

Strategic Loan Growth in a Rising Rate Environment

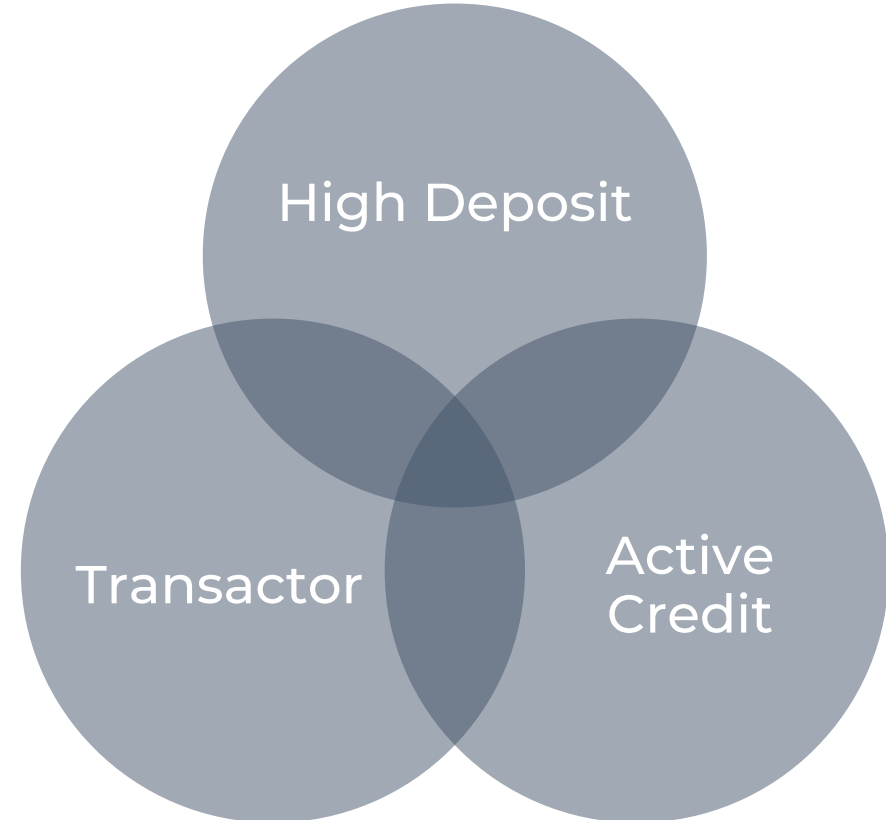
Presented By:

Tim Keith, CEO Infusion Marketing Group

Any Successful Sales Process Requires...



- **CAPACITY**
- **PROPENSITY**
- **AWARENESS**



Guiding Principles for Systematic Growth

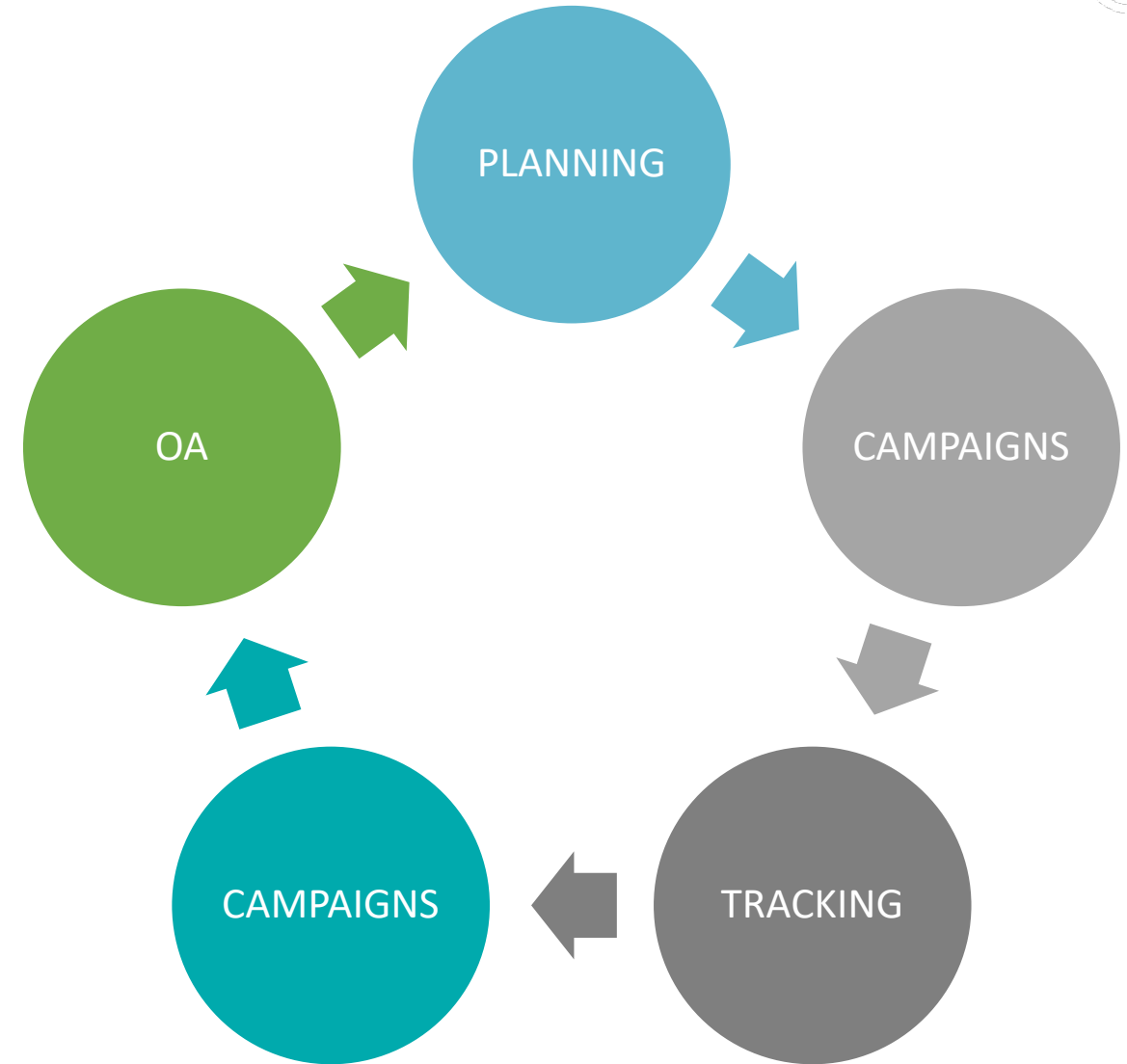
- 1.** There is an opportunity cost associated with customer conversations that used to take place in a branch that aren't anymore
 - This should make marketing a more primary, integrated part of the bank's growth strategy
- 2.** Customers don't determine borrowing needs based on when we do outreach
 - Proactive outreach builds awareness and helps ensure that you are in front of customers as they enter the market for credit
- 3.** Provide customers with ways to self-identify as "in market" at points in time
 - Digital/omni-channel marketing vastly expands awareness while making outreach dynamic and measurable

