

REFRESH. REPLENISH. REGAIN.



10% of your **account holders** are walking out the door each year¹

Replacing them with **high-value** households is crucial



New households are **VALUABLE**

\$2,491² Net Present Value of Consumer Relationship

Affluent Millennials (18-25 year olds making more than \$100K per year) are most likely to switch³

NOTE: Millennials **WON'T** switch if they receive good service



New households are **AVAILABLE**

40% of Millennials are somewhat or very likely to open a new checking account in the next year⁴

- 10% of Baby Boomers



Harland Clarke can help you get them at a

PROFIT*

632% ROI⁵

22% decrease in cost per account⁶

46% increase in average account balances⁷

¹ AlixPartners, "Consumer Bank Switching Behavior," *AlixPartners Financial Services Franchise Health Study*, September 19, 2015

² Haberfeld Associates, 2015

³ AlixPartners, "Consumer Bank Switching Behavior," *AlixPartners Financial Services Franchise Health Study*, September 19, 2015

⁴ Synergistics Research Corporation

⁵ Harland Clarke actual client results - Harland Clarke Acquisition Accelerator has an average ROI of 245%

⁶ Ibid.

⁷ Ibid.

* Many variables impact campaign success. The earning information or percentage increases contained within this document is provided for demonstrative purposes only. Harland Clarke does not guarantee or warrant earnings or a particular level of success with a campaign.

Learn what Harland Clarke can do for you at harlandclarke.com/HouseholdAcquisition