

DepositLeads Deposit Morning Brief

Bank: Riverstone Community Bank

Generated: 2026-06-14

Riverstone Community Bank has \$11.6M in deposit risk and \$14.7M in reachable expansion value this morning.

Morning Scoreboard

- Deposit plan gap: \$3.6M
- Deposits at risk: \$11.6M
- Expansion opportunity: \$14.7M
- Rate alerts: 6
- Core signals: 31
- Actions before noon: 7
- First value: 6 minutes from login

Morning Readiness Command

- Readiness score: 0/100
- Status: Blocked
- First-call ready: 67%
- Blocker value: \$696.4M
- Proof-ready value: \$664.8M
- Manager decision value: \$52M
- Next CFO action: CFO / Deposit Pricing: Clear rate exceptions only where DDA, treasury, sweep, ICS/CDARS, or retention
- Board sentence: Blocked: \$11.6M of deposit risk, \$14.7M of expansion opportunity, and 7 before-noon actions are tied to
- Telemetry event: morning_readiness_command_reviewed

Overnight Deposit Delta Tape

- Net change value: \$22.9M
- New risk value: \$12M
- Improved / proof value: \$15.4M
- Newly blocked value: \$9.9M
- Rate movement count: 6
- Next delta action: Chief Deposit Officer: Use the 3 PM closeout pulse to prove which balances were saved, which funded
- Telemetry event: overnight_delta_tape_reviewed

10-Minute CFO Proof Scorecard

- Readiness score: 75/100
- Time to proof: 9 minutes
- Proof value: \$649.4M
- Value still blind: \$49.1M
- Next executive move: Start the 9 AM huddle with the blocked proof rows, assign every unowned deposit action, and expo
- Telemetry event: ten_minute_cfo_proof_reviewed

Core Deposit Command Summary

- Command score: 64/100
- Command value: \$102.3M
- Defend today: \$74.2M
- Convert to primary: \$11.8M
- Pricing discipline: \$16.3M
- Proof ready: \$0
- Next CFO move: Clear Jordan Lee's blocker on Conway Dental Studio PLLC before noon: High-priority public signal show
- Board sentence: Core deposit command score is 64/100: defend \$74.2M today, convert \$11.8M into primary operating re
- Telemetry event: core_deposit_command_reviewed

Deposit Defense SLA

- Total deposit-defense value: \$67.4M
- Due before noon: 21 actions / \$39M
- Blocked: 20 actions / \$35.2M
- Unowned: 0 actions / \$0
- Manager action: Clear Jordan Lee's blocker on Conway Dental Studio PLLC before noon: High-priority public signal show

Deposit Save Script Desk

- Script value: \$16.3M
- Calls before noon: 6
- Manager review scripts: 6
- Treasury anchor scripts: 0
- Next script action: Jordan Lee should use the manager rescue script for Conway Dental Studio PLLC: What would need to
- Telemetry event: deposit_save_script_reviewed

DDA First 10

- Low-cost DDA value: \$16.9M
- Protected DDA value: \$3M
- Expansion DDA value: \$14M
- Calls before 10 AM: 10
- Rate-free calls: 10
- Next DDA call: Call Conway Dental Studio PLLC first for move idle cash into operating dda; Jordan Lee owns the before
- Telemetry event: dda_first_ten_reviewed

No-Rate Save Path

- No-rate save value: \$14.7M
- Avoidable annual rate spend: \$67K
- Treasury-led value: \$12.9M
- Service recovery value: \$1.7M
- Pricing escalations avoided: 8
- Next no-rate move: Jordan Lee should try the no-rate path for Conway Dental Studio PLLC first: Lead with ACH/RDC/pos
- Telemetry event: no_rate_save_path_reviewed

Before-Noon Capacity Planner

- Required minutes: 756
- Capacity minutes: 205
- Capacity gap: 551 minutes
- Overloaded owners: 4
- Reassignable value: \$7.3M
- Next reassignment: Move \$3.1M from Morgan Avery to Team lead: Call for a treasury discovery conversation and ask ho

Morning Pricing Budget

- Status: Over budget
- Daily budget: \$65K
- Recommended spend: \$114K
- Remaining budget: \$0
- Over budget: \$49K
- Approve: 6. Deny: 0.
- Next decision: Jordan Lee should approve with tradeoff Conway Dental Studio PLLC with documented tradeoff before an

Rate Match Triage

- Match request value: \$16.3M
- Manager review value: \$0
- Relationship-price value: \$0
- Do-not-match value: \$16.3M
- Annual cost avoided: \$106K
- Manager reviews: 0
- Next rate-match decision: Jordan Lee should do not match for Conway Dental Studio PLLC: Treasury product: Lead with
- Telemetry event: rate_match_triage_reviewed

Friday Deposit Save Forecast

- Forecast saved value: \$6.9M
- Still at risk: \$6.9M
- Preventable runoff: \$6.9M
- Manager intervention value: \$0
- Confidence: 64%
- Actions required by Friday: 3
- Next forecast move: Priya Nair changes Friday's forecast on Sunset Hospitality Group LLC: Priya Nair should run the no-
- Telemetry event: friday_deposit_save_forecast_reviewed

Core Deposit Stickiness Desk

- Sticky core value: \$9.4M
- Rate-sensitive value: \$2.1M
- Treasury-anchored value: \$16.3M
- Insured-liquidity confidence value: \$16.3M
- Weighted stickiness score: 71
- Next stickiness move: Priya Nair should move River Market Analytics LLC from hot money to core funding: Let River Mar
- Telemetry event: core_deposit_stickiness_reviewed

Primary Operating Account Conversion Desk

- Conversion value: \$11.8M
- DDA conversion value: \$0
- Treasury conversion value: \$2.1M
- Payroll / merchant value: \$14.2M
- Proof due value: \$16.3M
- Conversion confidence: 72%
- Next conversion move: Priya Nair should convert River Market Analytics LLC through Treasury activation: Ask River Market
- Telemetry event: primary_operating_conversion_reviewed

Rate Exception Approval Desk

- Request value: \$16.3M
- Approved value: \$16.3M
- Tradeoff required value: \$4.3M
- Denied value: \$0
- Annual cost to approve: \$114K
- Annual cost avoided: \$27K
- NIM risk: 35 bps
- CFO approvals: 6. Blocked approvals: 6.
- Next approval action: Jordan Lee needs cfo approval for Conway Dental Studio PLLC: Treasury activation: ACH, RDC, p

Pricing Tradeoff Commitments

- Approved balance: \$16.3M
- Annual cost at stake: \$114K
- Committed expansion value: \$9.1M
- Missing commitments: 3
- Next commitment: Jordan Lee must attach the tradeoff for Conway Dental Studio PLLC: Treasury activation: ACH, RDC,

Relationship Tradeoff Proof Desk

- Committed tradeoff value: \$37.2M
- Proof captured: \$0
- Missing proof: \$37.2M
- Exception cost at risk: \$209K
- Treasury activation value: \$12.9M
- Proof coverage: 0%
- Overdue proof items: 8
- Next proof action: Chief Deposit Officer should capture proof for Prairie View School District Payroll Account: Attach serv

Deposit Commitment Tracker

- Promised value: \$33.1M
- Proof due value: \$33.1M
- Activated value: \$692K
- Rolled value: \$50.5M

- Overdue commitments: 10
- Next commitment action: Chief Deposit Officer must clear Prairie View School District Payroll Account: Attach service pro
- Telemetry event: deposit_commitment_tracker_reviewed

Noon Deposit Save Checkpoint

- Checkpoint score: 28/100
- Save value on track: \$1.4M
- Unlogged value: \$83.6M
- Manager escalation value: \$72.5M
- Treasury handoff value: \$2.1M
- Next noon move: CBO / Team lead should clear first-call block by 2 PM: Jordan Lee needs follow-up: Manager must clear
- Telemetry event: noon_deposit_save_checkpoint_reviewed

2 PM Deposit Rescue Desk

- Rescue window value: \$267.6M
- Immediate call value: \$60.2M
- Manager override value: \$86.6M
- Proof to close value: \$70.3M
- Forecast at risk: \$50.5M
- Rescue confidence: 1%
- Next rescue move: Team lead should clear call now before 3 PM: Open the Action Center, require the owner to log called
- Telemetry event: two_pm_deposit_rescue_reviewed

Rate Exception Expiry Watch

- Expiring balance: \$9.4M
- Annual cost leakage: \$69K
- Repricing opportunity: \$53K
- Expired or due: 3
- Next expiry action: Jordan Lee must review Conway Dental Studio PLLC: Stop auto-renewal, require CFO/CDO review, a

Rate Exception Stop-Loss

- Leakage at risk: \$114K
- Immediate stop value: \$23K
- Tradeoff recovery value: \$24K
- Exceptions to stop: 1
- Exceptions to convert: 2
- Next stop-loss action: Jordan Lee should expire now for Conway Dental Studio PLLC: Confirm customer authorization, pr
- Telemetry event: rate_exception_stop_loss_reviewed

CD Renewal Ladder Desk

- Total maturity value: \$25.2M
- Defend value: \$5.9M
- Convert value: \$10.2M
- Reprice / let walk value: \$9.2M

- Average max premium: 46 bps
- Renewals due this week: 10
- Next renewal action: Jordan Lee should take the reprice down posture for Conway Dental Studio PLLC: Attach DDA and
- Telemetry event: cd_renewal_ladder_reviewed

Rate Sheet Command Desk

- Balances governed: \$60.7M
- Products changed: 2
- Products held: 4
- Exception-only balance: \$0
- Annual cost avoided: \$58K
- NIM protection: 10 bps
- Next rate-sheet action: CDO / Treasury lead should set Business money market to lower / reprice: Use the competitor de
- Telemetry event: rate_sheet_command_reviewed

Rate Response Command

- Response value: \$8.9M
- Defend balance: \$2.1M
- Hold-line balance: \$7.6M
- Displacement balance: \$5.4M
- Manager approvals due: 1
- Source freshness: Current
- Next response action: BDO / Treasury should displacement call for Business money market: Use the competitor rate drop
- Telemetry event: rate_response_command_reviewed

Deposit P&L Proof Waterfall

- Gross balance impact: \$166.1M
- Rate concession cost: \$301K
- Treasury fee offset: \$160K
- Wholesale cost avoided: \$505K
- Net annual earnings impact: \$416K
- Cost-of-funds protection: 25 bps
- Board-ready net benefit: \$499K
- Next P&L action: Chief Deposit Officer should review dda defense first: \$7.3M of low-cost DDA is being defended before
- Telemetry event: deposit_pnl_waterfall_reviewed

Core Funding Rebalance Orders

- Current core mix: 56%
- Target core mix: 58%
- Mix lift: 300 bps
- Rebalance value: \$81.5M
- Annual cost reduction: \$634K
- Orders due this week: 5
- Next rebalance order: CFO / Treasury lead should move wholesale substitute toward treasury-linked: Clear relationship s

- Telemetry event: core_funding_rebalance_reviewed

Overnight Funding Change Ledger

- Net overnight change: -\$43.9M
- Core mix impact: 143 bps
- Decisions changed: 6
- Needs morning signoff: \$44.4M
- Largest change: \$37.2M
- Next changed decision: Head of Treasury should change the morning posture from "Keep approved pricing active while t
- Telemetry event: overnight_funding_change_reviewed

Funding Mix Drift Watch

- Core funding at risk: \$5.7M
- High-cost substitution risk: \$2.9M
- Net core funding gap: \$2.2M
- Modeled drift: 19 bps
- Core coverage: 75%
- Next mix action: Chief Deposit Officer should address operating dda balances first: Call the largest shrinking operating ac

Noninterest DDA Defense Desk

- DDA balance at risk: \$7.3M
- Modeled replacement cost: \$180K
- Treasury anchored value: \$791K
- Payment friction saves: \$1.8M
- Same-day call value: \$7.3M
- DDA mix lift: 6 bps
- Urgent DDA calls: 5
- Next DDA action: Alex Chen should defend Ozark Foodservice Logistics LLC's operating DDA first: Attach 90-day balan

Wholesale Funding Avoidance Bridge

- Wholesale funding at risk: \$14.5M
- Avoidable funding: \$13.6M
- Annual cost avoided: \$285K
- Brokered/promo offset: \$6.5M
- FHLB advance offset: \$5.3M
- Coverage: 94%
- Next funding action: CFO / ALCO should reduce fhlb advance need first: Use defended primary DDA and sweep balance

Large Balance Confidence Desk

- Watched balances: \$16.3M
- Confidence coverage gap: \$14.8M
- Structured liquidity opportunity: \$9.3M
- Urgent reviews: 6
- Next confidence action: Jordan Lee should run a ICS/CDARS conversation with Conway Dental Studio PLLC: Ask wheth

Insured Liquidity Placement Desk

- Placement value: \$26.3M
- Ready to place: \$0
- Needs consent: \$7.7M
- Collateral path: \$5.9M
- Rate-only risk: \$0
- Annual cost avoided: \$98K
- Confidence gap: \$18.7M
- Urgent placements: 8
- Next placement action: CFO / Deposit Ops should handle Cedar County Treasurer Operating Funds first with Collateraliz

Public Funds Confidence Desk

- Public balances watched: \$16.5M
- Pledged collateral gap: \$1.7M
- Upcoming bid balance: \$12.1M
- Protected relationship value: \$5.5M
- Exceptions: 3
- Next public-funds action: Treasury lead should handle Riverbend Water Authority Project Funds first: Run a joint treasury

Public Funds Bid Desk

- Total bid balance: \$16.5M
- Defend balance: \$14.9M
- Let-walk balance: \$1.6M
- Collateral needed: \$2.3M
- Annual cost to defend: \$121K
- Annual cost avoided: \$19K
- Due this week: 2
- Packet ready: 1
- Next bid action: Treasury lead owns Riverbend Water Authority Project Funds: Complete pledged-collateral worksheet, p

Seasonal Liquidity Calendar

- Next 30-day outflow risk: \$7.6M
- Expected inflow recovery: \$10.9M
- Net seasonal position: \$3.3M
- Timing misread risk: \$3.4M
- Events before next huddle: 3
- Next liquidity action: Treasury lead should handle weekend merchant settlement catch-up first: Watch settlement timing b

30-60-90 Deposit Command Calendar

- Next 30 days: \$61.4M
- Days 31-60: \$0
- Days 61-90: \$0
- Overdue value: \$3.5M

- Policy exceptions: 10
- First critical date: 2026-06-12
- Next calendar action: Jordan Lee owns Conway Dental Studio PLLC on 2026-06-12: Stop auto-renewal, require CFO/CD

Deposit Beta & Cost-of-Funds Guardrail

- Balances under rate pressure: \$55.7M
- Modeled deposit beta: 52%
- Incremental annual interest cost: \$190K
- NIM risk: 42 bps
- Defend with tradeoff: \$17.8M
- Let walk / reprice: \$5.7M
- Relationship tradeoff value: \$7M
- Next beta decision: CFO / Deposit Pricing should handle mmda / cd exception first: Defend only balances with document

Core Deposit Quality Index

- Overall score: 40/100 (D)
- High-quality core value: \$0
- Fragile deposit value: \$109M
- Rate-sensitive value: \$31.4M
- Quality lift value: \$3.8M
- Next quality action: CFO / Treasury ops should improve large balance quality first: CFO / Deposit Ops should handle Ced

Contingency Funding Trigger Ladder

- Current stage: ALCO escalation
- Liquidity coverage: 128%
- Trigger value: \$18.4M
- Pre-approved action value: \$45.2M
- Wholesale delay: 21 days
- Next contingency action: CFO / ALCO should execute the alco escalation trigger first: Use FHLB, brokered, promo, or co

Deposit Concentration Limit Desk

- Overall status: Breach
- Limit exposure: \$7.4M
- Breaches: 5
- Watch items: 0
- Largest breach value: \$4.4M
- Value to diversify: \$17.7M
- Next limit action: Chief Deposit Officer must address Treasury Upsell: Pair the treasury upsell queue with treasury, sweep

Daily Deposit Forecast Variance

- Status: Worse
- Yesterday forecast: \$18M
- Today forecast: \$11.3M
- Variance: -\$6.7M

- Confidence: 77%
- Next executive action: CFO / ALCO should address overnight funding change first: \$44.4M needs morning signoff after 6

Deposit Forecast Rescue Plan

- Friday status: Back on pace
- Recovery target: \$8.3M
- Committed recovery: \$19.7M
- Remaining gap: \$0
- Confidence to green: 98%
- Next rescue action: CFO / Deposit Pricing must move pricing proof by 2026-06-21: Chief Deposit Officer should capture p

Deposit Runoff Root Cause Ledger

- Total modeled runoff: \$22.4M
- Preventable runoff: \$16.9M
- Largest cause: Manager blockers delaying deposit defense
- Executive countermeasure: CBO / Team lead should lead the manager blockers delaying deposit defense countermeasu

Morning Decision Register

- Decisions required: 22
- Signed off: 0
- Open decisions: 22
- Value awaiting decision: \$648.7M
- Next decision: Chief Deposit Officer must decide: Approve the morning core-deposit quality posture: defend quality core,

Huddle Outcome Ledger

- Promised value: \$51.2M
- Confirmed value: \$692K
- Unresolved value: \$50.5M
- Funded/saved: 1%
- Missed SLAs: 5
- Next follow-up: Jordan Lee needs follow-up: Manager must clear the blocker and reset the follow-up SLA today.