Guiding Principles for Systematic Growth

4. The most effective digital marketing starts with the audience not the channel
 - Who do we want to communicate to about what and how do we find them online?
 - The efficiency of online account opening directly corresponds to pull-through rate
5. Onboarding is not just about digital banking engagement
 - It's an excellent opportunity to educate New Business and Consumer Checking Households about your loan solutions
6. Get a base hit every day rather than trying to hit a homer 3, 4 times per year

Where to Start?

- Benchmark/gap analysis
- Opportunity pro forma
- Develop action plan
- Execute against plan
- Track results
- Refine plan



Key Questions in Assessing Opportunity

- 1.** Is my overlap between deposit and credit usage normal?
 - What is my opportunity to sell more loans to checking households and vice versa?
 - What % of my Business Checking HH do not have a loan with us (Norm is 65%)?
- 2.** What percentage of households only use one non-share service with me?
 - How does that predict cross-sell potential?
 - What does this tell me about attrition risk?
- 3.** How does my accounts per household compare to peers?
 - Are strengths or gaps driven by product mix, sales or delivery?

Key Questions in Assessing Opportunity

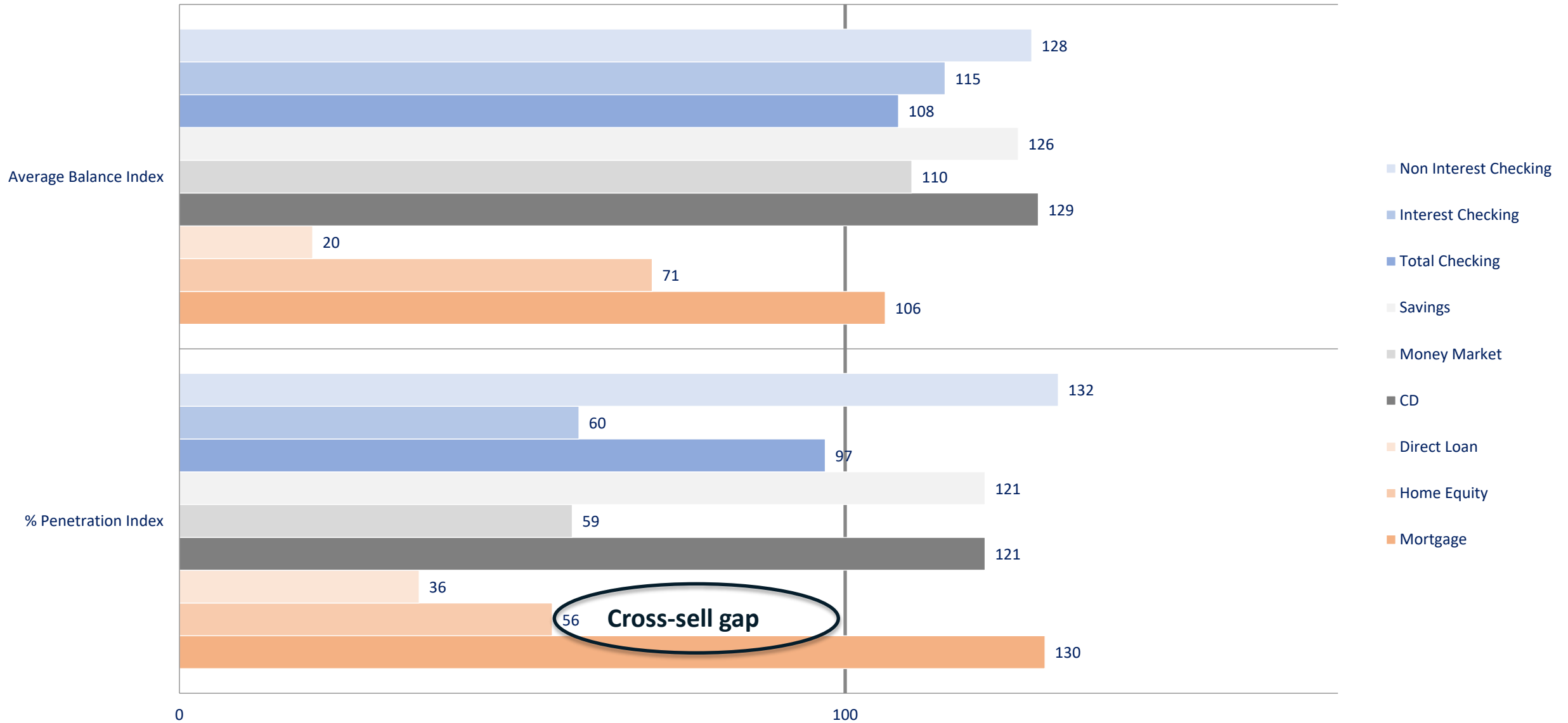
4. How concentrated are my deposits?
 - Do 3% of households control 50% of deposits? Is this normal?
 - Am I meeting the credit needs of my High Deposit Households?

5. What percentage of my total households were new in the last 12 months and how does that compare to peers?
 - How am I doing cross-selling new households in the first 12 months?

