So you can take today’s case back to your team — no rebuilding it from memory.

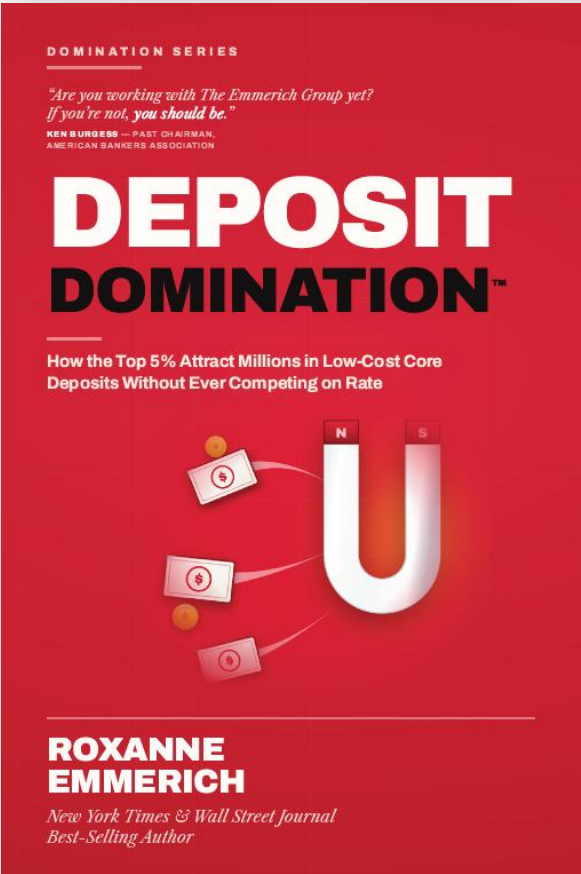
02

A.J. King’s Case Study

Proof this isn’t theory — under a year, every FHLB advance and brokered deposit paid off. ROA: 0.72% → 1.49%.

03

Deposit Domination



Mailed to your desk — the architecture, in full, so you can put it in motion.

SCAN BEFORE YOU LEAVE THE ROOM

Take All Three Home. Free.

Everything behind today’s talk. Yours to keep.

01 The Slides

Every slide from today, to take back to your team.

02 A.J. King’s Case Study

In under a year, his bank paid off every FHLB advance and every brokered deposit it was carrying.
ROA: 0.72% → 1.49%.

03 Deposit Domination

My brand-new book. We’ll mail you a free copy, hot off the press.



EmmerichGroup.com/Deposit

Free.

ONE LAST THING

**“The gap between you and the top 5%
doesn’t hold still while you decide. It gets
wider, every quarter you wait.”**

— Roxanne Emmerich, Deposit Domination

Thank You



EmmerichGroup.com/Deposit

Roxanne Emmerich

The Emmerich Group · The Institute for Extraordinary Banking

EmmerichGroup.com