3 PM Deposit Closeout Pulse

- Funded today: \$291K
- Saved today: \$401K
- Rolled to tomorrow: \$50.5M
- Unresolved at close: \$72.4M
- Forecast movement: -\$16.5M
- Closeout confidence: 1%
- Next closeout action: Before tomorrow's 8:30 huddle, assign proof owners for \$50.5M that did not fund, save, or clear tra

Deposit Policy Exception Triage

- Overall status: Breach
- Breaches: 11

- Watch items: 3
- Exception value: \$388.7M
- Next policy action: Chief Deposit Officer must address Core deposit quality floor: CFO / Treasury ops should improve large

Deposit Exception Owner Escalation

- Escalated value: \$81.7M
- Owners: 8
- Owners with breaches: 8
- Due before huddle: \$81.7M
- Friday clear value: \$81.7M
- Next owner escalation: CFO / Deposit Pricing needs executive signoff before 9 am huddle: Chief Deposit Officer should o
- Telemetry event: deposit_exception_owner_escalation_reviewed

Deposit Segment Playbook

- Priority segment: Treasury Upsell concentration defense
- Total segment value: \$64.2M
- Expected protected value: \$18.9M
- Urgent segments: 5
- Next play: CFO / ALCO should run the treasury upsell concentration defense play first: Open the treasury upsell queue a

Executive Questions

- Are we protecting deposits before they leave?
Answer: \$11.6M is flagged across balance decay, maturity, and pricing-risk workflows.
Evidence: Core Intelligence + ALCO/Action Center deposit-risk queues
- What changed in the market overnight?
Answer: Ouachita Valley Trust may be creating a displacement window. Business money market: 3.10% APY, -25 bps sin
Evidence: Competitor Rate Monitor current morning snapshot
- Who needs to act before noon?
Answer: 7 banker-owned actions are ready, led by Jordan Lee.
Evidence: Action Center owner, due date, source proof, and value model
- Can this be defended to the board or examiner?
Answer: The brief links each workflow to source proof, PDF exports, and compliance guardrails.
Evidence: Truth Audit, Core Launch readiness PDF, board ROI PDF

Before-Noon Actions

- Jordan Lee (Treasury): Call for a treasury discovery conversation and ask how payments, payroll, and fraud controls are
Value: \$3.5M. Why now: Arkansas Business signal in Faulkner County. Likely contact label. Treasury fit score 99. Aging.
- Morgan Avery (Treasury): Call for a treasury discovery conversation and ask how payments, payroll, and fraud controls a
Value: \$2.6M. Why now: Arkansas Secretary of State signal in Pulaski County. Likely contact label. Treasury fit score 99.
- Priya Nair (Treasury): Call for a treasury discovery conversation and ask how payments, payroll, and fraud controls are h
Value: \$2.5M. Why now: Little Rock License Signal signal in Saline County. Likely contact label. Treasury fit score 99. Ag
- Jordan Lee (Treasury): Call for a treasury discovery conversation and ask how payments, payroll, and fraud controls are
Value: \$3.3M. Why now: Arkansas Business signal in Faulkner County. Likely contact label. Treasury fit score 94. Aging.
- Morgan Avery (Treasury): Call for a treasury discovery conversation and ask how payments, payroll, and fraud controls a

- Value: \$2M. Why now: Arkansas Secretary of State signal in Pulaski County. Likely contact label. Treasury fit score 99. A
- Alex Chen (Relationship Manager): Relationship preservation call today
Value: \$1.5M. Why now: 90-day balance trend: -27% | Average daily balance: \$1.5M
- Alex Chen (CBO): Strategic relationship review
Value: \$1.5M. Why now: Product count: 2 | Average daily balance: \$1.5M

Risk Exceptions

- Medium: Deposit plan gap. \$3.6M modeled gap after this morning's risk and expansion queues.
- High: Rate market pressure. 6 rate movement alerts; largest public-rate gap is 65 bps.
- High: Core relationship signal. Ozark Foodservice Logistics LLC: 27% balance decline. Deposits at risk: \$1.5M.

Core Deposit Concentration Watch

- High: Signal concentration - Treasury Upsell
Exposure: \$7.3M (100%). Action: Open the treasury upsell queue and assign every high-balance item.
- High: Signal concentration - High Balance Low Product
Exposure: \$7.3M (100%). Action: Open the high balance low product queue and assign every high-balance item.
- High: County concentration - Pulaski
Exposure: \$3.4M (46%). Action: Confirm the top three deposit calls in Pulaski County before noon.
- High: Banker concentration - Morgan Avery
Exposure: \$3.4M (46%). Action: Review Morgan Avery's action queue and clear any manager approval blockers today.
- Watch: County concentration - Benton
Exposure: \$2M (27%). Action: Confirm the top three deposit calls in Benton County before noon.

Deposit Concentration Limit Rows

- Breach: Signal limit - Treasury Upsell
Exposure: \$7.3M (100% vs 40% policy). Excess: \$4.4M.
Owner: Chief Deposit Officer. Mitigation: Pair the treasury upsell queue with treasury, sweep, ICS/CDARS, or DDA-deep
Proof: Core Deposit Concentration Watch + Deposit Morning Brief PDF. Guardrail: Internal ALCO concentration-control v
- Breach: Signal limit - High Balance Low Product
Exposure: \$7.3M (100% vs 40% policy). Excess: \$4.4M.
Owner: Chief Deposit Officer. Mitigation: Pair the high balance low product queue with treasury, sweep, ICS/CDARS, or D
Proof: Core Deposit Concentration Watch + Deposit Morning Brief PDF. Guardrail: Internal ALCO concentration-control v
- Breach: Banker limit - Morgan Avery
Exposure: \$3.4M (46% vs 30% policy). Excess: \$1.2M.
Owner: CBO / Team lead. Mitigation: Rebalance Morgan Avery's highest-value deposit actions and require manager pro
Proof: Core Deposit Concentration Watch + Deposit Morning Brief PDF. Guardrail: Internal ALCO concentration-control v
- Breach: County limit - Pulaski
Exposure: \$3.4M (46% vs 35% policy). Excess: \$787K.
Owner: CFO / ALCO. Mitigation: Reduce Pulaski county exposure concentration by assigning three same-day expansion
Proof: Core Deposit Concentration Watch + Deposit Morning Brief PDF. Guardrail: Internal ALCO concentration-control v
- Breach: Single relationship proxy limit - Ozark Foodservice Logistics LLC
Exposure: \$1.5M (20% vs 12% policy). Excess: \$593K.
Owner: Alex Chen. Mitigation: Run a named relationship review for Ozark Foodservice Logistics LLC, document product
Proof: Core Intelligence relationship queue + Deposit Morning Brief PDF. Guardrail: Uses hashed/internal relationship exp

- In policy: County limit - Benton

Exposure: \$2M (27% vs 35% policy). Excess: \$0.

Owner: CFO / ALCO. Mitigation: Reduce Benton county exposure concentration by assigning three same-day expansion

Proof: Core Deposit Concentration Watch + Deposit Morning Brief PDF. Guardrail: Internal ALCO concentration-control v

Morning Readiness Command Rows

- Blocked: Risk surfaced - Chief Deposit Officer

Value: \$11.6M. Readiness impact: \$12M.

Evidence: \$11.6M of risk is visible with 5 overnight change rows.

Required move: Open the huddle with the largest new risk row and confirm it has a banker, script, proof artifact, and sam

Proof: Overnight Deposit Delta Tape + Core Intelligence queues

Guardrail: Internal deposit operating control only; do not turn modeled risk into a customer-facing claim or credit decision.

- Ready: Owner assigned - CBO / Team lead

Value: \$67.4M. Readiness impact: \$0.

Evidence: 21 due-before-noon actions; 0 unowned actions remain.

Required move: Assign every unowned deposit-defense action before bankers start the first call block.

Proof: Deposit Defense SLA owner ledger

Guardrail: Owner assignment is internal workflow evidence; respect suppression, DNC, and approved-script controls befo

- Blocked: Pricing approved - CFO / Deposit Pricing

Value: \$52M. Readiness impact: \$16.3M.

Evidence: \$52M needs rate, fee, exception, or relationship-tradeoff decisioning before bankers quote.

Required move: Clear rate exceptions only where DDA, treasury, sweep, ICS/CDARS, or retention proof justifies the price

Proof: Morning Pricing Budget + Rate Exception Approval Desk

Guardrail: Verify current approved rate sheet, source-dated public rate evidence, and manager approval before any custo

- Ready: Proof attached - CFO

Value: \$664.8M. Readiness impact: \$49.1M.

Evidence: \$664.8M has source-proofed workflow evidence; \$49.1M is still blind or weakly documented.

Required move: Do not let the huddle end until every high-value action has source proof, expected value, owner, and con

Proof: 10-Minute CFO Proof Scorecard + Morning Brief PDF

Guardrail: Proof is an internal audit artifact; values remain estimates until account-opened/core-posting evidence confirms

- Blocked: Capacity clear - Deposit team lead

Value: \$7.3M. Readiness impact: \$551.

Evidence: 756 minutes required before noon against 205 available minutes.

Required move: Move \$3.1M from Morgan Avery to Team lead: Call for a treasury discovery conversation and ask how p

Proof: Before-noon Capacity Planner + Noon Deposit Save Checkpoint

Guardrail: Capacity planning routes work internally; do not bypass customer preferences, opt-outs, or required approvals

Overnight Delta Rows

- New risk: Deposit risk opened overnight

Yesterday: \$9.5M. Today: \$11.6M. Delta: \$2.1M. Owner: Chief Deposit Officer.

Why changed: \$2.1M moved into the morning risk view from balance decay, maturity, pricing, or internal Core Intelligence

Action: Start the huddle with the biggest new risk row and assign every before-noon call before bankers open their CRM.

Proof: Deposit Morning Brief PDF / Core Intelligence source-dated queues

Guardrail: Internal deposit-risk triage only; do not use transaction-derived behavior for credit eligibility or customer-facing

- Ownership change: Blocked work changed
 Yesterday: \$25.4M. Today: \$35.2M. Delta: \$9.9M. Owner: CBO / Team lead.
 Why changed: \$35.2M is blocked or waiting on manager intervention this morning.
 Action: Clear the manager intervention queue before the first call block.
 Proof: Deposit Defense SLA / Execution Assurance owner ledger
 Guardrail: Use as internal operating cadence evidence; customer communications still require approved scripts, disclosures
- Rate movement: Rate response value changed
 Yesterday: \$6.6M. Today: \$8.9M. Delta: \$2.3M. Owner: CFO / Deposit Pricing.
 Why changed: 6 public-rate movement alerts now govern \$8.9M of rate-response decisions.
 Action: BDO / Treasury should displacement call for Business money market: Use the competitor rate drop as market context
 Proof: Rate Response Command / source-dated public-rate snapshot
 Guardrail: Verify source URL/date and current approved rate sheet before any customer-facing rate language.
- Saved / improved: Closeout proof improved
 Yesterday: \$35.8M. Today: \$51.2M. Delta: \$15.4M. Owner: Chief Deposit Officer.
 Why changed: \$51.2M now has closeout tracking across funded deposits, saved balances, treasury activations, pricing points
 Action: Use the 3 PM closeout pulse to prove which balances were saved, which funded, and which rolled forward.
 Proof: 3 PM Deposit Closeout Pulse / Deposit Morning Brief PDF
 Guardrail: Closeout values are internal workflow estimates until account-opened attribution or core posting evidence confirmed
- Forecast change: Friday rescue forecast changed
 Yesterday: \$18M. Today: \$11.3M. Delta: -\$6.7M. Owner: CFO / CBO.
 Why changed: Worse forecast variance with 77% confidence; \$4.3M of rescue commitment moved against \$14.7M of real revenue
 Action: CFO / ALCO should address overnight funding change first: \$44.4M needs morning signoff after 6 overnight funding points
 Proof: Daily Forecast Variance / Deposit Forecast Rescue Plan
 Guardrail: Forecast deltas are board-planning estimates, not guaranteed deposits, approved pricing, or credit commitments

Core Deposit Command Rows

- Defend today: Jordan Lee owns \$74.2M by Before 10 AM
 Why it matters: Deposit risk that is blocked, unowned, or due before noon becomes runoff if the team waits until the afternoon
 Banker move: Clear Jordan Lee's blocker on Conway Dental Studio PLLC before noon: High-priority public signal should be clear
 Proof: Deposit Defense SLA + Core Intelligence source proof
 Guardrail: Internal deposit retention workflow only; do not imply customer intent, competitor banking knowledge, or approval
- Convert to primary: Jordan Lee owns \$11.8M by Before Friday closeout
 Why it matters: Saved balances only become durable when the banker captures operating DDA funding, treasury activations, and relationship growth
 Banker move: Priya Nair should convert River Market Analytics LLC through Treasury activation: Ask River Market Analytics for proof
 Proof: Primary Operating Account Conversion Desk + Relationship Tradeoff Proof Desk
 Guardrail: Banker-facing relationship-growth plan; not a credit decision, public rate quote, or claim about where the customer is
- Hold pricing line: Jordan Lee owns \$16.3M by Before quote
 Why it matters: Rate matches should not buy temporary deposits unless the banker documents product depth, operating cadence, and relationship value
 Banker move: Jordan Lee should do not match for Conway Dental Studio PLLC: Treasury product: Lead with ACH/RDC/p
 Proof: Rate Match Triage + Morning Pricing Budget + public-rate source proof
 Guardrail: Use reviewed public-rate evidence and manager approval path before quoting any exception.
- Prove relationship value: Chief Deposit Officer owns \$37.2M by Before Friday closeout
 Why it matters: A concession without proof becomes silent margin leakage; proof lets the CFO defend the save to ALCO
 Banker move: Chief Deposit Officer should capture proof for Prairie View School District Payroll Account: Attach service points

Proof: Relationship Tradeoff Proof Desk + Deposit Commitment Tracker

Guardrail: Keep evidence internal, source-dated, and tied to product activation or documented customer approval.

SLA Rows

- Blocked: Jordan Lee - Call for a treasury discovery conversation and ask how payments, payroll, and fraud controls are h
Value: \$3.5M. Blocker: High-priority public signal should not age without a logged outcome.
- Blocked: Jordan Lee - Call for a treasury discovery conversation and ask how payments, payroll, and fraud controls are h
Value: \$3.3M. Blocker: High-priority public signal should not age without a logged outcome.
- Blocked: Morgan Avery - Call for a treasury discovery conversation and ask how payments, payroll, and fraud controls are a
Value: \$2.6M. Blocker: High-priority public signal should not age without a logged outcome.
- Blocked: Priya Nair - Call for a treasury discovery conversation and ask how payments, payroll, and fraud controls are ha
Value: \$2.5M. Blocker: High-priority public signal should not age without a logged outcome.
- Blocked: Morgan Avery - Call for a treasury discovery conversation and ask how payments, payroll, and fraud controls are a
Value: \$2.3M. Blocker: High-priority public signal should not age without a logged outcome.

Deposit Save Script Rows

- Manager rescue: Jordan Lee - Conway Dental Studio PLLC
Value: \$3.5M. Opener: Hi, this is your local banker with Riverstone Community Bank. I noticed Conway Dental Studio PLL
Discovery: What would need to be true for us to keep this relationship here without creating a rate-only exception?
Product anchor: Use a manager-backed relationship review, pricing approval path, and product-depth tradeoff before quo
Do not say: Do not use pressure language, adverse-action language, or any wording that sounds like a credit decision.
Source proof: Arkansas Business observed Apr 18, 2026 (Reviewed). Guardrail: Use only the visible source signal and re
- Manager rescue: Jordan Lee - Riverbend Logistics LLC
Value: \$3.3M. Opener: Hi, this is your local banker with Riverstone Community Bank. I noticed Riverbend Logistics LLC h
Discovery: What would need to be true for us to keep this relationship here without creating a rate-only exception?
Product anchor: Use a manager-backed relationship review, pricing approval path, and product-depth tradeoff before quo
Do not say: Do not use pressure language, adverse-action language, or any wording that sounds like a credit decision.
Source proof: Arkansas Business observed Apr 27, 2026 (Reviewed). Guardrail: Use only the visible source signal and re
- Manager rescue: Morgan Avery - Blue Bridge Coffee LLC
Value: \$2.6M. Opener: Hi, this is your local banker with Riverstone Community Bank. I noticed Blue Bridge Coffee LLC ha
Discovery: What would need to be true for us to keep this relationship here without creating a rate-only exception?
Product anchor: Use a manager-backed relationship review, pricing approval path, and product-depth tradeoff before quo
Do not say: Do not use pressure language, adverse-action language, or any wording that sounds like a credit decision.
Source proof: Arkansas Secretary of State observed Apr 23, 2026 (Reviewed). Guardrail: Use only the visible source sign
- Manager rescue: Priya Nair - Sunset Hospitality Group LLC
Value: \$2.5M. Opener: Hi, this is your local banker with Riverstone Community Bank. I noticed Sunset Hospitality Group L
Discovery: What would need to be true for us to keep this relationship here without creating a rate-only exception?
Product anchor: Use a manager-backed relationship review, pricing approval path, and product-depth tradeoff before quo
Do not say: Do not use pressure language, adverse-action language, or any wording that sounds like a credit decision.
Source proof: Little Rock License Signal observed Apr 28, 2026 (Reviewed). Guardrail: Use only the visible source signal
- Manager rescue: Morgan Avery - Apex Roofing Solutions LLC
Value: \$2.3M. Opener: Hi, this is your local banker with Riverstone Community Bank. I noticed Apex Roofing Solutions LL
Discovery: What would need to be true for us to keep this relationship here without creating a rate-only exception?
Product anchor: Use a manager-backed relationship review, pricing approval path, and product-depth tradeoff before quo

Do not say: Do not use pressure language, adverse-action language, or any wording that sounds like a credit decision.

