

# Benchmarking for Banking

Banking competes at the speed of the internet in today's hyper-competitive market. Be the first to know when your competitor makes a move with real-time data.

Real-time RateShop Reports provide effortless access to intraday repricing for your competitors. Rates are updated everyday on a daily or hourly basis for all competitors in your report.

## ***We put deeper knowledge at your fingertips.***

Each rate, fee and data point has a link on the report back to the source of the data on your competitor's website, giving you direct access to detailed information about each competitor product on your report.

With Real-time RateShop Reports, you will always have the most current rates from all of your competitors at your fingertips.

## ***Get the most out of your margins.***

A few basis points can mean thousands of dollars in interest expense and lost income. You wouldn't make decisions based upon outdated financial information, why would you use obsolete competitor data for your ALCO meetings and pricing decisions?

## ***We make you the smartest competitor in your market.***

No other solution in the industry can keep you competitively tuned-in like Real-time RateShop Reports.



Build Your Custom Report • No Obligation

[www.rateshopreports.com](http://www.rateshopreports.com) • 888-216-7601

Real-time rates  
updated daily  
or hourly



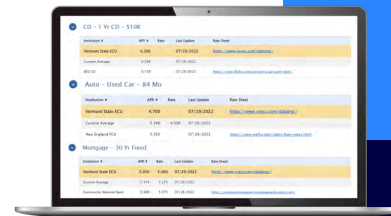
Select your  
competitors



75+ deposit &  
loan products



Meeting ready  
reports



# \$8.33/month OR \$100/year per competitor\*

Deposits • Vehicle Loans • Unsecured Loans • Home Loans\*\*

## Why is RateShop™ Better?

### RateShop vs In-house Cost Comparison



**Save \$2,328**  
per year  
by outsourcing  
to RateShop

Typical scenario with  
\$40,000 salaried person  
in-house tracking ten  
competitors per week.

Base salary	\$	40,000
Taxes and benefits - 30%		12,000
Overhead - 30%		12,000
<b>Total cost</b>	<b>\$</b>	<b>64,000</b>
Work hours per year		2,000
<b>Hourly cost</b>	<b>\$</b>	<b>32.00</b>
<hr/>		
Hours per week preparing report In-house		2.0
Cost per hour	\$	32.00
Weeks per month		4.33
<b>In-house cost per month</b>	<b>\$</b>	<b>277.33</b>
<b>RateShop cost per month</b>	<b>\$</b>	<b>83.33</b>
<b>Monthly savings</b>	<b>\$</b>	<b>194.00</b>
Months per year		12
<b>Total annual savings</b>	<b>\$</b>	<b>2,328</b>



**Consistency.** RateShop's data collection process is completely automated, which means the data that appears on your report is updated exactly the same way every time: Consistent and error free, every time.



**Accuracy.** RateShop utilizes sophisticated error checking that is not possible without advanced automation. Real-time RateShop Reports are backed by an **Always Accurate Guarantee™**. It's right or it's free.



**Reliability.** Reports are always on time and there when you need them, 24/7/365.



**Timeliness.** You can not get any more timely than real-time. All competitors on your report are updated hourly or daily.



**Deep Knowledge.** RateShop updates 75+ deposit & loan products and terms, providing in-depth insight into your competitors' offerings. Each rate is only one click away from all product details and disclosures giving you a deep understanding behind each rate.

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\* Pricing based upon a minimum of ten competitors per report. Deposits include savings, checking, money markets, CDs, IRAs, HSAs and youth accounts. Vehicle Loans include autos, RVs, boats and motorcycles. Unsecured Loans include personal loans and lines, credit cards and student loans. Home Loans includes mortgages and home equity lines and loans. Various terms included for each product.

\*\* Home Loans are \$16.67 or \$200 per competitor per year.