OA Example – Deposit Concentration

HH_Deposits	HH	% of Total	% Index	Total Balance	Average Balance	% of Total	Balance Index	Num HHs With Checking	Pct HHs With Checking	With Checking Index	Avg Check Balance	Num HHs Single Service	Pct HHs Single Service	Pct HHs With Credit	With Credit Index
\$250,000+	1,726	1.23	92	\$817,201,119	\$473,465	37.97	133	700	40.56	49	\$50,486	515	29.84	16.34	44
\$100,000 - \$249,999	3,549	2.52	70	\$544,486,799	\$153,420	25.30	89	1,909	53.79	64	\$25,950	982	27.67	22.88	57
\$50,000 - \$99,999	4,438	3.15	69	\$309,541,360	\$69,748	14.38	85	2,829	63.74	74	\$16,865	1,081	24.36	23.86	53
\$10,000 - \$49,999	15,940	11.31	72	\$370,762,198	\$23,260	17.23	87	10,450	65.56	76	\$7,609	4,532	28.43	23.59	49
\$2,500 - \$9,999	15,823	11.23	72	\$84,668,572	\$5,351	3.93	86	10,329	65.28	78	\$2,593	5,897	37.27	21.30	46
\$1 - \$2,499	99,405	70.56	129	\$25,651,108	\$258	1.19	93	17,145	17.25	35	\$534	62,190	62.56	50.51	105
High Deposit HH	25,653	18.21	72	\$2,041,991,475	\$79,600	94.87	101	15,888	61.93	72	\$13,350	7,110	27.72	23.05	51

OA Example – High Deposit Households



OA Example – Credit/Checking Cross-Sell Ratios

Product Category	Households	Penetration %	Penetration Index
Checking Penetration of Home Equity	467	65.04	90
Checking Penetration of Mortgage	1108	47.17	95
Checking Penetration of Direct Loan	452	61.5	85
Equity Penetration of Mortgage	309	13.15	118
Equity Penetration of Direct Loan	49	6.67	85
Equity Penetration of Checking	467	4.87	89
Equity Penetration of Total Deposit	507	4.28	88
Direct Loan Penetration of Mortgage	131	5.58	121
Direct Loan Penetration of Equity	49	6.82	136
Direct Loan Penetration of Checking	452	4.71	144
Direct Loan Penetration of Total Deposits	474	4	134

OA Example – Business Households

Product Category	Households	Penetration %	Penetration Index	Total Balance	Average Balance	Balance Index
Checking	7,691	93.04	111	\$810,646,222	\$105,402	146
Savings	453	5.48	17	\$22,921,190	\$50,599	104
Money Market	652	7.89	205	\$331,228,130	\$508,019	135
Loan	1,253	15.16	76	\$2,051,604,091	\$1,637,354	297
Debit Card	6,119	79.56	145			
Active Debits	2,784	45.50				
Online Banking	4,663	60.63	95			
Bill Payment	3,235	42.06	174			
eStatements	1,858	24.16				
Mobile Banking	1,783	23.18				
Total Deposits	7,945	96.12	104	\$1,164,795,542	\$146,607	157
Total Businesses	8,266					
Accounts Per Business	3.11		111			