Source proof: Arkansas contractor demo feed observed Demo record date (Demo). Guardrail: Use only the visible source

- Manager rescue: Priya Nair - River Market Analytics LLC

Value: \$2.1M. Opener: Hi, this is your local banker with Riverstone Community Bank. I noticed River Market Analytics LLC

Discovery: What would need to be true for us to keep this relationship here without creating a rate-only exception?

Product anchor: Use a manager-backed relationship review, pricing approval path, and product-depth tradeoff before quo

Do not say: Do not use pressure language, adverse-action language, or any wording that sounds like a credit decision.

Source proof: Little Rock License Signal observed Apr 25, 2026 (Reviewed). Guardrail: Use only the visible source signal

DDA First 10 Rows

- #1 Before 10 AM: Jordan Lee - Conway Dental Studio PLLC

Trigger: Treasury anchor. Opportunity: Move idle cash into operating DDA. Value: \$2.5M.

Product anchor: Use a manager-backed relationship review, pricing approval path, and product-depth tradeoff before quo

Opener: Hi, this is your local banker with Riverstone Community Bank. I noticed Conway Dental Studio PLLC has a recent

Proof: Arkansas Business observed Apr 18, 2026 (Reviewed); Arkansas Business observed Apr 18, 2026 (Reviewed)

Guardrail: Internal deposit-growth workflow only; do not imply private competitor knowledge, guaranteed pricing, credit ap

- #2 Before 10 AM: Jordan Lee - Riverbend Logistics LLC

Trigger: Treasury anchor. Opportunity: Move idle cash into operating DDA. Value: \$2.4M.

Product anchor: Use a manager-backed relationship review, pricing approval path, and product-depth tradeoff before quo

Opener: Hi, this is your local banker with Riverstone Community Bank. I noticed Riverbend Logistics LLC has a recent Ar

Proof: Arkansas Business observed Apr 27, 2026 (Reviewed); Arkansas Business observed Apr 27, 2026 (Reviewed)

Guardrail: Internal deposit-growth workflow only; do not imply private competitor knowledge, guaranteed pricing, credit ap

- #3 Before 10 AM: Morgan Avery - Blue Bridge Coffee LLC

Trigger: Treasury anchor. Opportunity: Move idle cash into operating DDA. Value: \$1.9M.

Product anchor: Use a manager-backed relationship review, pricing approval path, and product-depth tradeoff before quo

Opener: Hi, this is your local banker with Riverstone Community Bank. I noticed Blue Bridge Coffee LLC has a recent Ark

Proof: Arkansas Secretary of State observed Apr 23, 2026 (Reviewed); Arkansas Secretary of State observed Apr 23, 20

Guardrail: Internal deposit-growth workflow only; do not imply private competitor knowledge, guaranteed pricing, credit ap

- #4 Before 10 AM: Priya Nair - Sunset Hospitality Group LLC

Trigger: Treasury anchor. Opportunity: Move idle cash into operating DDA. Value: \$1.8M.

Product anchor: Use a manager-backed relationship review, pricing approval path, and product-depth tradeoff before quo

Opener: Hi, this is your local banker with Riverstone Community Bank. I noticed Sunset Hospitality Group LLC has a rece

Proof: Little Rock License Signal observed Apr 28, 2026 (Reviewed); Little Rock License Signal observed Apr 28, 2026 (F

Guardrail: Internal deposit-growth workflow only; do not imply private competitor knowledge, guaranteed pricing, credit ap

- #5 Before 10 AM: Morgan Avery - Apex Roofing Solutions LLC

Trigger: Treasury anchor. Opportunity: Move idle cash into operating DDA. Value: \$1.6M.

Product anchor: Use a manager-backed relationship review, pricing approval path, and product-depth tradeoff before quo

Opener: Hi, this is your local banker with Riverstone Community Bank. I noticed Apex Roofing Solutions LLC has a recent

Proof: Arkansas contractor demo feed observed Demo record date (Demo); Arkansas contractor demo feed observed De

Guardrail: Internal deposit-growth workflow only; do not imply private competitor knowledge, guaranteed pricing, credit ap

- #6 Before 10 AM: Priya Nair - River Market Analytics LLC

Trigger: High-balance shallow. Opportunity: Protect operating DDA. Value: \$1.7M.

Product anchor: Use a manager-backed relationship review, pricing approval path, and product-depth tradeoff before quo

Opener: Hi, this is your local banker with Riverstone Community Bank. I noticed River Market Analytics LLC has a recent

Proof: Little Rock License Signal observed Apr 25, 2026 (Reviewed); Little Rock License Signal observed Apr 25, 2026 (Reviewed)

Guardrail: Internal deposit-growth workflow only; do not imply private competitor knowledge, guaranteed pricing, credit approval

- #7 Before 10 AM: Morgan Avery - Natural State Pediatric Therapy LLC

Trigger: Treasury anchor. Opportunity: Move idle cash into operating DDA. Value: \$1.4M.

Product anchor: Lead with ACH, RDC, positive pay, sweep, or merchant settlement before any rate conversation.

Opener: Hi, this is your local banker with Riverstone Community Bank. I noticed Natural State Pediatric Therapy LLC has a recent Arkansas Business

Proof: Arkansas Secretary of State observed Apr 26, 2026 (Reviewed); Action Center source proof attached.

Guardrail: Internal deposit-growth workflow only; do not imply private competitor knowledge, guaranteed pricing, credit approval

- #8 Before 10 AM: Jordan Lee - Delta Medical Billing Inc.

Trigger: Treasury anchor. Opportunity: Move idle cash into operating DDA. Value: \$1.3M.

Product anchor: Lead with ACH, RDC, positive pay, sweep, or merchant settlement before any rate conversation.

Opener: Hi, this is your local banker with Riverstone Community Bank. I noticed Delta Medical Billing Inc. has a recent Arkansas Business

Proof: Arkansas Business observed Apr 24, 2026 (Reviewed); Action Center source proof attached.

Guardrail: Internal deposit-growth workflow only; do not imply private competitor knowledge, guaranteed pricing, credit approval

- #9 Before 10 AM: Alex Chen - Ozark Foodservice Logistics LLC

Trigger: Balance decay. Opportunity: Protect operating DDA. Value: \$1.2M.

Product anchor: Lead with operating-account service, cash movement, and documented next product step.

Opener: I wanted to check in personally because your relationship activity has changed and make sure we are still supporting you

Proof: Sanitized core relationship extract observed May 27, 2026 demo extract (Demo); Action Center source proof attached

Guardrail: Internal deposit-growth workflow only; do not imply private competitor knowledge, guaranteed pricing, credit approval

- #10 Before 10 AM: Alex Chen - Ozark Foodservice Logistics LLC

Trigger: Treasury anchor. Opportunity: Move idle cash into operating DDA. Value: \$1.1M.

Product anchor: Lead with ACH, RDC, positive pay, sweep, or merchant settlement before any rate conversation.

Opener: Based on the account activity we are seeing, I think we may be able to save time and add fraud controls with treasury

Proof: Sanitized core relationship extract observed May 27, 2026 demo extract (Demo); Action Center source proof attached

Guardrail: Internal deposit-growth workflow only; do not imply private competitor knowledge, guaranteed pricing, credit approval

No-Rate Save Path Rows

- Treasury product: Jordan Lee - Conway Dental Studio PLLC

Value: \$2.5M. Avoided annual rate cost: \$12K. 48 bps premium avoided before pricing exception review.

First move: Lead with ACH/RDC/positive pay or sweep setup and document the operational pain before any rate discussion

Fallback: Escalate to the manager queue only after the banker logs the non-rate save attempt and required proof.

Proof: Arkansas Business observed Apr 18, 2026 (Reviewed); Arkansas Business observed Apr 18, 2026 (Reviewed) De

Guardrail: Internal pricing-discipline workflow only; do not promise rate outcomes, compare unverified competitor offers, c

- Treasury product: Jordan Lee - Riverbend Logistics LLC

Value: \$2.4M. Avoided annual rate cost: \$11K. 48 bps premium avoided before pricing exception review.

First move: Lead with ACH/RDC/positive pay or sweep setup and document the operational pain before any rate discussion

Fallback: Escalate to the manager queue only after the banker logs the non-rate save attempt and required proof.

Proof: Arkansas Business observed Apr 27, 2026 (Reviewed); Arkansas Business observed Apr 27, 2026 (Reviewed) De

Guardrail: Internal pricing-discipline workflow only; do not promise rate outcomes, compare unverified competitor offers, c

- Treasury product: Morgan Avery - Blue Bridge Coffee LLC

Value: \$1.9M. Avoided annual rate cost: \$9K. 48 bps premium avoided before pricing exception review.

First move: Lead with ACH/RDC/positive pay or sweep setup and document the operational pain before any rate discussion

Fallback: Escalate to the manager queue only after the banker logs the non-rate save attempt and required proof.

Actions: 4. Required/capacity: 78/70 minutes. Value: \$5.9M.

Recommendation: Reassign or clear blockers on Ozark Foodservice Logistics LLC before the first call block.

Reassignment Moves

- Morgan Avery -> Team lead: Call for a treasury discovery conversation and ask how payments, payroll, and fraud control
Value: \$3.1M. Reason: Morgan Avery is over before-noon capacity; Team lead has available call-block room.
- Morgan Avery -> Team lead: Call for a treasury discovery conversation and ask how payments, payroll, and fraud control
Value: \$2.3M. Reason: Morgan Avery is over before-noon capacity; Team lead has available call-block room.
- Jordan Lee -> Team lead: Treasury officer follow-up
Value: \$980K. Reason: Jordan Lee is over before-noon capacity; Team lead has available call-block room.
- Jordan Lee -> Team lead: Consolidation conversation
Value: \$980K. Reason: Jordan Lee is over before-noon capacity; Team lead has available call-block room.

Pricing Budget Rows

- Approve with tradeoff: Jordan Lee - Conway Dental Studio PLLC
Balance: \$3.5M. Annual cost: \$25K. Guardrail: Only quote the exception with documented DDA, treasury, sweep, ICS/CD
- Approve with tradeoff: Jordan Lee - Riverbend Logistics LLC
Balance: \$3.3M. Annual cost: \$23K. Guardrail: Only quote the exception with documented DDA, treasury, sweep, ICS/CD
- Approve with tradeoff: Morgan Avery - Blue Bridge Coffee LLC
Balance: \$2.6M. Annual cost: \$19K. Guardrail: Only quote the exception with documented DDA, treasury, sweep, ICS/CD
- Approve: Priya Nair - Sunset Hospitality Group LLC
Balance: \$2.5M. Annual cost: \$18K. Guardrail: Only quote the exception with documented DDA, treasury, sweep, ICS/CD
- Approve: Morgan Avery - Apex Roofing Solutions LLC
Balance: \$2.3M. Annual cost: \$16K. Guardrail: Only quote the exception with documented DDA, treasury, sweep, ICS/CD
- Approve: Priya Nair - River Market Analytics LLC
Balance: \$2.1M. Annual cost: \$15K. Guardrail: Only quote the exception with documented DDA, treasury, sweep, ICS/CD

Rate Match Triage Rows

- Do not match: Jordan Lee - Conway Dental Studio PLLC
Balance: \$3.5M. Public rate gap: 65 bps. Max offer: 0 bps.
Required tradeoff: Treasury product: Lead with ACH/RDC/positive pay or sweep setup and document the operational pair
Banker language: I do not want to lead with matching rate. Let us first review whether service, treasury, or operating-acco
Proof: Morning Pricing Budget row 1; No-Rate Save Path: Treasury product.
Guardrail: Internal pricing triage only; do not cite a competitor offer, quote a rate, or imply guaranteed pricing without sour
- Do not match: Jordan Lee - Riverbend Logistics LLC
Balance: \$3.3M. Public rate gap: 65 bps. Max offer: 0 bps.
Required tradeoff: Treasury product: Lead with ACH/RDC/positive pay or sweep setup and document the operational pair
Banker language: I do not want to lead with matching rate. Let us first review whether service, treasury, or operating-acco
Proof: Morning Pricing Budget row 2; No-Rate Save Path: Treasury product.
Guardrail: Internal pricing triage only; do not cite a competitor offer, quote a rate, or imply guaranteed pricing without sour
- Do not match: Morgan Avery - Blue Bridge Coffee LLC
Balance: \$2.6M. Public rate gap: 65 bps. Max offer: 0 bps.
Required tradeoff: Treasury product: Lead with ACH/RDC/positive pay or sweep setup and document the operational pair
Banker language: I do not want to lead with matching rate. Let us first review whether service, treasury, or operating-acco

Proof: Morning Pricing Budget row 3; No-Rate Save Path: Treasury product.

Guardrail: Internal pricing triage only; do not cite a competitor offer, quote a rate, or imply guaranteed pricing without source.

- Do not match: Priya Nair - Sunset Hospitality Group LLC

Balance: \$2.5M. Public rate gap: 65 bps. Max offer: 0 bps.

Required tradeoff: Treasury product: Lead with ACH/RDC/positive pay or sweep setup and document the operational pain.

Banker language: I do not want to lead with matching rate. Let us first review whether service, treasury, or operating-account.

Proof: Morning Pricing Budget row 4; No-Rate Save Path: Treasury product.

Guardrail: Internal pricing triage only; do not cite a competitor offer, quote a rate, or imply guaranteed pricing without source.

- Do not match: Morgan Avery - Apex Roofing Solutions LLC

Balance: \$2.3M. Public rate gap: 65 bps. Max offer: 0 bps.

Required tradeoff: Treasury product: Lead with ACH/RDC/positive pay or sweep setup and document the operational pain.

Banker language: I do not want to lead with matching rate. Let us first review whether service, treasury, or operating-account.

Proof: Morning Pricing Budget row 5; No-Rate Save Path: Treasury product.

Guardrail: Internal pricing triage only; do not cite a competitor offer, quote a rate, or imply guaranteed pricing without source.

- Do not match: Priya Nair - River Market Analytics LLC

Balance: \$2.1M. Public rate gap: 65 bps. Max offer: 0 bps.

Required tradeoff: Operating DDA anchor: Ask for the operating-account next step first, then document balance proof and

Banker language: I do not want to lead with matching rate. Let us first review whether service, treasury, or operating-account.

Proof: Morning Pricing Budget row 6; No-Rate Save Path: Operating DDA anchor.

Guardrail: Internal pricing triage only; do not cite a competitor offer, quote a rate, or imply guaranteed pricing without source.

Friday Deposit Save Forecast Rows

- Likely saved: Jordan Lee - Conway Dental Studio PLLC

Value at stake: \$3.5M. Confidence: 76%.

Action to change forecast: Keep Conway Dental Studio PLLC on the relationship-price path and confirm the product-depth tra

Friday checkpoint: Friday noon: banker confirms call outcome, product commitment, and retained-balance estimate.

Proof: Built from Rate Match Triage (Do not match), No-Rate Save Path (Treasury product), and Deposit Defense SLA (B

Guardrail: Internal deposit-retention forecast only; do not promise a rate, imply competitor knowledge, or use this as a cre

- Likely saved: Jordan Lee - Riverbend Logistics LLC

Value at stake: \$3.3M. Confidence: 73%.

Action to change forecast: Keep Riverbend Logistics LLC on the relationship-price path and confirm the product-depth tra

Friday checkpoint: Friday noon: banker confirms call outcome, product commitment, and retained-balance estimate.

Proof: Built from Rate Match Triage (Do not match), No-Rate Save Path (Treasury product), and Deposit Defense SLA (B

Guardrail: Internal deposit-retention forecast only; do not promise a rate, imply competitor knowledge, or use this as a cre

- Likely saved: Morgan Avery - Blue Bridge Coffee LLC

Value at stake: \$2.6M. Confidence: 70%.

Action to change forecast: Keep Blue Bridge Coffee LLC on the relationship-price path and confirm the product-depth tra

Friday checkpoint: Friday noon: banker confirms call outcome, product commitment, and retained-balance estimate.

Proof: Built from Rate Match Triage (Do not match), No-Rate Save Path (Treasury product), and Deposit Defense SLA (B

Guardrail: Internal deposit-retention forecast only; do not promise a rate, imply competitor knowledge, or use this as a cre

- Preventable runoff: Priya Nair - Sunset Hospitality Group LLC

Value at stake: \$2.5M. Confidence: 51%.

Action to change forecast: Priya Nair should run the no-rate save path first: Lead with ACH/RDC/positive pay or sweep se

Friday checkpoint: Friday noon: banker confirms call outcome, product commitment, and retained-balance estimate.

