

# Deposit defense and pricing recommendation

Your bank has \$18.4M in deposits at risk over the next 90 days. DepositLeads recommends defending \$11.2M, letting \$1.9M walk, and converting \$5.3M into relationship-priced balances



## BOARD / ALCO TAKEAWAYS

- \$18.4M is visible in the 90-day at-risk deposit radar; \$16.5M should receive banker action.
- Runoff forecast: \$10.3M is modeled to leave within 90 days without action; current defense plan covers 135% of expected runoff.
- Funding replacement plan: \$14.5M of wholesale or brokered funding can be avoided, saving \$328K in modeled annual funding cost.
- Deposit policy watch: 2 breach and 3 watch items should be documented before the next ALCO meeting.
- \$1.9M should not be bought with rate under current relationship economics.

## DEPOSIT AT-RISK RADAR

- Pine Bluff Contractors Operating CD: \$3.2M defend - Offer 4.25% only with operating DDA renewal and treasury review completed before maturity.
- Delta Ridge Contractors LLC: \$2.6M defend - Defend with relationship money market plus sweep review; do not lead with rate.
- Pinnacle Medical Billing Group: \$1.7M defend - Keep DDA primary; offer earnings credit / analysis review before interest-bearing exception.
- Riverbend Logistics LLC: \$1.9M defend - Defend with treasury consolidation plan, not a standalone rate match.
- Ozark Metalworks Inc.: \$3.1M convert - Convert idle balance into relationship-priced MMDA plus operating account and treasury bundle.
- Cedar Grove Dental Partners: \$2.2M convert - Move idle liquidity into sweep/ICS/CDARS conversation tied to operating DDA.

### DEPOSIT RUNOFF FORECAST

90-day runoff: \$10.3M. Saved by plan: \$13.9M (135%). Replacement cost: \$500K. Action: Move Avery Stone's Ozark Metalworks Inc. action to the first huddle item and decide convert posture before tomorrow before 2:00 pm.

### FUNDING REPLACEMENT PLAN

Avoidable replacement funding: \$14.5M. Modeled annual cost avoided: \$328K. FHLB offset: \$5.8M. Brokered/promo offset: \$6.9M.

# Scenarios, banker queue, and guardrails

Riverstone Community Bank | \$815M earning assets modeled | 6 rate exceptions

## ALCO SCENARIOS

- If we lose 10% of these balances... \$1.8M of lost balances would require higher-cost replacement funding at roughly 4.85%. Action: Defend primary
- If we match competitor rates... Matching every rate request costs \$287K annually versus \$179K under disciplined recommendations. Action: Use
- If we defend only relationship accounts... \$13.4M has enough relationship depth to justify proactive defense. Action: Prioritize primary and partial
- If we move idle commercial cash into sweep/ICS/CDARS... \$5.3M can be converted from rate-sensitive balances into structured

## BANKER ACTION QUEUE

- Morgan Avery: Pine Bluff Contractors Operating CD - Today before 3:00 PM. CDO approval for rate exception; Treasury review required before quote
- Morgan Avery: Delta Ridge Contractors LLC - Today before noon. Treasury manager approval for sweep setup; CDO approval only if rate exceeds 3.15%.
- Jordan Lee: Riverbend Logistics LLC - Today before 4:00 PM. Treasury Manager owns implementation; CBO reviews rate exception above 2.65%.
- Chris Patel: Greenhouse Family Holdings - Within 7 days. Retail manager can approve ladder structure; CDO approval above 4.15%.
- Taylor Brooks: Pinnacle Medical Billing Group - Tomorrow before 10:00 AM. No rate exception without CDO review; treasury fee review can be

## POLICY WATCH

- Watch: 30-day liquidity coverage. Current: 78% covered (\$6.3M saved vs. \$8M runoff). Action: Move today/tomorrow retention calls ahead of new
- Breach: Rate exception discipline. Current: 6 approvals pending (75% of watch records). Action: Require the banker to document DDA, treasury,
- Watch: Single-product high-balance concentration. Current: \$7.2M (39% of at-risk balances). Action: Assign relationship-deepening calls before paying
- In policy: Brokered and promo replacement funding. Current: \$6.9M brokered/promo offset (48% of

## FUNDING SOURCES TO AVOID

- FHLB advance: \$5.8M avoidable at 5.05%, \$137K annual cost avoided. Use defunded primary DDA and sweep balances before adding a new advance.
- Brokered CD: \$4.2M avoidable at 4.90%, \$93K annual cost avoided. Replace planned brokered renewal with relationship-priced commercial balances.
- High-rate promo CD: \$2.7M avoidable at 4.65%, \$53K annual cost avoided. Cap promotional pricing and route banker calls to high-balance low-product
- Fed funds / correspondent: \$1.8M avoidable at 5.15%, \$44K annual cost avoided. Use 30-day saved

## SOURCE PROOF

Demo sanitized ALCO deposit file. Table: lib/alco-deposit-defense.ts:demoDepositRiskBook. Observed: 2026-06-14. Last refreshed: 2026-06-14. Demo mode: yes.