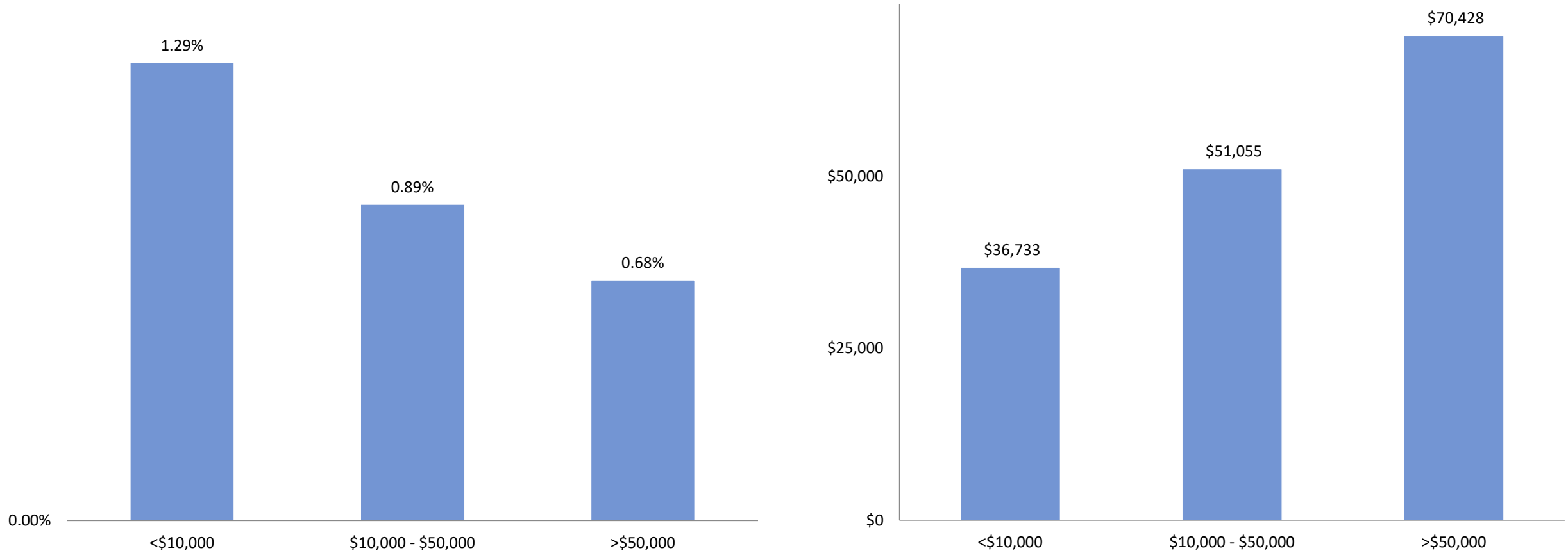
Omnichannel Outreach Calendar

PRIORITY SEGMENTS	Segment Size	Offer	January	February	March	April	May	June
Transactional								
High Deposit HH without Checking	8,194	Free Checking	Digital/Email/Mail	Digital	Digital	Digital	Digital	Digital
Loan HH without Checking	12,778	Free Checking	Digital/Email/Mail	Digital	Digital	Digital	Digital	Digital
Business HH without Retail Checking	1,208	Business Checking	Digital/Email/Mail	Digital	Digital	Digital	Digital	Digital
High Deposit HH with underfunded Checking	23,421	Everything Checking	Digital/Email/Mail	Digital	Digital	Digital	Digital	Digital
Transctor HH with Checking with inactive Debit	14,841	Debit	Digital/Email/Mail	Digital	Digital	Digital	Digital	Digital
Lending								
Checking HH without a Loan (Non-Homeowners)	9,142	Auto/Installment	Digital	Digital	Digital	Digital/Email/Mail	Digital	Digital
Credit HH with Checking (Non-Homeowners)	1,574	Auto/Installment	Digital	Digital	Digital	Digital/Email/Mail	Digital	Digital
Business Checking without a Business Loan	3,272	Business LOC	Digital	Digital	Digital	Digital/Email/Mail	Digital	Digital
Checking HH without a Loan (Homeowners)	23,878	Home Equity	Digital	Digital	Digital	Digital/Email/Mail	Digital	Digital
Credit HH without Home Equity (Homeowners)	20,096	Home Equity	Digital	Digital	Digital	Digital/Email/Mail	Digital	Digital
Mature Home Equity Loan HH	8,370	Equity Re-up	Digital	Digital	Digital	Digital/Email/Mail	Digital	Digital
Checking HH, deposits >\$2500<\$10000	4,354	General Lending	Digital	Digital	Digital	Digital	Digital	Digital
Digital Impressions	5,071,715		461,065	461,065	461,065	461,065	461,065	461,065

Example Omnichannel Marketing Proforma

	New Accounts	Average Balance	Total Balance	Halo Accounts	Halo Balance	Contribution Impact	12 Month ROI	36 Month ROI
Consumer Checking	297	\$7,500	\$2,227,680	119	\$1,782,144	\$107,671	263%	630%
Business Checking	247	\$25,000	\$6,169,000	99	\$1,480,560	\$240,591	875%	2100%
Checking Up-Sell	533	\$7,500	\$3,996,000	160	\$3,196,800	\$139,860	163%	488%
Money Market	405	\$42,500	\$17,211,225	81	\$809,940	\$232,352	474%	1137%
Total Deposits	1,482	\$19,982	\$29,603,905	458	\$7,269,444	\$720,474	386%	927%
Consumer Loan	1,227	\$42,500	\$52,161,100	430	\$2,147,810	\$736,392	500%	1050%
Business Loan	251	\$95,000	\$23,841,200	56	\$141,165	\$87,836	250%	525%
Debit/eSVC	1,055	N/A	N/A	527	\$2,636,975	\$105,479	186%	446%
Onboarding	3,600	\$7,500	\$27,000,000			\$1,350,000	1700%	4080%
Grand Total	7,615	\$20,215	\$132,606,205	1,472	\$12,195,394	\$3,000,181	636%	1525%

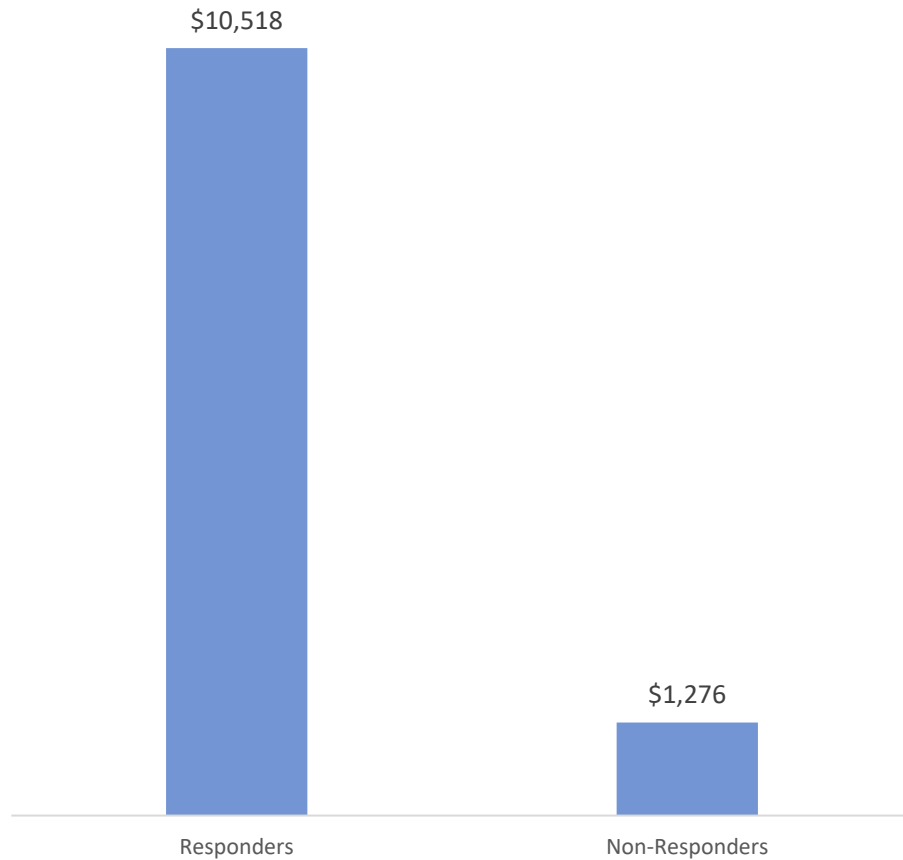
Loan Campaign Tracking – Response and Average Balance by Pre-Campaign Deposits



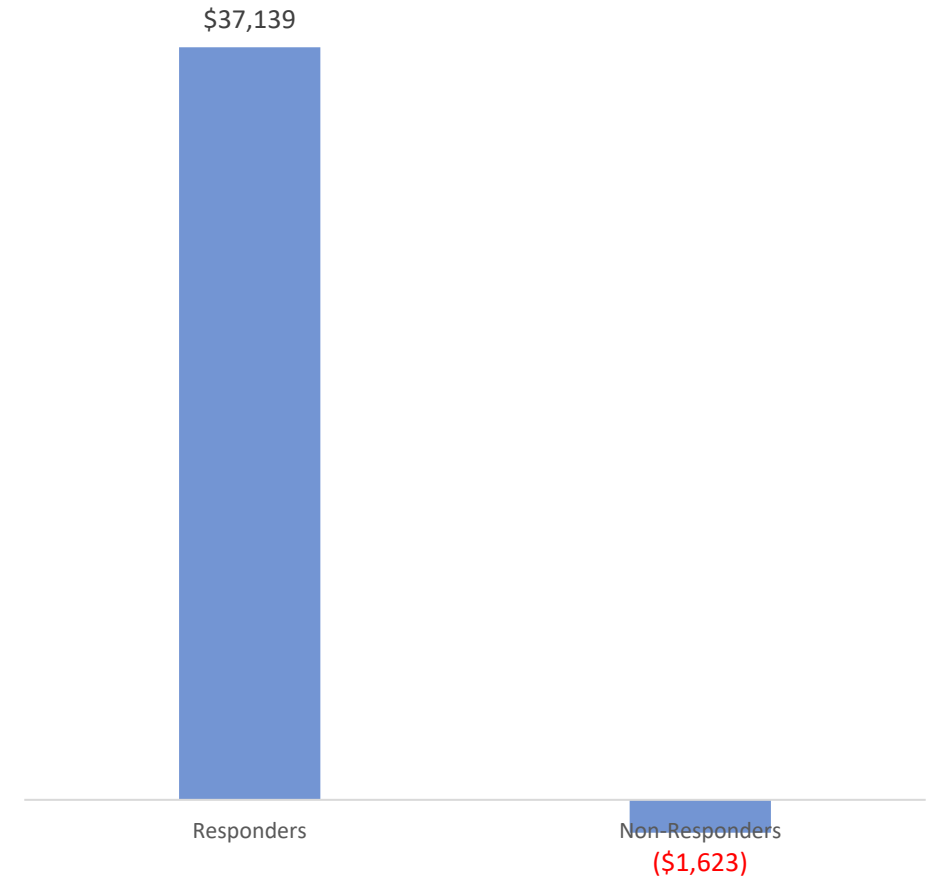
Source: Infusion Norm™ database built on >100 million marketing contacts