Proof: Built from Rate Match Triage (Do not match), No-Rate Save Path (Treasury product), and Deposit Defense SLA (B
Guardrail: Internal deposit-retention forecast only; do not promise a rate, imply competitor knowledge, or use this as a cre
- Preventable runoff: Morgan Avery - Apex Roofing Solutions LLC
Value at stake: \$2.3M. Confidence: 52%.
Action to change forecast: Morgan Avery should run the no-rate save path first: Lead with ACH/RDC/positive pay or swee
Friday checkpoint: Friday noon: banker confirms call outcome, product commitment, and retained-balance estimate.
Proof: Built from Rate Match Triage (Do not match), No-Rate Save Path (Treasury product), and Deposit Defense SLA (B
Guardrail: Internal deposit-retention forecast only; do not promise a rate, imply competitor knowledge, or use this as a cre
- Preventable runoff: Priya Nair - River Market Analytics LLC
Value at stake: \$2.1M. Confidence: 53%.
Action to change forecast: Priya Nair should run the no-rate save path first: Ask for the operating-account next step first, t
Friday checkpoint: Friday noon: banker confirms call outcome, product commitment, and retained-balance estimate.
Proof: Built from Rate Match Triage (Do not match), No-Rate Save Path (Operating DDA anchor), and Deposit Defense S
Guardrail: Internal deposit-retention forecast only; do not promise a rate, imply competitor knowledge, or use this as a cre

Core Deposit Stickiness Rows

- Core: Jordan Lee - Conway Dental Studio PLLC
Balance: \$3.5M. Stickiness score: 86.
Primary anchor: Treasury, operating DDA, sweep, ICS/CDARS, merchant, or payroll behavior is attached to the save path
Leakage risk: Lower runoff risk because the relationship has operating behavior or product-depth proof.
Action to make sticky: Protect Conway Dental Studio PLLC by confirming the operating-account or treasury anchor in the
Proof: Built from Friday Deposit Save Forecast (Likely saved), Rate Match Triage (Do not match), and No-Rate Save Path
Guardrail: Internal core-deposit quality view only; do not describe a customer as rate shopping or claim competitor relation
- Core: Jordan Lee - Riverbend Logistics LLC
Balance: \$3.3M. Stickiness score: 85.
Primary anchor: Treasury, operating DDA, sweep, ICS/CDARS, merchant, or payroll behavior is attached to the save path
Leakage risk: Lower runoff risk because the relationship has operating behavior or product-depth proof.
Action to make sticky: Protect Riverbend Logistics LLC by confirming the operating-account or treasury anchor in the Frida
Proof: Built from Friday Deposit Save Forecast (Likely saved), Rate Match Triage (Do not match), and No-Rate Save Path
Guardrail: Internal core-deposit quality view only; do not describe a customer as rate shopping or claim competitor relation
- Core: Morgan Avery - Blue Bridge Coffee LLC
Balance: \$2.6M. Stickiness score: 84.
Primary anchor: Treasury, operating DDA, sweep, ICS/CDARS, merchant, or payroll behavior is attached to the save path
Leakage risk: Lower runoff risk because the relationship has operating behavior or product-depth proof.
Action to make sticky: Protect Blue Bridge Coffee LLC by confirming the operating-account or treasury anchor in the Frida
Proof: Built from Friday Deposit Save Forecast (Likely saved), Rate Match Triage (Do not match), and No-Rate Save Path
Guardrail: Internal core-deposit quality view only; do not describe a customer as rate shopping or claim competitor relation
- Needs anchor: Priya Nair - Sunset Hospitality Group LLC
Balance: \$2.5M. Stickiness score: 57.
Primary anchor: Treasury, operating DDA, sweep, ICS/CDARS, merchant, or payroll behavior is attached to the save path
Leakage risk: Balance can be saved, but it may reprice or move again unless the banker adds an operating or treasury an
Action to make sticky: Before quoting more rate, attach one sticky product for Sunset Hospitality Group LLC: ACH/RDC, p
Proof: Built from Friday Deposit Save Forecast (Preventable runoff), Rate Match Triage (Do not match), and No-Rate Sav
Guardrail: Internal core-deposit quality view only; do not describe a customer as rate shopping or claim competitor relation

- Needs anchor: Morgan Avery - Apex Roofing Solutions LLC

Balance: \$2.3M. Stickiness score: 56.

Primary anchor: Treasury, operating DDA, sweep, ICS/CDARS, merchant, or payroll behavior is attached to the save path

Leakage risk: Balance can be saved, but it may reprice or move again unless the banker adds an operating or treasury anchor

Action to make sticky: Before quoting more rate, attach one sticky product for Apex Roofing Solutions LLC: ACH/RDC, payroll

Proof: Built from Friday Deposit Save Forecast (Preventable runoff), Rate Match Triage (Do not match), and No-Rate Save

Guardrail: Internal core-deposit quality view only; do not describe a customer as rate shopping or claim competitor relationship

- Hot money: Priya Nair - River Market Analytics LLC

Balance: \$2.1M. Stickiness score: 41.

Primary anchor: Operating DDA anchor is the current anchor, but product-depth proof still needs to be attached.

Leakage risk: Treat as hot-money risk; do not overpay without a documented relationship tradeoff.

Action to make sticky: Let River Market Analytics LLC walk unless the banker can document operating cash flow, treasury

Proof: Built from Friday Deposit Save Forecast (Preventable runoff), Rate Match Triage (Do not match), and No-Rate Save

Guardrail: Internal core-deposit quality view only; do not describe a customer as rate shopping or claim competitor relationship

Primary Operating Account Conversion Rows

- Payroll / merchant routing: Jordan Lee - Conway Dental Studio PLLC

Balance: \$3.5M. Confidence: 92%.

Required proof: Evidence that payroll, merchant settlement, or operating deposits will route through the bank after the account

First banker move: Ask Conway Dental Studio PLLC for the first operating-account step and document the proof needed to

Customer-safe language: If payroll or merchant deposits are part of the workflow, we can make the move cleaner and reduce

Do not say: Do not say we know where the customer banks, that a rate is guaranteed, or that pricing is approved before

Proof: Built from Core Deposit Stickiness (Core, score 86), DDA First 10 (Move idle cash into operating DDA), and Relationship

Guardrail: Internal relationship-growth workflow only; not a credit decision, not a customer-facing rate quote, and not a claim

- Payroll / merchant routing: Jordan Lee - Riverbend Logistics LLC

Balance: \$3.3M. Confidence: 91%.

Required proof: Evidence that payroll, merchant settlement, or operating deposits will route through the bank after the account

First banker move: Ask Riverbend Logistics LLC for the first operating-account step and document the proof needed to

Customer-safe language: If payroll or merchant deposits are part of the workflow, we can make the move cleaner and reduce

Do not say: Do not say we know where the customer banks, that a rate is guaranteed, or that pricing is approved before

Proof: Built from Core Deposit Stickiness (Core, score 85), DDA First 10 (Move idle cash into operating DDA), and Relationship

Guardrail: Internal relationship-growth workflow only; not a credit decision, not a customer-facing rate quote, and not a claim

- Payroll / merchant routing: Morgan Avery - Blue Bridge Coffee LLC

Balance: \$2.6M. Confidence: 89%.

Required proof: Evidence that payroll, merchant settlement, or operating deposits will route through the bank after the account

First banker move: Ask Blue Bridge Coffee LLC for the first operating-account step and document the proof needed to

Customer-safe language: If payroll or merchant deposits are part of the workflow, we can make the move cleaner and reduce

Do not say: Do not say we know where the customer banks, that a rate is guaranteed, or that pricing is approved before

Proof: Built from Core Deposit Stickiness (Core, score 84), DDA First 10 (Move idle cash into operating DDA), and Relationship

Guardrail: Internal relationship-growth workflow only; not a credit decision, not a customer-facing rate quote, and not a claim

- Payroll / merchant routing: Priya Nair - Sunset Hospitality Group LLC

Balance: \$2.5M. Confidence: 54%.

Required proof: Evidence that payroll, merchant settlement, or operating deposits will route through the bank after the account

First banker move: Ask Sunset Hospitality Group LLC for the first operating-account step and document the proof needed

Customer-safe language: If payroll or merchant deposits are part of the workflow, we can make the move cleaner and re
Do not say: Do not say we know where the customer banks, that a rate is guaranteed, or that pricing is approved before r
Proof: Built from Core Deposit Stickiness (Needs anchor, score 57), DDA First 10 (Move idle cash into operating DDA), a
Guardrail: Internal relationship-growth workflow only; not a credit decision, not a customer-facing rate quote, and not a cla

- Payroll / merchant routing: Morgan Avery - Apex Roofing Solutions LLC

Balance: \$2.3M. Confidence: 52%.

Required proof: Evidence that payroll, merchant settlement, or operating deposits will route through the bank after the acc

First banker move: Ask Apex Roofing Solutions LLC for the first operating-account step and document the proof needed t

Customer-safe language: If payroll or merchant deposits are part of the workflow, we can make the move cleaner and re

Do not say: Do not say we know where the customer banks, that a rate is guaranteed, or that pricing is approved before r

Proof: Built from Core Deposit Stickiness (Needs anchor, score 56), DDA First 10 (Move idle cash into operating DDA), a

Guardrail: Internal relationship-growth workflow only; not a credit decision, not a customer-facing rate quote, and not a cla

- Treasury activation: Priya Nair - River Market Analytics LLC

Balance: \$2.1M. Confidence: 32%.

Required proof: Signed treasury next step: ACH/RDC, positive pay, sweep, wire controls, or documented treasury review

First banker move: Ask River Market Analytics LLC for the first operating-account step and document the proof needed to

Customer-safe language: Let us look at the payment and fraud-control work around this account so the setup saves your

Do not say: Do not say we know where the customer banks, that a rate is guaranteed, or that pricing is approved before r

Proof: Built from Core Deposit Stickiness (Hot money, score 41), DDA First 10 (Protect operating DDA), and no tradeoff p

Guardrail: Internal relationship-growth workflow only; not a credit decision, not a customer-facing rate quote, and not a cla

Rate Exception Approval Rows

- Approve with tradeoff: Jordan Lee - Conway Dental Studio PLLC

Requested balance: \$3.5M. Annual cost: \$25K. Max justified premium: 47 bps.

Approval path: CFO approval. Expires: 2026-06-21.

Required tradeoff: Treasury activation: ACH, RDC, positive pay, or sweep setup documented before rate is quoted.

Proof: Deposit Morning Brief PDF / Morning Pricing Budget / source-dated Rate Monitor snapshot. Guardrail: Internal rela

- Approve with tradeoff: Jordan Lee - Riverbend Logistics LLC

Requested balance: \$3.3M. Annual cost: \$23K. Max justified premium: 47 bps.

Approval path: CFO approval. Expires: 2026-06-23.

Required tradeoff: Treasury activation: ACH, RDC, positive pay, or sweep setup documented before rate is quoted.

Proof: Deposit Morning Brief PDF / Morning Pricing Budget / source-dated Rate Monitor snapshot. Guardrail: Internal rela

- Approve with tradeoff: Morgan Avery - Blue Bridge Coffee LLC

Requested balance: \$2.6M. Annual cost: \$19K. Max justified premium: 47 bps.

Approval path: CFO approval. Expires: 2026-06-25.

Required tradeoff: Operating DDA or primary treasury review scheduled within 7 days of exception approval.

Proof: Deposit Morning Brief PDF / Morning Pricing Budget / source-dated Rate Monitor snapshot. Guardrail: Internal rela

- Approve: Priya Nair - Sunset Hospitality Group LLC

Requested balance: \$2.5M. Annual cost: \$18K. Max justified premium: 38 bps.

Approval path: CFO approval. Expires: 2026-07-14.

Required tradeoff: Treasury activation: ACH, RDC, positive pay, or sweep setup documented before rate is quoted.

Proof: Deposit Morning Brief PDF / Morning Pricing Budget / source-dated Rate Monitor snapshot. Guardrail: Internal rela

- Approve: Morgan Avery - Apex Roofing Solutions LLC

Requested balance: \$2.3M. Annual cost: \$16K. Max justified premium: 38 bps.

Approval path: CFO approval. Expires: 2026-07-17.

Required tradeoff: Operating DDA or primary treasury review scheduled within 7 days of exception approval.

Proof: Deposit Morning Brief PDF / Morning Pricing Budget / source-dated Rate Monitor snapshot. Guardrail: Internal relationship

- Approve: Priya Nair - River Market Analytics LLC

Requested balance: \$2.1M. Annual cost: \$15K. Max justified premium: 38 bps.

Approval path: CFO approval. Expires: 2026-07-20.

Required tradeoff: Operating DDA or primary treasury review scheduled within 7 days of exception approval.

Proof: Deposit Morning Brief PDF / Morning Pricing Budget / source-dated Rate Monitor snapshot. Guardrail: Internal relationship

Pricing Tradeoff Commitment Rows

- Needs commitment: Jordan Lee - Conway Dental Studio PLLC

Balance: \$3.5M. Annual cost: \$25K. Protected value: \$1.8M.

Tradeoff: Treasury activation: ACH, RDC, positive pay, or sweep setup documented before rate is quoted.

Deadline: Before first rate quote today. Guardrail: Do not quote the exception until the banker documents the product-dependent

- Needs commitment: Jordan Lee - Riverbend Logistics LLC

Balance: \$3.3M. Annual cost: \$23K. Protected value: \$1.7M.

Tradeoff: Treasury activation: ACH, RDC, positive pay, or sweep setup documented before rate is quoted.

Deadline: Before end of next business day. Guardrail: Do not quote the exception until the banker documents the product-dependent

- Manager review: Morgan Avery - Blue Bridge Coffee LLC

Balance: \$2.6M. Annual cost: \$19K. Protected value: \$1.2M.

Tradeoff: Operating DDA or primary treasury review scheduled within 7 days of exception approval.

Deadline: Before end of next business day. Guardrail: Do not quote the exception until the banker documents the product-dependent

- Documented: Priya Nair - Sunset Hospitality Group LLC

Balance: \$2.5M. Annual cost: \$18K. Protected value: \$1.6M.

Tradeoff: Treasury activation: ACH, RDC, positive pay, or sweep setup documented before rate is quoted.

Deadline: Already attached to approval note. Guardrail: Rate exception can proceed because the relationship product contract

- Documented: Morgan Avery - Apex Roofing Solutions LLC

Balance: \$2.3M. Annual cost: \$16K. Protected value: \$1.4M.

Tradeoff: Operating DDA or primary treasury review scheduled within 7 days of exception approval.

Deadline: Already attached to approval note. Guardrail: Rate exception can proceed because the relationship product contract

- Documented: Priya Nair - River Market Analytics LLC

Balance: \$2.1M. Annual cost: \$15K. Protected value: \$1.4M.

Tradeoff: Operating DDA or primary treasury review scheduled within 7 days of exception approval.

Deadline: Already attached to approval note. Guardrail: Rate exception can proceed because the relationship product contract

Relationship Tradeoff Proof Rows

- Manager escalation: Chief Deposit Officer - Prairie View School District Payroll Account

Tradeoff: Public-funds packet. Balance: \$4.6M. Annual cost at risk: \$45K.

Proof required: Attach service proof: operating account support, ACH timing, positive pay, sweep/ICS/CDARS option review

Evidence: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk

Guardrail: Internal public-funds proof workflow only; verify public-deposit law, collateral controls, authorized signers, currency

- Manager escalation: CFO / Deposit Ops - Cedar County Treasurer Operating Funds

Tradeoff: Public-funds packet. Balance: \$3.9M. Annual cost at risk: \$25K.

Proof required: Complete pledged-collateral worksheet, public-deposit eligibility notes, authorized signer list, and treasury

Evidence: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk

Guardrail: Internal public-funds proof workflow only; verify public-deposit law, collateral controls, authorized signers, current

- Manager escalation: Treasury lead - Riverbend Water Authority Project Funds

Tradeoff: Public-funds packet. Balance: \$3.6M. Annual cost at risk: \$23K.

Proof required: Complete pledged-collateral worksheet, public-deposit eligibility notes, authorized signer list, and treasury-service

Evidence: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk

Guardrail: Internal public-funds proof workflow only; verify public-deposit law, collateral controls, authorized signers, current

- Manager escalation: Chief Deposit Officer - Prairie View School District Payroll Account

Tradeoff: Public-funds packet. Balance: \$4.6M. Annual cost at risk: \$18K.

Proof required: Complete the public-funds bid packet, collateral worksheet, authorized-signer check, and treasury-service

Evidence: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk

Guardrail: Internal liquidity-placement proof workflow only; verify authorization, disclosures, product eligibility, insurance li

- Manager escalation: Morgan Avery - Blue Bridge Coffee LLC

Tradeoff: Treasury activation. Balance: \$2.6M. Annual cost at risk: \$17K.

Proof required: Capture the promised product-depth proof before the rate exception remains active: account opened, trea

Evidence: Deposit Morning Brief PDF / Morning Pricing Budget / source-dated Rate Monitor snapshot. Relationship Trade

Guardrail: Internal relationship-pricing proof workflow only; do not describe a product as active until a source-dated accou

- Manager escalation: CFO / Deposit Ops - Cedar County Treasurer Operating Funds

Tradeoff: Public-funds packet. Balance: \$3.9M. Annual cost at risk: \$17K.

Proof required: Complete the public-funds bid packet, collateral worksheet, authorized-signer check, and treasury-service

Evidence: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk

Guardrail: Internal liquidity-placement proof workflow only; verify authorization, disclosures, product eligibility, insurance li

- Manager escalation: Treasury lead - Riverbend Water Authority Project Funds

Tradeoff: Public-funds packet. Balance: \$3.6M. Annual cost at risk: \$15K.