Loan Campaign Tracking – Household Net Change

Avg Net Change - HH Deposits



Avg Net Change - HH Loans

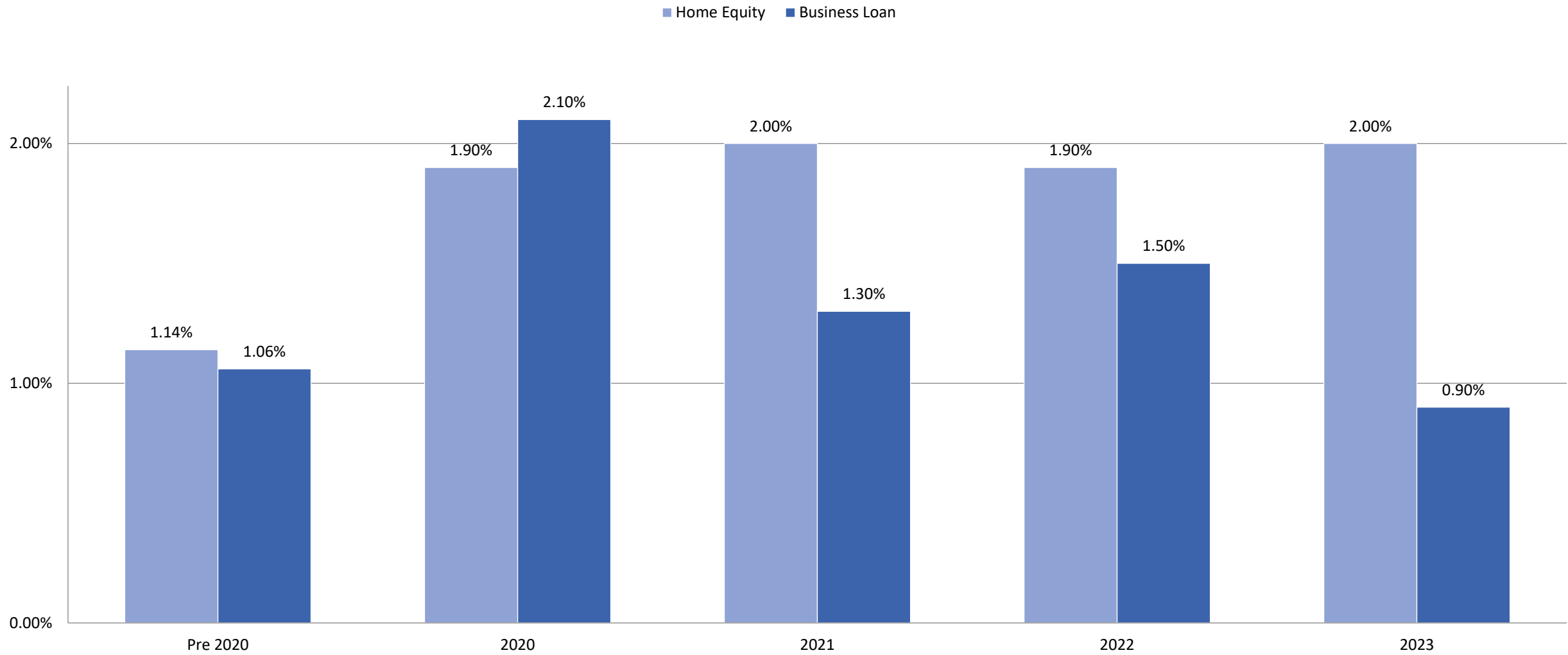


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Key Principles for Effective Loan Marketing