Proof required: Complete the public-funds bid packet, collateral worksheet, authorized-signer check, and treasury-service

Evidence: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk

Guardrail: Internal liquidity-placement proof workflow only; verify authorization, disclosures, product eligibility, insurance li

- Missing proof: Jordan Lee - Riverbend Logistics LLC

Tradeoff: Sweep / ICS-CDARS. Balance: \$3.3M. Annual cost at risk: \$21K.

Proof required: Capture the promised product-depth proof before the rate exception remains active: account opened, trea

Evidence: Deposit Morning Brief PDF / Morning Pricing Budget / source-dated Rate Monitor snapshot. Relationship Trade

Guardrail: Internal relationship-pricing proof workflow only; do not describe a product as active until a source-dated accou

- Due today: Jordan Lee - Conway Dental Studio PLLC

Tradeoff: Sweep / ICS-CDARS. Balance: \$3.5M. Annual cost at risk: \$17K.

Proof required: Capture the promised product-depth proof before the rate exception remains active: account opened, trea

Evidence: Deposit Morning Brief PDF / Morning Pricing Budget / source-dated Rate Monitor snapshot. Relationship Trade

Guardrail: Internal relationship-pricing proof workflow only; do not describe a product as active until a source-dated accou

- Due today: Jordan Lee - Conway Dental Studio PLLC

Tradeoff: Sweep / ICS-CDARS. Balance: \$3.5M. Annual cost at risk: \$11K.

Proof required: Confirm customer authorization, program disclosures, deposit-placement limits, and relationship-pricing tr

Evidence: Sanitized Core Intelligence queues / Deposit Morning Brief large-balance model. Insured Liquidity Placement D

Guardrail: Internal liquidity-placement proof workflow only; verify authorization, disclosures, product eligibility, insurance li

Deposit Commitment Tracker Rows

- Overdue: Chief Deposit Officer - Prairie View School District Payroll Account
 Commitment: Sweep / ICS-CDARS. Promised value: \$4.6M. Due: Before noon.
 Next action: Attach service proof: operating account support, ACH timing, positive pay, sweep/ICS/CDARS option review.
 Evidence: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk
 Guardrail: Internal commitment tracking only; do not count deposits, treasury products, or renewals as won until source-d
- Overdue: Chief Deposit Officer - Prairie View School District Payroll Account
 Commitment: Sweep / ICS-CDARS. Promised value: \$4.6M. Due: Before noon.
 Next action: Complete the public-funds bid packet, collateral worksheet, authorized-signer check, and treasury-service pr
 Evidence: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk
 Guardrail: Internal commitment tracking only; do not count deposits, treasury products, or renewals as won until source-d
- Overdue: CFO / Deposit Ops - Cedar County Treasurer Operating Funds
 Commitment: Sweep / ICS-CDARS. Promised value: \$3.9M. Due: Before noon.
 Next action: Complete pledged-collateral worksheet, public-deposit eligibility notes, authorized signer list, and treasury-co
 Evidence: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk
 Guardrail: Internal commitment tracking only; do not count deposits, treasury products, or renewals as won until source-d
- Overdue: CFO / Deposit Ops - Cedar County Treasurer Operating Funds
 Commitment: Sweep / ICS-CDARS. Promised value: \$3.9M. Due: Before noon.
 Next action: Complete the public-funds bid packet, collateral worksheet, authorized-signer check, and treasury-service pr
 Evidence: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk
 Guardrail: Internal commitment tracking only; do not count deposits, treasury products, or renewals as won until source-d
- Overdue: Treasury lead - Riverbend Water Authority Project Funds
 Commitment: Sweep / ICS-CDARS. Promised value: \$3.6M. Due: Before noon.
 Next action: Complete pledged-collateral worksheet, public-deposit eligibility notes, authorized signer list, and treasury-co
 Evidence: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk
 Guardrail: Internal commitment tracking only; do not count deposits, treasury products, or renewals as won until source-d
- Overdue: Treasury lead - Riverbend Water Authority Project Funds
 Commitment: Sweep / ICS-CDARS. Promised value: \$3.6M. Due: Before noon.
 Next action: Complete the public-funds bid packet, collateral worksheet, authorized-signer check, and treasury-service pr
 Evidence: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk
 Guardrail: Internal commitment tracking only; do not count deposits, treasury products, or renewals as won until source-d
- Overdue: Jordan Lee - Riverbend Logistics LLC
 Commitment: Manager rescue proof. Promised value: \$3.3M. Due: Before noon.
 Next action: Capture the promised product-depth proof before the rate exception remains active: account opened, treasur
 Evidence: Deposit Morning Brief PDF / Morning Pricing Budget / source-dated Rate Monitor snapshot. Relationship Trade
 Guardrail: Internal commitment tracking only; do not count deposits, treasury products, or renewals as won until source-d
- Overdue: Morgan Avery - Blue Bridge Coffee LLC
 Commitment: Manager rescue proof. Promised value: \$2.6M. Due: Before noon.
 Next action: Capture the promised product-depth proof before the rate exception remains active: account opened, treasur
 Evidence: Deposit Morning Brief PDF / Morning Pricing Budget / source-dated Rate Monitor snapshot. Relationship Trade
 Guardrail: Internal commitment tracking only; do not count deposits, treasury products, or renewals as won until source-d
- Overdue: Priya Nair - Sunset Hospitality Group LLC
 Commitment: Manager rescue proof. Promised value: \$1.6M. Due: Before noon.
 Next action: Log call outcome, commitment proof, and next product step from the manager rescue script.
 Evidence: Little Rock License Signal observed Apr 28, 2026 (Reviewed) + Deposit Save Script Desk.

Guardrail: Internal relationship-service commitment only; customer-facing promises require approved pricing, disclosures

- Overdue: Morgan Avery - Apex Roofing Solutions LLC
Commitment: Manager rescue proof. Promised value: \$1.4M. Due: Before noon.
Next action: Log call outcome, commitment proof, and next product step from the manager rescue script.
Evidence: Arkansas contractor demo feed observed Demo record date (Demo) + Deposit Save Script Desk.
Guardrail: Internal relationship-service commitment only; customer-facing promises require approved pricing, disclosures

Noon Deposit Save Checkpoint Rows

- Escalate now: First-call block - CBO / Team lead
Value: \$50.5M. Noon question: Which before-noon deposit calls still lack a logged outcome?
Evidence: 6 huddle outcomes tracked; 5 missed SLA rows.
2 PM action: Jordan Lee needs follow-up: Manager must clear the blocker and reset the follow-up SLA today.
Proof: Huddle Outcome Ledger + Action Center call outcome audit trail.
Guardrail: Internal banker workflow only; do not treat unlogged activity as lost deposits or customer intent.
- Escalate now: Manager approvals - Chief Deposit Officer
Value: \$72.5M. Noon question: Which saves are stalled because pricing, exception, or proof approval is not cleared?
Evidence: 20 blocked actions; \$49K over daily pricing budget.
2 PM action: Clear Jordan Lee's blocker on Conway Dental Studio PLLC before noon: High-priority public signal should not be used.
Proof: Deposit Defense SLA + Morning Pricing Budget + Relationship Tradeoff Proof Desk.
Guardrail: Internal approval workflow only; customer-facing rate language requires current disclosures and approved pricing.
- Needs follow-up: Treasury handoff - Treasury lead
Value: \$2.1M. Noon question: Which saved relationships need treasury activation before the balance becomes rate-only?
Evidence: \$2.1M treasury conversion value plus commitment-tracked treasury follow-up.
2 PM action: Priya Nair should convert River Market Analytics LLC through Treasury activation: Ask River Market Analytics for source proof.
Proof: Primary Operating Account Conversion Desk + Deposit Commitment Tracker.
Guardrail: Relationship-service handoff only; do not imply customer uses a competitor product unless source proof is attached.
- Escalate now: Proof capture - CFO / Deposit pricing
Value: \$33.1M. Noon question: Which commitments need proof before the 3 PM forecast and Friday recap?
Evidence: 10 overdue commitments; \$33.1M proof due.
2 PM action: Chief Deposit Officer must clear Prairie View School District Payroll Account: Attach service proof: operating account.
Proof: Deposit Commitment Tracker + Deposit Morning Brief PDF.
Guardrail: Do not count deposits, treasury products, or renewals as won until source-dated activation or balance proof exists.

2 PM Deposit Rescue Rows

- Rescue now: Call now - Team lead
Value: \$60.2M. Closeout risk: Unlogged save calls will roll into tomorrow as unresolved deposit risk if the banker does not log.
Move by 3 PM: Open the Action Center, require the owner to log called / meeting / no answer, and attach the next follow-up.
Evidence: \$83.6M was still unlogged at noon across huddle outcomes and commitment proof.
Proof: Noon Deposit Save Checkpoint + Action Center outcome log.
Guardrail: Internal banker workflow only; do not infer customer intent from a missing call note or use unsourced competitor information.
- Rescue now: Manager override - Chief Deposit Officer
Value: \$86.6M. Closeout risk: Pricing, fee, or relationship-tradeoff decisions still waiting on approval will block same-day rescue.
Move by 3 PM: Approve, deny, or reroute every blocked exception and require a relationship-product tradeoff before any escalation.
Evidence: 20 blocked actions and \$72.5M in noon escalations.

Proof: Deposit Defense SLA + Rate Exception Approval Desk + Relationship Tradeoff Proof Desk.

Guardrail: Keep rate decisions inside approved bank policy and current disclosures; never present internal max-rate math

- Rescue now: Treasury install - Treasury lead

Value: \$2.1M. Closeout risk: Balances saved without ACH, RDC, positive pay, sweep, or operating-account depth can be

Move by 3 PM: Assign treasury implementation owner, confirm the first product to activate, and attach the customer-safe

Evidence: \$12.9M in treasury activation value is tied to pricing or retention proof.

Proof: Primary Operating Account Conversion Desk + Treasury handoff evidence.

Guardrail: Use relationship-service wording; do not claim the customer uses a specific provider unless a source-dated rec

- Rescue now: Proof before close - CFO / Deposit pricing

Value: \$70.3M. Closeout risk: The board-ready forecast loses credibility when deposits are counted before funding, renew

Move by 3 PM: Attach posting, renewal, activation, or manager approval proof to every commitment that will appear in the

Evidence: 10 overdue commitments and \$37.2M missing tradeoff proof.

Proof: Deposit Commitment Tracker + Deposit Morning Brief PDF.

Guardrail: Count only source-dated internal evidence; suppress raw account numbers and customer-level transaction row

- Rescue now: Tomorrow prevention - CBO

Value: \$50.5M. Closeout risk: Anything unresolved after the 3 PM pulse becomes tomorrow's first huddle exception and v

Move by 3 PM: Name the owner, next call, approval blocker, and proof artifact for every rollover before the day closes.

Evidence: \$50.5M is modeled to roll into tomorrow and the forecast variance status is worse.

Proof: 3 PM Deposit Closeout Pulse + Daily Deposit Forecast Variance.

Guardrail: Rollover notes are manager workflow; verify DNC, opt-out, and suppression status before creating any banker

Rate Exception Expiry Rows

- Expired: Jordan Lee - Conway Dental Studio PLLC

Balance: \$3.5M. Current exception cost: \$25K. Review in: -2 days.

Margin risk: \$23K annualized cost-of-funds leakage is addressable if the exception is repriced, tied to products, or allowed

Recommended action: Stop auto-renewal, require CFO/CDO review, and decide whether the balance is worth defending

Proof: Deposit Morning Brief PDF / Pricing Tradeoff Commitments / Rate Monitor source snapshot. Guardrail: No relation

- Needs tradeoff: Jordan Lee - Riverbend Logistics LLC

Balance: \$3.3M. Current exception cost: \$23K. Review in: 3 days.

Margin risk: \$17K annualized cost-of-funds leakage is addressable if the exception is repriced, tied to products, or allowed

Recommended action: Do not extend the exception until the banker documents: Treasury activation: ACH, RDC, positive

Proof: Deposit Morning Brief PDF / Pricing Tradeoff Commitments / Rate Monitor source snapshot. Guardrail: No relation

- Needs tradeoff: Morgan Avery - Blue Bridge Coffee LLC

Balance: \$2.6M. Current exception cost: \$19K. Review in: 7 days.

Margin risk: \$13K annualized cost-of-funds leakage is addressable if the exception is repriced, tied to products, or allowed

Recommended action: Do not extend the exception until the banker documents: Operating DDA or primary treasury review

Proof: Deposit Morning Brief PDF / Pricing Tradeoff Commitments / Rate Monitor source snapshot. Guardrail: No relation

- Documented: Priya Nair - Sunset Hospitality Group LLC

Balance: \$2.5M. Current exception cost: \$18K. Review in: 26 days.

Margin risk: \$6K annualized cost-of-funds leakage is addressable if the exception is repriced, tied to products, or allowed

Recommended action: Keep the exception documented; schedule next review and watch for balance runoff or product-ac

Proof: Deposit Morning Brief PDF / Pricing Tradeoff Commitments / Rate Monitor source snapshot. Guardrail: No relation

- Documented: Morgan Avery - Apex Roofing Solutions LLC

Balance: \$2.3M. Current exception cost: \$16K. Review in: 30 days.

Margin risk: \$6K annualized cost-of-funds leakage is addressable if the exception is repriced, tied to products, or allowed
Recommended action: Keep the exception documented; schedule next review and watch for balance runoff or product-ac
Proof: Deposit Morning Brief PDF / Pricing Tradeoff Commitments / Rate Monitor source snapshot. Guardrail: No relation

- Documented: Priya Nair - River Market Analytics LLC

Balance: \$2.1M. Current exception cost: \$15K. Review in: 34 days.

Margin risk: \$5K annualized cost-of-funds leakage is addressable if the exception is repriced, tied to products, or allowed

Recommended action: Keep the exception documented; schedule next review and watch for balance runoff or product-ac

Proof: Deposit Morning Brief PDF / Pricing Tradeoff Commitments / Rate Monitor source snapshot. Guardrail: No relation

Rate Exception Stop-Loss Rows

- Expire now: Jordan Lee - Conway Dental Studio PLLC

Balance: \$3.5M. Annual leakage: \$25K. Expected savings: \$23K.

Manager path: CFO signoff. Required proof: Confirm customer authorization, program disclosures, deposit-placement lim

Evidence: Rate Exception Expiry Watch + Rate Exception Approval Desk + Relationship Tradeoff Proof Desk

Guardrail: Internal pricing stop-loss only; do not send customer-facing denial, adverse-action, credit-decision, or punitive

- Convert to relationship-priced: Jordan Lee - Riverbend Logistics LLC

Balance: \$3.3M. Annual leakage: \$23K. Expected savings: \$13K.

Manager path: CDO signoff. Required proof: Capture the promised product-depth proof before the rate exception remains

Evidence: Rate Exception Expiry Watch + Rate Exception Approval Desk + Relationship Tradeoff Proof Desk

Guardrail: Internal relationship-pricing control only; customer-facing rate changes require current rate sheet, approval, dis

- Convert to relationship-priced: Morgan Avery - Blue Bridge Coffee LLC

Balance: \$2.6M. Annual leakage: \$19K. Expected savings: \$11K.

Manager path: CDO signoff. Required proof: Capture the promised product-depth proof before the rate exception remains

Evidence: Rate Exception Expiry Watch + Rate Exception Approval Desk + Relationship Tradeoff Proof Desk

Guardrail: Internal relationship-pricing control only; customer-facing rate changes require current rate sheet, approval, dis

- Keep with review: Priya Nair - Sunset Hospitality Group LLC

Balance: \$2.5M. Annual leakage: \$18K. Expected savings: \$2K.

Manager path: Keep in watch. Required proof: Treasury activation: ACH, RDC, positive pay, or sweep setup documented

Evidence: Rate Exception Expiry Watch + Rate Exception Approval Desk + Pricing Tradeoff Commitments

Guardrail: Internal relationship-pricing control only; customer-facing rate changes require current rate sheet, approval, dis

- Keep with review: Morgan Avery - Apex Roofing Solutions LLC

Balance: \$2.3M. Annual leakage: \$16K. Expected savings: \$2K.

Manager path: Keep in watch. Required proof: Operating DDA or primary treasury review scheduled within 7 days of exc

Evidence: Rate Exception Expiry Watch + Rate Exception Approval Desk + Pricing Tradeoff Commitments

Guardrail: Internal relationship-pricing control only; customer-facing rate changes require current rate sheet, approval, dis

- Keep with review: Priya Nair - River Market Analytics LLC

Balance: \$2.1M. Annual leakage: \$15K. Expected savings: \$2K.

Manager path: Keep in watch. Required proof: Operating DDA or primary treasury review scheduled within 7 days of exc

Evidence: Rate Exception Expiry Watch + Rate Exception Approval Desk + Pricing Tradeoff Commitments

Guardrail: Internal relationship-pricing control only; customer-facing rate changes require current rate sheet, approval, dis

CD Renewal Ladder Rows

- Reprice down: Jordan Lee - Conway Dental Studio PLLC

Window: 0-30. Balance: \$3.5M. Max premium: 33 bps.