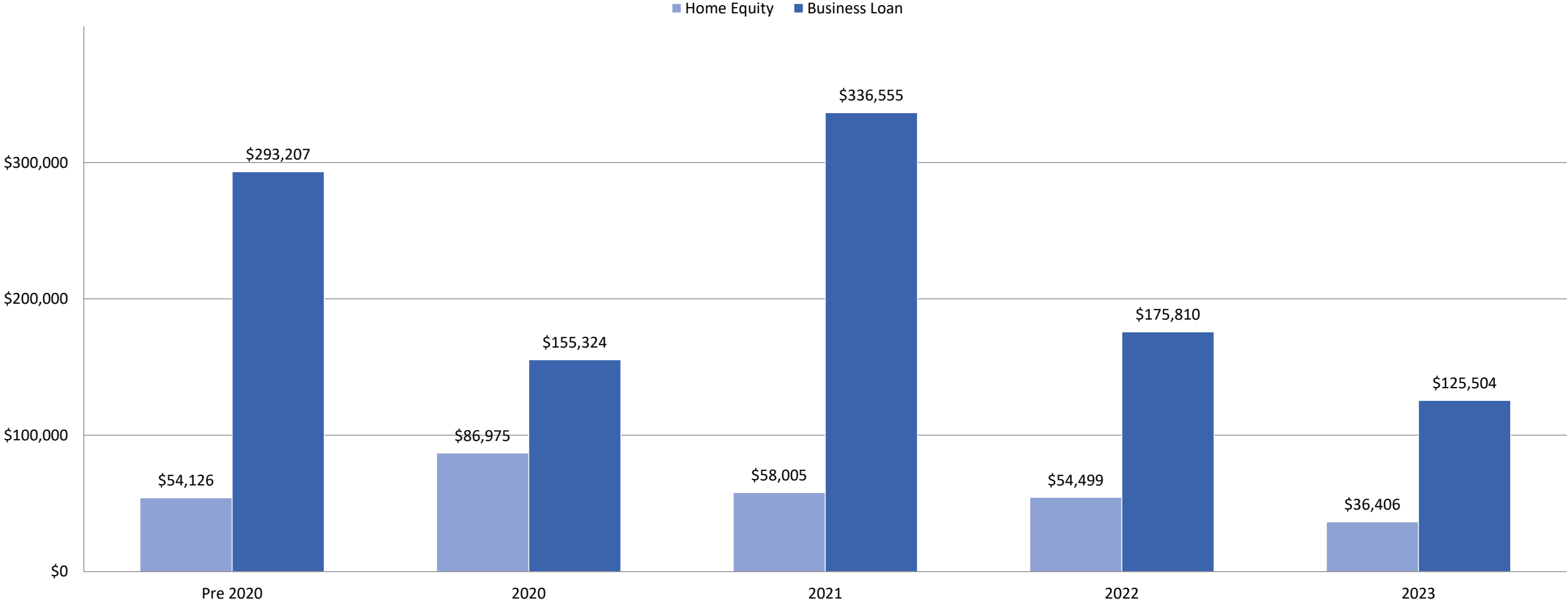
- Personalized loan outreach does two primary things: **Mines the checking base** for growth (consumer and business) and **systematically extends/expands** current borrower relationships into new categories
- Rate offers are important to convey tangible financial value, at the same time a **“credit solutions” positioning** is vital to contextualize product offers
- Consumers and businesses bring to the lending process widely varying degrees of credit capacity and propensity. The purpose of marketing is to get active borrowers into the top of the funnel and let your salespeople/sales processes do their diagnostic work
 - Lead offers function to create engagement, very often customers will end up in different products based on their relative capacity/propensity factors
 - Homeownership appends can allow for better targeting of primary/secondary offers
 - Business owners often comingle consumer and business credit usage
- **Response to loan offers directly correlates with # of channels promoted from high to low**

Loan Cross-Sell Campaign Response Rate Trends



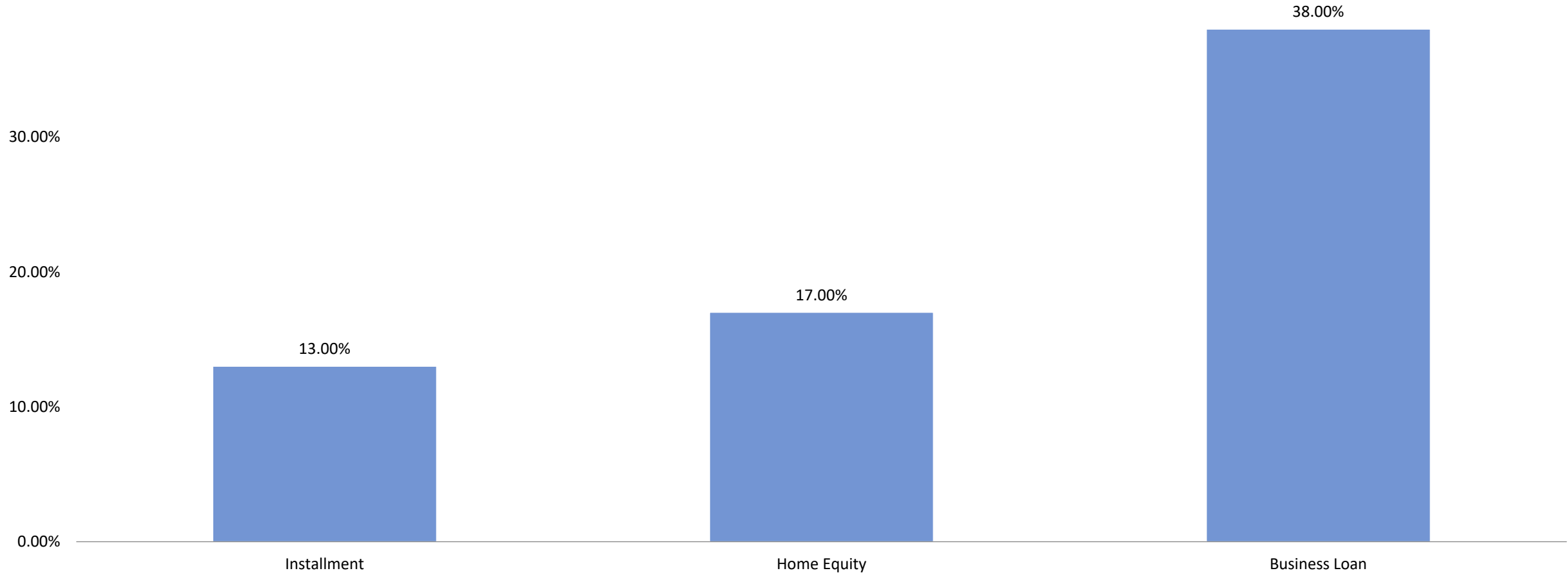
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Loan Cross-Sell Campaign Response Average Balance Trends



Source: Infusion Norm™ database built on >100 million marketing contacts

Loan Campaign Tracking Historical “Halo” Purchase Rate



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Community Bank Case Study

“Always On” Omnichannel Cross-Sell and Onboarding
Programs

Background: 40 branch community bank in New Jersey looking to grow checking, loans and eServices

Goal: Implement “always on” data driven marketing program

Solution: Digital Onboarding and Omnichannel Cross-sell Marketing programs with annual budget of \$175,000

Program Results: First 18 months yielded \$157 million in responder loan balances

- 920 new checking HH and 3,837 eService sign-ups
- 1,523 single service HH were converted to multi-service
- 427 checking only HH bought a loan