- Required tradeoff: Attach DDA anchor, treasury review, sweep/ICS-CDARS option, or household/business product-depth proof.
Proof: Deposit Morning Brief PDF / Pricing Tradeoff Commitments / Rate Monitor source snapshot. Guardrail: Internal CD
- Defend with tradeoff: Jordan Lee - Riverbend Logistics LLC
Window: 0-30. Balance: \$3.3M. Max premium: 38 bps.
Required tradeoff: Do not extend the exception until the banker documents: Treasury activation: ACH, RDC, positive pay,
Proof: Deposit Morning Brief PDF / Pricing Tradeoff Commitments / Rate Monitor source snapshot. Guardrail: Internal CD
- Defend with tradeoff: Morgan Avery - Blue Bridge Coffee LLC
Window: 0-30. Balance: \$2.6M. Max premium: 42 bps.
Required tradeoff: Do not extend the exception until the banker documents: Operating DDA or primary treasury review sc
Proof: Deposit Morning Brief PDF / Pricing Tradeoff Commitments / Rate Monitor source snapshot. Guardrail: Internal CD
- Convert to operating relationship: Priya Nair - Sunset Hospitality Group LLC
Window: 0-30. Balance: \$2.5M. Max premium: 61 bps.
Required tradeoff: Attach DDA anchor, treasury review, sweep/ICS-CDARS option, or household/business product-depth
Proof: Deposit Morning Brief PDF / Pricing Tradeoff Commitments / Rate Monitor source snapshot. Guardrail: Internal CD
- Convert to operating relationship: CFO / CDO - Large balance renewal ladder
Window: 31-60. Balance: \$7.7M. Max premium: 55 bps.
Required tradeoff: Move renewal conversation toward sweep, ICS/CDARS, operating DDA anchor, or collateral-reviewed
Proof: Insured Liquidity Placement Desk and Large Balance Confidence Desk Guardrail: Do not state insured eligibility, c
- Let walk: CFO / Deposit Pricing - Rate-only CD/MMDA exception pool
Window: 61-90. Balance: \$5.7M. Max premium: 0 bps.
Required tradeoff: Let rate-only money leave before raising the funding curve without operating-account, treasury, or pro
Proof: Deposit Beta & Cost-of-Funds Guardrail and Morning Pricing Budget Guardrail: This is an internal profitability postu

Rate Sheet Command Rows

- Lower / reprice: CDO / Treasury lead - Business money market
Bank rate: 3.75%. Market leader: 3.55%. Gap: -20 bps. Balance: \$9.2M.
Max published: 3.65%. Exception cap: 0 bps. Approval: Banker can quote.
Banker instruction: Use the competitor decline as a margin window. Reprice stale exceptions and do not overpay for rate-
Proof: Competitor Rate Monitor source snapshot, Deposit Morning Brief pricing budget, CD Renewal Ladder Desk, and D
- Lower / reprice: CDO / Treasury lead - Money market
Bank rate: 3.65%. Market leader: 3.25%. Gap: -40 bps. Balance: \$9.2M.
Max published: 3.55%. Exception cap: 0 bps. Approval: Banker can quote.
Banker instruction: Use the competitor decline as a margin window. Reprice stale exceptions and do not overpay for rate-
Proof: Competitor Rate Monitor source snapshot, Deposit Morning Brief pricing budget, CD Renewal Ladder Desk, and D
- Hold line: CFO / Public funds officer - Public funds bid sheet
Bank rate: 0.00%. Market leader: 0.00%. Gap: 0 bps. Balance: \$16.5M.
Max published: 0.00%. Exception cap: 70 bps. Approval: ALCO approval.
Banker instruction: Do not quote public-funds pricing from the general sheet. Use bid packet, pledge worksheet, collateral
Proof: Public Funds Bid Desk, pledged-collateral worksheet, and Deposit Morning Brief PDF. Guardrail: Requires public-c
- Hold line: CDO / Treasury lead - Commercial sweep
Bank rate: 3.85%. Market leader: 3.80%. Gap: -5 bps. Balance: \$10.6M.
Max published: 3.85%. Exception cap: 10 bps. Approval: Banker can quote.
Banker instruction: Hold the public sheet. Give bankers the exception guardrail and require product-depth proof before an
Proof: Competitor Rate Monitor source snapshot, Deposit Morning Brief pricing budget, CD Renewal Ladder Desk, and D

- Hold line: CFO / Deposit Pricing - 12-month CD
 Bank rate: 4.15%. Market leader: 4.20%. Gap: 5 bps. Balance: \$8.1M.
 Max published: 4.15%. Exception cap: 10 bps. Approval: Banker can quote.
 Banker instruction: Hold the public sheet. Give bankers the exception guardrail and require product-depth proof before an
 Proof: Competitor Rate Monitor source snapshot, Deposit Morning Brief pricing budget, CD Renewal Ladder Desk, and D
- Hold line: CFO / Deposit Pricing - 6-month CD
 Bank rate: 4.05%. Market leader: 4.10%. Gap: 5 bps. Balance: \$7.2M.
 Max published: 4.05%. Exception cap: 10 bps. Approval: Banker can quote.
 Banker instruction: Hold the public sheet. Give bankers the exception guardrail and require product-depth proof before an
 Proof: Competitor Rate Monitor source snapshot, Deposit Morning Brief pricing budget, CD Renewal Ladder Desk, and D

Rate Response Command Rows

- Business money market at Ouachita Valley Trust: Displacement call
 Public rate: 3.10%. Bank reference: 3.75%. Gap: -65 bps. Balance focus: \$1.2M.
 Owner: BDO / Treasury. Route: /app/action-autopilot.
 Instruction: Use the competitor rate drop as market context for a safe displacement call; do not claim the prospect banks
 Proof: Fictional demo snapshot; observed 2026-06-14T00:00:00.000Z; confidence Demo sample; Rate Sheet Command
 Guardrail: Internal rate-response workflow only; verify source URL/date, current approved rate sheet, disclosures, and ma
- Money market at Ozark Prairie Bank: Displacement call
 Public rate: 3.25%. Bank reference: 3.65%. Gap: -40 bps. Balance focus: \$1.3M.
 Owner: BDO / Treasury. Route: /app/action-autopilot.
 Instruction: Use the competitor rate drop as market context for a safe displacement call; do not claim the prospect banks
 Proof: Fictional demo snapshot; observed 2026-06-14T00:00:00.000Z; confidence Demo sample; Rate Sheet Command
 Guardrail: Internal rate-response workflow only; verify source URL/date, current approved rate sheet, disclosures, and ma
- Business money market at Riverbend Bank: Displacement call
 Public rate: 3.55%. Bank reference: 3.75%. Gap: -20 bps. Balance focus: \$1.4M.
 Owner: BDO / Treasury. Route: /app/action-autopilot.
 Instruction: Use the competitor rate drop as market context for a safe displacement call; do not claim the prospect banks
 Proof: Fictional demo snapshot; observed 2026-06-14T00:00:00.000Z; confidence Demo sample; Rate Sheet Command
 Guardrail: Internal rate-response workflow only; verify source URL/date, current approved rate sheet, disclosures, and ma
- 12-month CD at Ozark Prairie Bank: Displacement call
 Public rate: 3.95%. Bank reference: 4.15%. Gap: -20 bps. Balance focus: \$1.5M.
 Owner: BDO / Treasury. Route: /app/action-autopilot.
 Instruction: Use the competitor rate drop as market context for a safe displacement call; do not claim the prospect banks
 Proof: Fictional demo snapshot; observed 2026-06-14T00:00:00.000Z; confidence Demo sample; Rate Sheet Command
 Guardrail: Internal rate-response workflow only; verify source URL/date, current approved rate sheet, disclosures, and ma
- Commercial sweep at Cypress Creek Bank: Hold pricing line
 Public rate: 3.80%. Bank reference: 3.85%. Gap: -5 bps. Balance focus: \$7.6M.
 Owner: CFO / Deposit Pricing. Route: /app/relationship-pricing-desk.
 Instruction: Hold the public sheet, document the rate proof, and route any exception through relationship pricing.
 Proof: Fictional demo snapshot; observed 2026-06-14T00:00:00.000Z; confidence Demo sample; Rate Sheet Command
 Guardrail: Internal rate-response workflow only; verify source URL/date, current approved rate sheet, disclosures, and ma
- 12-month CD at Riverbend Bank: Defend relationship
 Public rate: 4.20%. Bank reference: 4.15%. Gap: 5 bps. Balance focus: \$2.1M.

Owner: Priya Nair. Route: /app/relationship-pricing-desk.

Instruction: Call only relationship balances worth defending; lead with operating account, treasury, sweep, or service value.

Proof: Fictional demo snapshot; observed 2026-06-14T00:00:00.000Z; confidence Demo sample; Rate Sheet Command

Guardrail: Internal rate-response workflow only; verify source URL/date, current approved rate sheet, disclosures, and manager approval

Deposit P&L Proof Rows

- DDA defense: Chief Deposit Officer

Balance: \$7.3M. Annual benefit: \$212K. Annual cost: \$0. Net impact: \$212K.

Evidence: Noninterest DDA Defense Desk, same-day call queue, and replacement funding cost model.

Board narrative: \$7.3M of low-cost DDA is being defended before it becomes higher-cost replacement funding.

Guardrail: Internal ALCO earnings estimate only; verify current balances and do not present modeled savings as a customer benefit

- Treasury offset: Head of Treasury

Balance: \$13.7M. Annual benefit: \$160K. Annual cost: \$38K. Net impact: \$122K.

Evidence: Relationship Tradeoff Proof Desk and treasury activation proof paths.

Board narrative: Rate concessions are offset only when treasury, payment, sweep, or operating-account proof is captured

Guardrail: Do not label products active until source-dated setup, account, customer authorization, or treasury implementation

- Structured liquidity: CFO / Treasury ops

Balance: \$26.3M. Annual benefit: \$98K. Annual cost: \$0. Net impact: \$98K.

Evidence: Insured Liquidity Placement Desk, large-balance confidence review, and placement/collateral workflow.

Board narrative: Large balances move toward structure-first retention before rate-only concessions are approved.

Guardrail: Do not state insured, collateralized, eligible, or covered status until policy, disclosures, limits, consent, and collateral

- CD renewal: CFO / CDO

Balance: \$25.2M. Annual benefit: \$98K. Annual cost: \$27K. Net impact: \$70K.

Evidence: CD Renewal Ladder Desk, relationship tradeoff proof, and deposit beta guardrail.

Board narrative: Maturing CDs are sorted into defend, convert, reprice, or let-walk lanes before bankers quote.

Guardrail: Internal renewal posture only; use current disclosures, rate sheet, product eligibility review, and manager approval

- Public funds: CFO / Public funds officer

Balance: \$16.5M. Annual benefit: \$64K. Annual cost: \$121K. Net impact: -\$57K.

Evidence: Public Funds Bid Desk, pledged-collateral worksheet, bid packet readiness, and service-proof posture.

Board narrative: Public balances are defended only when collateral, bid packet, and service value justify the cost.

Guardrail: Requires public-deposit law, pledge controls, authorized signer, bid, source, and policy review before customer

- Pricing discipline: CFO / Deposit Pricing

Balance: \$77M. Annual benefit: \$85K. Annual cost: \$114K. Net impact: -\$30K.

Evidence: Rate Exception Approval Desk, Rate Sheet Command Desk, source-reviewed rate monitor, and morning pricing

Board narrative: Pricing decisions are tied to documented relationship value and source-dated market movement instead of

Guardrail: Customer-facing rates require current approved rate sheet, disclosures, source dates, and manager approval

Core Funding Rebalance Rows

- Before ALCO: CFO / Treasury lead - Wholesale substitute -> Treasury-linked

Move: \$13.6M. Expected core lift: \$7.1M. Annual cost reduction: \$285K.

Order: Clear relationship saves and treasury activation before requesting FHLB, brokered, promo, or correspondent repla

Evidence: Wholesale Funding Avoidance Bridge, Funding Mix Drift Watch, and Deposit P&L Proof Waterfall.

Guardrail: Internal ALCO funding order only; reconcile to liquidity policy, current balances, and approved funding authoriti

- Today: Chief Deposit Officer - Fragile DDA -> Treasury-linked

Move: \$7.3M. Expected core lift: \$7.5M. Annual cost reduction: \$133K.

Order: Treat shrinking operating DDA as a service recovery and treasury-anchor call before the balance becomes runoff.

Evidence: Noninterest DDA Defense Desk, Core Intelligence balance-decay queues, and same-day call assignments.

Guardrail: Relationship-service workflow only; verify current balances and avoid private competitor, credit-decision, or guard

- This week: CFO / Treasury ops - Unstructured large balance -> Sweep / ICS-CDARS

Move: \$26.3M. Expected core lift: \$2.7M. Annual cost reduction: \$98K.

Order: Move large balance calls toward structure-first retention before any rate-only exception is approved.

Evidence: Insured Liquidity Placement Desk and Large Balance Confidence Desk.

Guardrail: Do not state insured, collateralized, covered, or eligible status until product fit, disclosures, limits, consent, and

- Before quote: CFO / Deposit Pricing - Rate-sensitive CD/MMDA -> Operating DDA

Move: \$10.2M. Expected core lift: \$4.5M. Annual cost reduction: \$56K.

Order: Do not quote a premium renewal until the banker documents operating DDA, sweep, treasury, or product-depth va

Evidence: CD Renewal Ladder Desk, Rate Sheet Command Desk, and Rate Exception Approval Desk.

Guardrail: Internal pricing and funding-mix order only; customer-facing renewal language requires current rate sheet, disc

- Before quote: CFO / CDO - Rate-sensitive CD/MMDA -> Let walk / do not replace

Move: \$9.2M. Expected core lift: \$1.6M. Annual cost reduction: \$42K.

Order: Let rate-only money reprice or walk when it has no operating account, treasury, sweep, ICS/CDARS, or product-de

Evidence: CD Renewal Ladder Desk, Deposit Beta Guardrail, and Morning Pricing Budget.

Guardrail: Internal profitability posture only; do not create adverse-action, credit-decision, or customer-facing denial langu

- This week: CFO / Public funds officer - Public funds bid -> Collateralized public funds

Move: \$14.9M. Expected core lift: \$5.7M. Annual cost reduction: \$19K.

Order: Defend only public balances with collateral, packet readiness, service proof, and a justified bid premium.

Evidence: Public Funds Bid Desk, pledged-collateral worksheet, and Deposit P&L Proof Waterfall.

Guardrail: Requires public-deposit law, pledge controls, authorized signer, bid, source, and policy review before customer

Overnight Funding Change Rows

- Treasury proof: Head of Treasury

Overnight change: -\$37.2M. Core mix impact: -100 bps.

Decision before: Keep approved pricing active while treasury installs are pending.

Decision now: Keep concessions active only where ACH, RDC, sweep, payroll, or operating DDA proof is captured.

Morning order: Chief Deposit Officer should capture proof for Prairie View School District Payroll Account: Attach service

Evidence: Relationship Tradeoff Proof Desk and Pricing Tradeoff Commitments.

Guardrail: Do not label treasury products active until a source-dated setup ticket, account record, consent, or manager ap

- Balance movement: Chief Deposit Officer

Overnight change: -\$4.1M. Core mix impact: -4 bps.

Decision before: Work DDA decay after the normal call block.

Decision now: Move shrinking operating accounts into the first huddle lane and call before noon.

Morning order: Alex Chen should defend Ozark Foodservice Logistics LLC's operating DDA first: Attach 90-day balance t

Evidence: Core Intelligence balance-decay queue, Deposit Defense SLA, and Noninterest DDA Defense Desk.

Guardrail: Relationship-service workflow only; verify current balances and do not imply competitor knowledge, credit decis

- Maturity timing: CDO / Branch leadership

Overnight change: -\$2.1M. Core mix impact: -2 bps.

Decision before: Quote renewing CDs from the normal maturity list.

Decision now: Split maturities into defend, convert, reprice down, or let-walk posture before calling.

Morning order: Jordan Lee must review Conway Dental Studio PLLC: Stop auto-renewal, require CFO/CDO review, and
Evidence: Rate Exception Expiry Watch, CD Renewal Ladder Desk, and Deposit Beta Guardrail.

Guardrail: Internal renewal strategy only; verify maturity date, disclosures, signer authority, and manager approval before

- Collateral / insurance: Treasury ops / CFO

Overnight change: -\$746K. Core mix impact: 3 bps.

Decision before: Treat large balances as relationship pricing requests.

Decision now: Route large-balance and public-funds balances to structure-first handling before rate concessions.

Morning order: CFO / Deposit Ops should handle Cedar County Treasurer Operating Funds first with Collateralized public

Evidence: Insured Liquidity Placement Desk, Public Funds Bid Desk, and pledged-collateral worksheet.

Guardrail: Do not state funds are insured, uninsured, collateralized, or eligible; verify product fit, authorization, limits, disclo

- Forecast variance: CFO / ALCO

Overnight change: \$469K. Core mix impact: 281 bps.

Decision before: Use yesterday's deposit forecast in the huddle.

Decision now: Reforecast from overnight proof and rebalance orders before approving pricing spend.

Morning order: CFO / Treasury lead should move wholesale substitute toward treasury-linked: Clear relationship saves an

Evidence: Deposit P&L Proof Waterfall, Core Funding Rebalance Orders, and Wholesale Funding Avoidance Bridge.

Guardrail: Internal ALCO forecast only; reconcile to current balances, source-dated rate evidence, and liquidity policy before

- Rate pressure: CFO / Deposit Pricing

Overnight change: -\$164K. Core mix impact: -35 bps.

Decision before: Allow relationship managers to request exceptions case by case.

Decision now: Require tradeoff proof or denial before any rate-only exception is quoted.

Morning order: Jordan Lee needs cfo approval for Conway Dental Studio PLLC: Treasury activation: ACH, RDC, positive

Evidence: Rate Exception Approval Desk, Morning Pricing Budget, and source-dated Rate Sheet Command Desk.

Guardrail: Internal pricing posture only; customer-facing offers require current rate sheet, approval path, disclosures, and

Funding Mix Drift Rows

- Defend core: Operating DDA balances

Balance: \$5.5M. Modeled cost impact: \$206K. Owner: Chief Deposit Officer.

Action: Call the largest shrinking operating accounts before noon and classify the runoff as seasonal, service-driven, or pr

Proof: Core Intelligence balance decay and single-product risk queues. Guardrail: Use relationship-service language only

- Reprice carefully: Rate-sensitive maturity balances

Balance: \$7.9M. Modeled cost impact: \$184K. Owner: CFO / Deposit Pricing.

Action: Defend only relationship balances where DDA, treasury, sweep, ICS/CDARS, or product-depth commitments are

Proof: Morning Pricing Budget, Rate Exception Expiry Watch, and source-dated Rate Monitor snapshot. Guardrail: No pre

- Deepen relationship: High-balance shallow relationships

Balance: \$11.5M. Modeled cost impact: -\$118K. Owner: CBO / Relationship managers.

Action: Move high-balance, one-product relationships into senior reviews with one named expansion product and a follow

Proof: Core Intelligence high-balance low-product and Deposit Segment Playbook rows. Guardrail: Treat as product-dept

- Watch: Payment-provider leakage

Balance: \$6.7M. Modeled cost impact: -\$59K. Owner: Treasury lead.

Action: Use treasury discovery to move ACH, RDC, positive pay, sweep, payroll-routing, and merchant settlement into the

Proof: Core Intelligence outside financial institution/payment-provider pattern queue. Guardrail: Say outside financial insti

Noninterest DDA Defense Rows

- Balance decay: Alex Chen - Ozark Foodservice Logistics LLC
 DDA balance: \$1.5M. Replacement funding cost: \$34K. Play: Service recovery.
 Proof required: Attach 90-day balance trend, last contact note, service issue status, and owner follow-up date before class.
 Script: I wanted to check in on your operating account activity and make sure nothing about service, timing, or cash move.
 Guardrail: Relationship-service workflow only; do not imply private competitor knowledge, credit eligibility, or guaranteed p.
- Balance decay: Morgan Avery - Southwest Arkansas Surgical Supply
 DDA balance: \$1.3M. Replacement funding cost: \$31K. Play: Service recovery.
 Proof required: Attach 90-day balance trend, last contact note, service issue status, and owner follow-up date before class.
 Script: I wanted to check in on your operating account activity and make sure nothing about service, timing, or cash move.
 Guardrail: Relationship-service workflow only; do not imply private competitor knowledge, credit eligibility, or guaranteed p.
- Balance decay: Morgan Avery - Delta Ridge Contractors LLC
 DDA balance: \$1.3M. Replacement funding cost: \$29K. Play: Service recovery.
 Proof required: Attach 90-day balance trend, last contact note, service issue status, and owner follow-up date before class.
 Script: I wanted to check in on your operating account activity and make sure nothing about service, timing, or cash move.
 Guardrail: Relationship-service workflow only; do not imply private competitor knowledge, credit eligibility, or guaranteed p.
- Payment leakage: Jordan Lee - Faulkner Equipment Rentals LLC
 DDA balance: \$980K. Replacement funding cost: \$18K. Play: Treasury anchor.
 Proof required: Attach Core Intelligence payment-provider pattern, treasury product gap, and safe outside-provider langua.
 Script: I noticed patterns that suggest some payments may be handled outside the relationship; I would like to review whe.
 Guardrail: Relationship-service workflow only; do not imply private competitor knowledge, credit eligibility, or guaranteed p.
- Payment leakage: Morgan Avery - Riverbend Pediatric Therapy
 DDA balance: \$740K. Replacement funding cost: \$13K. Play: Treasury anchor.
 Proof required: Attach Core Intelligence payment-provider pattern, treasury product gap, and safe outside-provider langua.
 Script: I noticed patterns that suggest some payments may be handled outside the relationship; I would like to review whe.
 Guardrail: Relationship-service workflow only; do not imply private competitor knowledge, credit eligibility, or guaranteed p.
- High-balance shallow: Priya Nair - Saline Medical Billing Group
 DDA balance: \$620K. Replacement funding cost: \$8K. Play: Senior relationship call.
 Proof required: Attach product-count evidence, current DDA balance, relationship age, and next product recommendation.
 Script: You have been an important operating-account relationship for us, and I want to make sure we are supporting the
 Guardrail: Relationship-service workflow only; do not imply private competitor knowledge, credit eligibility, or guaranteed p.
- High-balance shallow: Alex Chen - Benton Dental Partners PLLC
 DDA balance: \$510K. Replacement funding cost: \$7K. Play: Senior relationship call.
 Proof required: Attach product-count evidence, current DDA balance, relationship age, and next product recommendation.
 Script: You have been an important operating-account relationship for us, and I want to make sure we are supporting the
 Guardrail: Relationship-service workflow only; do not imply private competitor knowledge, credit eligibility, or guaranteed p.
- High-balance shallow: Jordan Lee - Conway Childcare Cooperative
 DDA balance: \$390K. Replacement funding cost: \$5K. Play: Senior relationship call.
 Proof required: Attach product-count evidence, current DDA balance, relationship age, and next product recommendation.
 Script: You have been an important operating-account relationship for us, and I want to make sure we are supporting the
 Guardrail: Relationship-service workflow only; do not imply private competitor knowledge, credit eligibility, or guaranteed p.

Wholesale Funding Avoidance Rows

- FHLB advance: \$5.3M avoidable of \$5.8M at 5.05%
 Annual cost avoided: \$117K. Owner: CFO / ALCO.

Relationship action: Use defended primary DDA and sweep balances before adding a new advance.

Proof: Funding Mix Drift Watch + Deposit Defense SLA due-before-noon rows. Guardrail: Internal ALCO funding-control e

- Brokered CD: \$3.8M avoidable of \$4.2M at 4.9%

Annual cost avoided: \$78K. Owner: CFO / Deposit Pricing.

Relationship action: Replace planned brokered renewal with relationship-priced commercial balances tied to product-dept

Proof: Pricing Tradeoff Commitments + Rate Exception Expiry Watch. Guardrail: No brokered/premium offset is counted v

- High-rate promo CD: \$2.7M avoidable of \$2.7M at 4.65%

Annual cost avoided: \$49K. Owner: Chief Deposit Officer.

Relationship action: Cap promotional pricing and route bankers to high-balance shallow-product relationships first.

Proof: Deposit Segment Playbook + Funding Mix Drift Watch. Guardrail: Treat as internal pricing discipline; do not adverti

- Fed funds / correspondent: \$1.8M avoidable of \$1.8M at 5.15%

Annual cost avoided: \$41K. Owner: CFO / Treasury ops.

Relationship action: Use same-day saved balances to reduce overnight borrowing before month-end.

Proof: Huddle Outcome Ledger + Daily Deposit Forecast Variance. Guardrail: Operating forecast only; reconcile to actual

Large Balance Confidence Rows

- Needs review: Jordan Lee - Conway Dental Studio PLLC

Balance: \$3.5M. Confidence need: ICS/CDARS. Estimated coverage gap: \$3.3M.

Conversation: Ask whether insured-cash structure would help them keep more relationship balances with the bank without

Proof: Sanitized Core Intelligence queues / Deposit Morning Brief large-balance model. Guardrail: Do not state that funds

- Needs review: Jordan Lee - Riverbend Logistics LLC

Balance: \$3.3M. Confidence need: ICS/CDARS. Estimated coverage gap: \$3M.

Conversation: Ask whether insured-cash structure would help them keep more relationship balances with the bank without

Proof: Sanitized Core Intelligence queues / Deposit Morning Brief large-balance model. Guardrail: Do not state that funds

- Needs review: Morgan Avery - Blue Bridge Coffee LLC

Balance: \$2.6M. Confidence need: ICS/CDARS. Estimated coverage gap: \$2.4M.

Conversation: Ask whether insured-cash structure would help them keep more relationship balances with the bank without

Proof: Sanitized Core Intelligence queues / Deposit Morning Brief large-balance model. Guardrail: Do not state that funds

- Needs review: Priya Nair - Sunset Hospitality Group LLC

Balance: \$2.5M. Confidence need: ICS/CDARS. Estimated coverage gap: \$2.3M.

Conversation: Ask whether insured-cash structure would help them keep more relationship balances with the bank without

Proof: Sanitized Core Intelligence queues / Deposit Morning Brief large-balance model. Guardrail: Do not state that funds

- Needs review: Morgan Avery - Apex Roofing Solutions LLC

Balance: \$2.3M. Confidence need: ICS/CDARS. Estimated coverage gap: \$2M.

Conversation: Ask whether insured-cash structure would help them keep more relationship balances with the bank without

Proof: Sanitized Core Intelligence queues / Deposit Morning Brief large-balance model. Guardrail: Do not state that funds

- Needs review: Priya Nair - River Market Analytics LLC

Balance: \$2.1M. Confidence need: ICS/CDARS. Estimated coverage gap: \$1.9M.

Conversation: Ask whether insured-cash structure would help them keep more relationship balances with the bank without

Proof: Sanitized Core Intelligence queues / Deposit Morning Brief large-balance model. Guardrail: Do not state that funds

Insured Liquidity Placement Rows

- Collateral alternative: CFO / Deposit Ops - Cedar County Treasurer Operating Funds

Structure: Collateralized public funds. Balance: \$3.9M. Protected value: \$2M. Annual cost avoided: \$16K.

Approval: CFO / ALCO. Required step: Complete the public-funds bid packet, collateral worksheet, authorized-signer che
 Proof: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk ge

- Collateral alternative: Chief Deposit Officer - Prairie View School District Payroll Account
 Structure: Collateralized public funds. Balance: \$4.6M. Protected value: \$2M. Annual cost avoided: \$16K.
 Approval: CFO / ALCO. Required step: Complete the public-funds bid packet, collateral worksheet, authorized-signer che
 Proof: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk ge
- Collateral alternative: Treasury lead - Riverbend Water Authority Project Funds
 Structure: Collateralized public funds. Balance: \$3.6M. Protected value: \$1.9M. Annual cost avoided: \$14K.
 Approval: CFO / ALCO. Required step: Complete the public-funds bid packet, collateral worksheet, authorized-signer che
 Proof: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk ge
- Needs customer consent: Jordan Lee - Conway Dental Studio PLLC
 Structure: ICS/CDARS. Balance: \$3.5M. Protected value: \$1.9M. Annual cost avoided: \$13K.
 Approval: Relationship manager. Required step: Confirm customer authorization, program disclosures, deposit-placemen
 Proof: Sanitized Core Intelligence queues / Deposit Morning Brief large-balance model. Insured Liquidity Placement Desk
- Needs customer consent: Jordan Lee - Riverbend Logistics LLC
 Structure: ICS/CDARS. Balance: \$3.3M. Protected value: \$1.8M. Annual cost avoided: \$12K.
 Approval: Relationship manager. Required step: Confirm customer authorization, program disclosures, deposit-placemen
 Proof: Sanitized Core Intelligence queues / Deposit Morning Brief large-balance model. Insured Liquidity Placement Desk
- Needs customer consent: Morgan Avery - Blue Bridge Coffee LLC
 Structure: ICS/CDARS. Balance: \$2.6M. Protected value: \$1.4M. Annual cost avoided: \$10K.
 Approval: Relationship manager. Required step: Confirm customer authorization, program disclosures, deposit-placemen
 Proof: Sanitized Core Intelligence queues / Deposit Morning Brief large-balance model. Insured Liquidity Placement Desk
- Needs customer consent: Priya Nair - Sunset Hospitality Group LLC
 Structure: ICS/CDARS. Balance: \$2.5M. Protected value: \$1.4M. Annual cost avoided: \$9K.
 Approval: Relationship manager. Required step: Confirm customer authorization, program disclosures, deposit-placemen
 Proof: Sanitized Core Intelligence queues / Deposit Morning Brief large-balance model. Insured Liquidity Placement Desk
- Needs customer consent: Morgan Avery - Apex Roofing Solutions LLC
 Structure: ICS/CDARS. Balance: \$2.3M. Protected value: \$1.2M. Annual cost avoided: \$8K.
 Approval: Relationship manager. Required step: Confirm customer authorization, program disclosures, deposit-placemen
 Proof: Sanitized Core Intelligence queues / Deposit Morning Brief large-balance model. Insured Liquidity Placement Desk

Public Funds Confidence Rows

- Needs pledge review: Treasury lead - Riverbend Water Authority Project Funds
 Segment: Utility. Balance: \$3.6M. Pledged coverage: 76%. Collateral gap: \$855K. Bid window: 9 days.
 Action: Run a joint treasury and public-funds review before noon: project disbursement timing, wire controls, collateral wo
 Proof: Demo project-funds ledger, wire-control checklist, and pledged-collateral worksheet generated 2026-06-14. Guardr
- Needs pledge review: CFO / Deposit Ops - Cedar County Treasurer Operating Funds
 Segment: County. Balance: \$3.9M. Pledged coverage: 83%. Collateral gap: \$669K. Bid window: 18 days.
 Action: Reconcile pledged-collateral coverage before discussing rate; prepare an operating-account and treasury-service
 Proof: Demo public-funds ledger, pledged-collateral worksheet, and Deposit Morning Brief generated 2026-06-14. Guardr
- Bid window: Chief Deposit Officer - Prairie View School District Payroll Account
 Segment: School district. Balance: \$4.6M. Pledged coverage: 96%. Collateral gap: \$185K. Bid window: 31 days.
 Action: Build the renewal packet now: payroll timing, ACH controls, positive pay, sweep/ICS/CDARS option review, and b
 Proof: Demo public-funds ledger, bid calendar, treasury-product fit model, and source-proof controls generated 2026-06-1

- Relationship defend: Relationship Manager - Oak Hollow City Operating Reserve
Segment: City. Balance: \$2.8M. Pledged coverage: 112%. Collateral gap: \$0. Bid window: 54 days.
Action: Defend the relationship with service proof: same-day support, remote deposit, fraud controls, sweep review, and c
Proof: Demo public-funds ledger, relationship-service notes, and Deposit Defense SLA generated 2026-06-14. Guardrail:
- Covered: CFO / ALCO - North Fork Public Authority Escrow
Segment: Public authority. Balance: \$1.6M. Pledged coverage: 104%. Collateral gap: \$0. Bid window: 74 days.
Action: Keep on watch, confirm pledge worksheet evidence, and avoid rate escalation unless operating services or treasur
Proof: Demo public-authority ledger and ALCO policy watch generated 2026-06-14. Guardrail: Treat as an internal monito

Public Funds Bid Rows

- Pledge review: Treasury lead - Riverbend Water Authority Project Funds
Segment: Utility. Bid balance: \$3.6M. Window: 9 days. Max premium: 68 bps.
Annual cost: \$24K. Collateral required: \$1M. Approval: Treasury ops packet.
Packet: Complete pledged-collateral worksheet, public-deposit eligibility notes, authorized signer list, and treasury-control
Proof: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk ge
- Pledge review: CFO / Deposit Ops - Cedar County Treasurer Operating Funds
Segment: County. Bid balance: \$3.9M. Window: 18 days. Max premium: 68 bps.
Annual cost: \$27K. Collateral required: \$866K. Approval: Treasury ops packet.
Packet: Complete pledged-collateral worksheet, public-deposit eligibility notes, authorized signer list, and treasury-control
Proof: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk ge
- Defend with services: Chief Deposit Officer - Prairie View School District Payroll Account
Segment: School district. Bid balance: \$4.6M. Window: 31 days. Max premium: 103 bps.
Annual cost: \$48K. Collateral required: \$417K. Approval: Treasury ops packet.
Packet: Attach service proof: operating account support, ACH timing, positive pay, sweep/ICS/CDARS option review, and
Proof: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk ge
- Defend: Relationship Manager - Oak Hollow City Operating Reserve
Segment: City. Bid balance: \$2.8M. Window: 54 days. Max premium: 81 bps.
Annual cost: \$23K. Collateral required: \$0. Approval: CFO / ALCO approval.
Packet: Prepare renewal packet with current service history, collateral status, treasury fit, and source-dated pricing guard
Proof: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk ge
- Let walk: CFO / ALCO - North Fork Public Authority Escrow
Segment: Public authority. Bid balance: \$1.6M. Window: 74 days. Max premium: 30 bps.
Annual cost: \$5K. Collateral required: \$16K. Approval: Do not bid.
Packet: Document why the balance is rate-only or outside current service economics; avoid chasing it with unsupported p
Proof: Public Funds Confidence Desk, bid calendar, pledged-collateral worksheet, and Rate Exception Approval Desk ge

Seasonal Liquidity Calendar Rows

- Inflow: Treasury lead - Weekend merchant settlement catch-up
Segment: Merchant settlement. Expected flow: \$798K. Window: 3 days. Confidence: Watch.
Action: Watch settlement timing before labeling the relationship as shrinking; if settlement lands elsewhere, move to treas
Proof: Treasury-fit model and merchant-settlement pattern review. Guardrail: Do not state that merchant settlement move
- Outflow: CFO / Deposit Ops - Quarterly tax and withholding payments
Segment: Tax payments. Expected flow: -\$4.1M. Window: 7 days. Confidence: Reviewed.
Action: Do not treat expected tax-payment movement as relationship runoff until the banker confirms whether balances re