Campaign	Start Date	End Date	Status	Reviewed	Targeted	Responses to Date	Response Rate	Response Balance	Halo Balance	Actual Mktg Exp	CPA	Digital Impressions	Total Clicks
Pre 2018			Closed	Y	245,086	3,164	1.29%	\$20,225,206	\$1,504,330		\$100	311,857	365
Home Equity	10/30/17	1/31/18	Closed	Y	12,079	61	0.51%	\$6,781,200	\$148,015	\$6,100	\$100	69,769	32
Business Lending	11/3/17	1/31/18	Closed	Y	4,370	28	0.64%	\$3,438,649	\$3,762,043	\$2,800	\$100	57,740	60
eServices	12/21/17	2/28/18	Closed	Y	28,593	981	3.43%	n/a	\$4,519,214	\$29,430	\$30	163,737	273
Business eServices	12/21/17	2/28/18	Closed	Y	9,307	67	0.72%	n/a	\$9,568,059	\$2,010	\$30	57,194	60
Home Equity	3/24/18	6/24/18	Closed	Y	12,276	78	0.64%	\$5,807,731	\$156,802	\$7,800	\$100	108,053	157
Business Lending	3/9/18	6/9/18	Closed	Y	4,314	37	0.86%	\$11,586,315	\$42,670	\$3,700	\$100	88,531	101
eServices	4/30/18	6/30/18	Closed	Y	28,942	835	2.89%	n/a	\$3,697,915	\$25,050	\$30	187,518	164
Business eServices	4/30/18	6/30/18	Closed	Y	5,746	76	1.32%	n/a	\$2,291,254	\$2,280	\$30	46,842	49
Debit Card	5/1/18	5/31/18	Closed	Y	23,798	6401	26.90%	n/a	\$2,058,584	\$26,160	\$4	173,117	257
Checking Cross-sell	6/26/18	8/26/18	Closed	Y	4,274	32	0.75%	\$38,273	\$368,312	\$3,200	\$100	56,602	79
eServices	4/1/19	5/31/19	Closed	Y	8,028	161	2.01%	n/a	\$286,980	\$8,050	\$50	105,930	222
Home Equity	7/23/18	10/23/18	Closed	Y	11,102	67	0.60%	\$5,224,500	\$747,544	\$6,700	\$100	n/a	n/a
Business Lending	7/17/18	10/17/18	Closed	Y	4,042	37	0.92%	\$15,197,170	\$106,093	\$3,700	\$100	93,358	84
Business Checking	10/9/18	12/9/18	Closed	Y	384	5	1.30%	\$108,687	\$1,137,141	\$500	\$100	n/a	n/a
Home Equity	10/31/18	1/31/19	Closed	Y	11,784	75	0.64%	\$7,332,562	\$249,748	\$7,500	\$100	93,713	180
Business Lending	10/20/18	1/20/19	Closed	Y	4,347	29	0.67%	\$3,672,330	\$17,116	\$2,900	\$100	98,174	133
Business eServices	12/1/18	1/31/19	Closed	Y	5,720	28	0.49%	n/a	\$142,274	\$2,800	\$100	78,279	105
Home Equity	2/20/19	5/31/19	Closed	Y	10,118	81	0.80%	\$8,778,912	\$2,113,561	\$8,100	\$100	163,079	276
Business Lending	2/20/19	5/31/19	Closed	Y	4,125	49	1.19%	\$5,789,569	\$262,092	\$4,900	\$100	108,341	221
Checking Cross-Sell	3/30/19	5/30/19	Closed	Y	837	3	0.36%			\$300	\$100		
Home Equity	5/24/19	8/31/19	Closed	Y	9,980	71	0.71%	\$3,531,071	\$225,016	\$7,100	\$100	63,697	103
Business Lending	5/24/19	8/31/19	Closed	Y	4,079	19	0.47%	\$4,699,345	\$30,411	\$1,900	\$100	41,968	117
Mortgage	6/14/19	9/30/19	Closed	Y	2,786	9	0.32%	\$1,118,418	\$85,340	\$900	\$100	47,295	93
Home Equity	8/27/19	11/30/19	Closed	Y	9,907	50	0.50%	\$13,349,734	\$62,742	\$5,000	\$100	134,021	170
Business Lending	8/27/19	11/30/19	Closed	Y	4,161	37	0.89%	\$13,728,073	\$813,376	\$3,700	\$100	85,734	125
eStatement	12/26/19	2/26/20	Closed	Y	5,760	77	1.34%	n/a	\$422,995	\$2,310	\$30	47,836	74
SBLOC 4.99% Fixed	1/30/20	4/30/20	Closed	Y	4,060	46	1.13%	\$3,643,559	\$446,284	\$4,600	\$100	46,496	51
Home Equity	3/12/20	5/31/20	Closed	Y	10,502	51	0.49%	\$8,921,824	\$4,529,073	\$5,100	\$100	n/a	n/a
Totals to Date					490,507	12,655	2.58%	\$272,520,316	\$90,456,440	\$384,890	\$30	2,528,881	3,551

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Great for financing equipment, business expansion or for consolidating high-interest balances.

Features and Benefits

- Customized and predictable repayment terms over a fixed period of time
- Secured by collateral, including business assets, vehicles, equipment or accounts receivable
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Meet day-to-day cash shortfalls, take advantage of purchase discounts and cover emergency expenses.

Features and Benefits

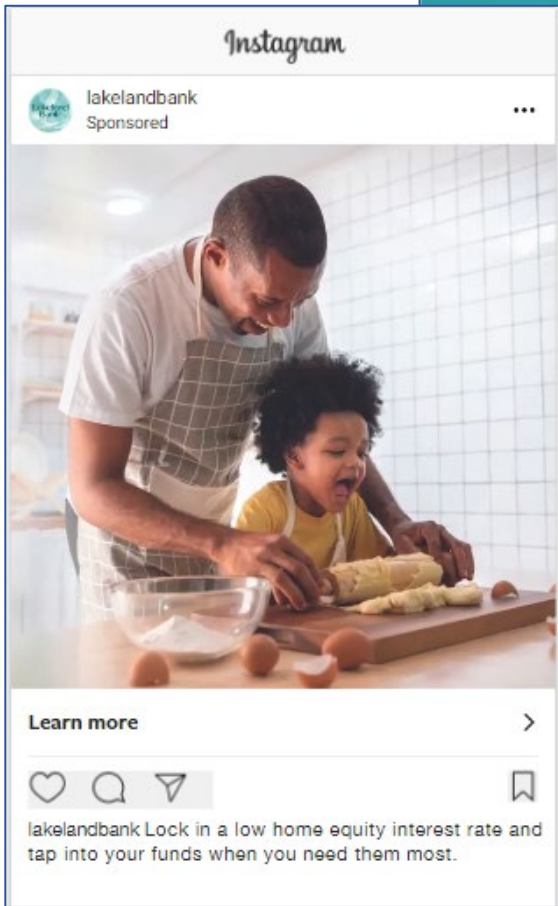
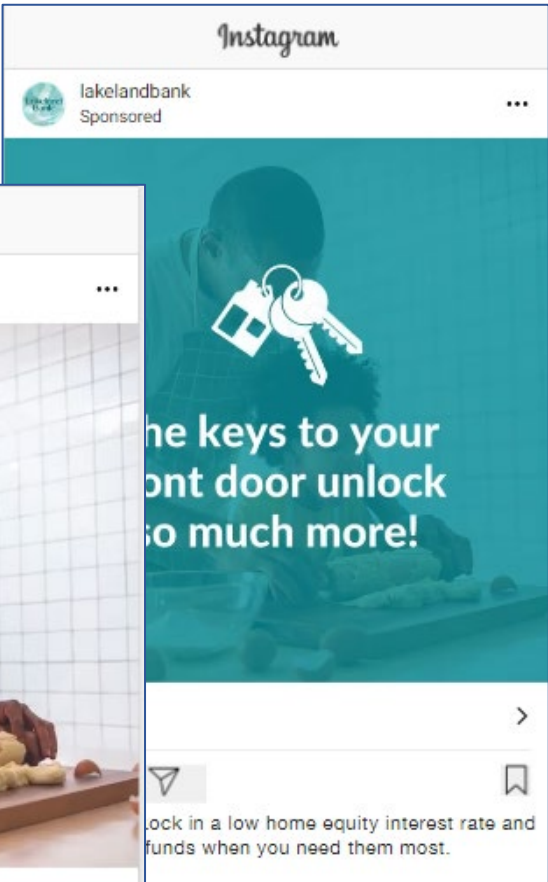
- Lines can range from \$10,000 to \$1,000,000
- Typically for businesses with sales volume from \$100,000 to \$3 million
- Revolving use of funds with advances and additional principal repayments you control
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*APR Annual Percentage Rate. This special promotional interest rate is a 5.49% fixed rate up to 60 months on a fully amortizing loan, which requires automatic deduction of loan payments from Borrower's primary operating account with LakelandBank over the term of the loan. Applies to new extensions of credit from \$10,000 up to \$1,000,000. Total loan exposure over 12,000,000 may affect eligibility for this offer. Offer products and terms available. Subject to credit approval and subject to change without notice.
**This special promotional interest rate is equal to: The Wall Street Journal Prime Rate + 0%. As of June 16, 2022, the Prime Rate is 4.75%. This interest rate is a variable rate and subject to change. After one year, the variable rate will be based upon the Prime Rate plus a margin determined based on credit quality. Applies to new extensions of credit on Small Business Line of Credit (SBLOC) loan requirements from \$10,000 up to \$1,000,000. Total loan exposure over 12,000,000 may affect eligibility for this offer. Loan payments must be from Borrower's primary operating account with Lakeland Bank over the term of the loan. Other products and terms available. Subject to credit approval and subject to change without notice.
* Applicants may also be eligible for our special Small Business Lending Advantage Program, which offers additional rate discounts to qualified borrowers who meet business loan requirements. Eligible businesses must be located within a Lakeland Bank's footprint and be Lakeland Bank's CIB, Acquisition, and which includes the countries listed below.
*New Jersey, Bangor, Florida, Kansas, Maine, Hudson, Iowa, Minnesota, Illinois, Michigan, Missouri, Montana, New York, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Virginia, Washington, Wisconsin, Wyoming, and the District of Columbia.
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**APR: Annual Percentage Rate effective as of 4/20/22 and may change at any time. APR includes a 20% rate discount for payments automatically debited from a Lakeland Bank personal checking or savings account. APR applies to loans in first or second lien position up to \$1,000,000 on 1st and 2nd lien 1-4 family owner-occupied primary residence. Loan-to-value (LTV) ratio cannot exceed 80%, and loan up to \$1,000,000 on owner-occupied condominiums. LTV ratio cannot exceed 75%. Co-ops, vacant land and properties currently listed for sale or have been listed for sale within the prior 90 days are not eligible. Approval fees apply for loans over \$100,000 or when fees exceed \$1,000.00 on subject property and typically range from \$1,000 to \$3,000. NJ and PA residents will be charged a 3% mortgage recording fee at the time of closing. Homeowner's property insurance is required. Flood insurance may be required. Payment example: At 5.00% APR, \$80 monthly payments of \$716 per \$1,000 borrowed. Title insurance may be required on loans over \$750,000. Other rates and terms are available. All loans are subject to credit approval.
**See borrowers who meet income limitation and property location requirements may be eligible for rate discounts. Eligibility will be determined based on your verified fiscal annual household income and property location where you submit a Home Equity Loan application. Eligible properties must be located within Lakeland Bank's CRA Assessment Area, which includes certain counties in NJ and PA. For income limits and restricted counties, visit LakelandBank.com/restricted-counties.

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SBA LOANS - PREFERRED LENDER PROGRAM:
What are a few ways an SBA Loan can be used?

- Creative payment options
- Longer terms
- Borrowers looking to conserve cash
- For purchase, construction, or property improvements
- Businesses with collateral challenges
- Improve working capital needs
- Start up businesses
- Partner buyouts

TERM LOANS:
What can I fund with a term loan?

- Property acquisition
- Equipment financing
- Business buyouts
- Expansions
- Debt consolidation

BUSINESS LINES OF CREDIT:
How can I use a line of credit?

- Cover short-term borrowing needs
- Finance working capital
- Acquire inventory
- Cover operating expenses

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HOW CAN WE HELP YOUR BUSINESS?

SBA LENDER

AS A SMALL BUSINESS ADMINISTRATION (SBA) PREFERRED LENDER, PEOPLES BANK HELPS BORROWERS GET THE FUNDS THEY NEED FASTER THAN A NON-PREFERRED SBA LENDER.

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- Debt consolidation

BUSINESS LINES OF CREDIT:
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Presented By:

Tim Keith, CEO Infusion Marketing Group