- Proof: Core balance-decay timing model and Deposit Morning Brief generated 2026-06-14. Guardrail: Internal liquidity-tim
- Outflow: Treasury lead - Biweekly payroll funding cycle
 - Segment: Payroll cycle. Expected flow: -\$1.9M. Window: 10 days. Confidence: Reviewed.
 - Action: Separate normal payroll funding from competitor or payment-provider leakage; route treasury discovery only when
 - Proof: Core Intelligence treasury, outside payment-provider, and payroll-pattern queues. Guardrail: Use source-reviewed
- Inflow: CFO / Public funds officer - Public-funds bid and renewal window
 - Segment: Public funds bid. Expected flow: \$4.6M. Window: 18 days. Confidence: High.
 - Action: Prepare bid-window service proof, pledge worksheet, sweep/ICS/CDARS review, and public-funds policy notes be
 - Proof: Public Funds Confidence Desk bid calendar and pledged-collateral worksheet. Guardrail: Customer-facing public-f
- Outflow: CBO / Relationship managers - Ag and construction operating draw season
 - Segment: Ag / construction draw. Expected flow: -\$1.5M. Window: 21 days. Confidence: Watch.
 - Action: Ask whether draws are seasonal, job-related, or service-driven before recommending rate defense; attach lending
 - Proof: Funding Mix Drift Watch, high-balance shallow-relationship rows, and relationship-service notes. Guardrail: Use int
- Inflow: Chief Deposit Officer - Month-end operating cash reset
 - Segment: Month-end operating cash. Expected flow: \$5.5M. Window: 28 days. Confidence: Reviewed.
 - Action: Hold pricing posture until month-end refill is visible; defend only relationships where the operating account, treasu
 - Proof: Deposit Defense SLA, Huddle Outcome Ledger, and Daily Forecast Variance. Guardrail: Forecast is an internal op

Deposit Command Calendar Rows

- Overdue: 2026-06-12 (Overdue) - Rate exception: Conway Dental Studio PLLC
 - Owner: Jordan Lee. Value: \$3.5M. Decision: Stop auto-renewal, require CFO/CDO review, and decide whether the balan
 - Proof: Deposit Morning Brief PDF / Pricing Tradeoff Commitments / Rate Monitor source snapshot.. Guardrail: No relation
- Due soon: 2026-06-15 (0-30) - Contingency trigger: ALCO escalation funding posture
 - Owner: CFO / ALCO. Value: \$18.4M. Decision: CFO / ALCO should execute the alco escalation trigger first: Use FHLB, b
 - Proof: Deposit Morning Brief PDF / Contingency Funding Trigger Ladder. Guardrail: Internal liquidity policy schedule only
- Due soon: 2026-06-16 (0-30) - Concentration review: Treasury Upsell
 - Owner: Chief Deposit Officer. Value: \$7.3M. Decision: Pair the treasury upsell queue with treasury, sweep, ICS/CDARS,
 - Proof: Core Deposit Concentration Watch + Deposit Morning Brief PDF. Guardrail: Internal ALCO concentration-control v
- Due soon: 2026-06-17 (0-30) - Rate exception: Riverbend Logistics LLC
 - Owner: Jordan Lee. Value: \$3.3M. Decision: Do not extend the exception until the banker documents: Treasury activation
 - Proof: Deposit Morning Brief PDF / Pricing Tradeoff Commitments / Rate Monitor source snapshot.. Guardrail: No relation
- Due soon: 2026-06-17 (0-30) - Seasonal liquidity: Weekend merchant settlement catch-up
 - Owner: Treasury lead. Value: \$798K. Decision: Watch settlement timing before labeling the relationship as shrinking; if se
 - Proof: Treasury-fit model and merchant-settlement pattern review.. Guardrail: Do not state that merchant settlement move
- Due soon: 2026-06-19 (0-30) - Concentration review: High Balance Low Product
 - Owner: Chief Deposit Officer. Value: \$7.3M. Decision: Pair the high balance low product queue with treasury, sweep, ICS
 - Proof: Core Deposit Concentration Watch + Deposit Morning Brief PDF. Guardrail: Internal ALCO concentration-control v
- Due soon: 2026-06-21 (0-30) - Seasonal liquidity: Quarterly tax and withholding payments
 - Owner: CFO / Deposit Ops. Value: \$4.1M. Decision: Do not treat expected tax-payment movement as relationship runoff
 - Proof: Core balance-decay timing model and Deposit Morning Brief generated 2026-06-14.. Guardrail: Internal liquidity-tim
- Due soon: 2026-06-21 (0-30) - Rate exception: Blue Bridge Coffee LLC
 - Owner: Morgan Avery. Value: \$2.6M. Decision: Do not extend the exception until the banker documents: Operating DDA
 - Proof: Deposit Morning Brief PDF / Pricing Tradeoff Commitments / Rate Monitor source snapshot.. Guardrail: No relation
- Due soon: 2026-06-23 (0-30) - Public funds bid: Riverbend Water Authority Project Funds

- Owner: Treasury lead. Value: \$3.6M. Decision: Run a joint treasury and public-funds review before noon: project disburse
- Proof: Demo project-funds ledger, wire-control checklist, and pledged-collateral worksheet generated 2026-06-14.. Guard
- Due soon: 2026-06-24 (0-30) - Seasonal liquidity: Biweekly payroll funding cycle
- Owner: Treasury lead. Value: \$1.9M. Decision: Separate normal payroll funding from competitor or payment-provider lead
- Proof: Core Intelligence treasury, outside payment-provider, and payroll-pattern queues.. Guardrail: Use source-reviewed
- Scheduled: 2026-07-02 (0-30) - Seasonal liquidity: Public-funds bid and renewal window
- Owner: CFO / Public funds officer. Value: \$4.6M. Decision: Prepare bid-window service proof, pledge worksheet, sweep/
- Proof: Public Funds Confidence Desk bid calendar and pledged-collateral worksheet.. Guardrail: Customer-facing public-
- Scheduled: 2026-07-02 (0-30) - Public funds bid: Cedar County Treasurer Operating Funds
- Owner: CFO / Deposit Ops. Value: \$3.9M. Decision: Reconcile pledged-collateral coverage before discussing rate; prepara
- Proof: Demo public-funds ledger, pledged-collateral worksheet, and Deposit Morning Brief generated 2026-06-14.. Guard

Deposit Beta Guardrail Rows

- Reprice or let walk: CFO / Deposit Pricing - MMDA / CD exception
- Balance: \$25.7M. Modeled beta: 70%. Annual cost risk: \$126K.
- Guardrail: Defend only balances with documented DDA, treasury, sweep, ICS/CDARS, or product-depth commitment.
- Proof: Morning Pricing Budget, Rate Exception Expiry Watch, and source-dated Rate Monitor snapshot. Compliance: Use
- Review before quote: CFO / Public funds officer - Public funds
- Balance: \$12.1M. Modeled beta: 62%. Annual cost risk: \$46K.
- Guardrail: No public-funds rate posture without pledge worksheet, bid calendar, service proof, and policy review.
- Proof: Public Funds Confidence Desk, pledged-collateral worksheet, and bid-window calendar. Compliance: Requires pu
- Defend with relationship tradeoff: Chief Deposit Officer - Operating DDA
- Balance: \$8.4M. Modeled beta: 28%. Annual cost risk: \$11K.
- Guardrail: Do not lead with rate; defend service, treasury controls, sweep structure, and operating-account value first.
- Proof: Funding Mix Drift Watch, Seasonal Liquidity Calendar, and Core Intelligence balance-decay queues. Compliance:
- Offset with treasury activation: Treasury lead - Treasury-linked balances
- Balance: \$9.5M. Modeled beta: 22%. Annual cost risk: \$7K.
- Guardrail: Trade rate pressure for ACH, RDC, positive pay, sweep, merchant settlement, or payroll-routing activation.
- Proof: Pricing Tradeoff Commitments and Core Intelligence treasury upsell/payment-provider queues. Compliance: Fram

Core Deposit Quality Rows

- D / 18: CFO / Treasury ops - Large balance
- Balance: \$25.5M. Stability: \$0 is ready for structure; \$18.7M still needs confidence work.
- Cost: \$98K annual rate cost avoided by structure-first handling.
- Relationship: Quality improves when large balances have sweep, ICS/CDARS, collateral, or operating-DDA structure inst
- Action: CFO / Deposit Ops should handle Cedar County Treasurer Operating Funds first with Collateralized public funds:
- Proof: Large Balance Confidence Desk and Insured Liquidity Placement Desk. Guardrail: Do not state funds are uninsure
- D / 20: CFO / Deposit Pricing - Relationship priced
- Balance: \$25.7M. Stability: \$25.7M is under relationship-rate or exception review.
- Cost: \$190K annual rate pressure is modeled if the bank chases rate-only money.
- Relationship: \$37.2M still needs product-depth proof before concessions stay active.
- Action: CFO / Deposit Pricing should handle mmda / cd exception first: Defend only balances with documented DDA, trea
- Proof: Deposit Beta & Cost-of-Funds Guardrail, Rate Exception Approval Desk, and Relationship Tradeoff Proof Desk. G
- C / 54: Head of Treasury - Treasury-linked

Balance: \$13.7M. Stability: \$13.7M is anchored by ACH, RDC, sweep, ICS/CDARS, payment-friction, or treasury proof pa
Cost: Treasury-linked balances receive the highest quality score because service depth usually beats rate-only retention.
Relationship: 0% of promised tradeoff value has source-dated proof in the morning file.
Action: Chief Deposit Officer should capture proof for Prairie View School District Payroll Account: Attach service proof: o
Proof: Relationship Tradeoff Proof Desk and Pricing Tradeoff Commitments. Guardrail: Do not label treasury products act

- C / 54: Chief Deposit Officer - Operating DDA

Balance: \$13.1M. Stability: \$7.3M low-cost operating DDA is being defended before noon.

Cost: \$180K modeled replacement cost if this balance leaves or reprices.

Relationship: \$791K is tied to treasury or payment-friction saves.

Action: Alex Chen should defend Ozark Foodservice Logistics LLC's operating DDA first: Attach 90-day balance trend, las

Proof: Noninterest DDA Defense Desk, Funding Mix Drift Watch, and Core Intelligence balance-decay queues. Guardrail:

- C / 61: CFO / Public funds officer - Public funds

Balance: \$16.5M. Stability: \$12.1M has a bid or renewal window in the morning plan.

Cost: \$1.7M pledged-collateral gap lowers deposit quality until resolved.

Relationship: \$5.5M is modeled as service-protected public-funds value.

Action: Treasury lead should handle Riverbend Water Authority Project Funds first: Run a joint treasury and public-funds

Proof: Public Funds Confidence Desk, pledged-collateral worksheet, and bid-window calendar. Guardrail: Requires public

- C / 65: CFO / ALCO - Wholesale substitute

Balance: \$14.5M. Stability: \$13.6M can avoid wholesale, brokered, promo, or correspondent funding if relationship action

Cost: \$285K modeled annual cost avoided before high-cost funding is approved.

Relationship: Quality is weakest when relationship saves are not enough to delay wholesale funding.

Action: CFO / ALCO should reduce fhlb advance need first: Use defended primary DDA and sweep balances before addi

Proof: Wholesale Funding Avoidance Bridge, Funding Mix Drift Watch, and Contingency Funding Trigger Ladder. Guardra

Contingency Funding Trigger Rows

- ALCO escalation: CFO / ALCO - Internal relationship actions do not cover projected runoff or NIM pressure

Trigger value: \$14.5M. Coverage: 128%. Source: FHLB / brokered backup.

Pre-approved action: Use FHLB, brokered, promo, or correspondent funding only after relationship saves, beta guardrails

Evidence: Wholesale Funding Avoidance Bridge, Funding Mix Drift Watch, Deposit Beta Guardrail, and ALCO policy wat

- Action: CBO / Team lead - Blocked deposit-defense value or coverage below policy target

Trigger value: \$48.9M. Coverage: 58%. Source: Core relationship saves.

Pre-approved action: Clear manager blockers, reassign overloaded owners, and require logged outcomes before any nev

Evidence: Deposit Defense SLA, Before-Noon Capacity Planner, and Huddle Outcome Ledger. Guardrail: Internal conting

- Action: CFO / CDO - Large balances need insured-liquidity placement before premium-rate defense

Trigger value: \$45M. Coverage: 23%. Source: Sweep / ICS / CDARS.

Pre-approved action: Use ICS/CDARS, sweep, collateralized public-funds handling, or operating-DDA anchors before pay

Evidence: Large Balance Confidence Desk, Insured Liquidity Placement Desk, and Deposit Beta & Cost-of-Funds Guardr

- Action: CFO / Public funds officer - Public-funds bid or pledged-collateral gap inside the contingency window

Trigger value: \$13.8M. Coverage: 90%. Source: Public funds defense.

Pre-approved action: Prepare pledge worksheet, public-funds policy review, bid service proof, and treasury controls befor

Evidence: Public Funds Confidence Desk, pledged-collateral worksheet, and bid-window calendar. Guardrail: Requires p

Forecast Variance Drivers

- Negative: Blocked deposit saves (-\$5.6M)

- Owner: CBO / Team lead. \$35.2M of deposit-defense work still needs manager action.
- Positive: Before-noon execution (\$4.3M)
- Owner: Chief Deposit Officer. \$39M is assigned before the first call block.
- Negative: Pricing discipline (-\$173K)
- Owner: CFO / Deposit Pricing. \$49K is over the morning pricing budget.
- Positive: Exception expiry discipline (\$21K)
- Owner: CFO / Deposit Pricing. \$53K can be repriced, documented, or allowed to roll off from expiring relationship-rate ex
- Positive: Rate exception stop-loss (\$65K)
- Owner: CFO / Deposit Pricing. \$114K of annual exception leakage is under stop-loss review with \$23K in immediate savin
- Positive: Rate exception approvals (\$256K)
- Owner: CFO / Deposit Pricing. \$16.3M can be approved with \$4.3M of relationship value attached; \$0 should not receive
- Negative: Tradeoff proof discipline (-\$1.1M)
- Owner: CFO / Deposit Pricing. \$0 of promised relationship tradeoffs has proof while \$37.2M still needs evidence before c
- Negative: Funding mix drift (-\$42K)
- Owner: CFO / ALCO. \$2.2M of net core funding gap could move the mix by 19 bps without action.
- Positive: Noninterest DDA defense (\$177K)
- Owner: Chief Deposit Officer. \$7.3M of operating DDA is in same-day defense, avoiding \$180K of modeled replacement t
- Positive: Wholesale funding avoided (\$1.6M)
- Owner: CFO / ALCO. \$13.6M of wholesale, brokered, promo, or correspondent funding can be avoided if today's relations
- Positive: Large-balance confidence (\$611K)
- Owner: CFO / CDO. \$9.3M of sweep, ICS/CDARS, collateral-review, or operating-DDA structure can improve confidence
- Positive: Insured liquidity placement (\$542K)
- Owner: CFO / Treasury ops. \$5.9M can be routed through ICS/CDARS, sweep, collateral, or operating-DDA structure bef
- Positive: Public funds confidence (\$592K)
- Owner: CFO / Public funds officer. \$12.1M of municipal, school, county, utility, or authority balances have bid or pledge-re
- Positive: Public funds bid discipline (\$586K)
- Owner: CFO / Public funds. \$14.9M is worth defending through bid packets while \$1.6M should not be chased with unsp
- Positive: Seasonal liquidity timing (\$983K)
- Owner: CFO / CDO. \$7.6M of expected seasonal outflow and \$10.9M of expected refill should be separated from true run
- Positive: Deposit beta guardrail (\$238K)
- Owner: CFO / Deposit Pricing. \$55.7M is under rate pressure; modeled beta is 52% with \$190K annual cost risk.
- Negative: Core deposit quality (-\$5M)
- Owner: Chief Deposit Officer. Core Deposit Quality Index is 40/100 (D); \$109M needs quality improvement before rate or
- Positive: Contingency funding trigger (\$3M)
- Owner: CFO / ALCO. ALCO escalation stage with 128% coverage and 21 days of modeled wholesale-funding delay.
- Negative: Concentration limit discipline (-\$1.4M)
- Owner: CFO / ALCO. Breach with 5 breach rows and \$17.7M to diversify.
- Negative: 30/60/90 command calendar (-\$1.6M)
- Owner: CFO / CDO. \$61.4M is due inside 30 days with 10 due-soon or overdue items.
- Negative: Rate sheet command (-\$3K)
- Owner: CFO / CDO. 2 product rate-sheet changes and \$0 of exception-only balances protect 10 bps of modeled margin.
- Positive: Deposit P&L proof (\$965K)
- Owner: CFO / ALCO. \$416K modeled annual earnings impact after concessions, treasury offsets, and wholesale funding
- Positive: Core funding rebalance (\$4M)

- Owner: CFO / CDO. \$81.5M has rebalance orders that can lift core mix 300 bps and reduce annual funding cost by \$634M
- Negative: Overnight funding change (-\$11.1M)
Owner: CFO / ALCO. \$44.4M needs morning signoff after 6 overnight funding decisions changed.
- Positive: Treasury expansion offset (\$2.1M)
Owner: Treasury lead. \$14.7M of reachable expansion value offsets deposit-risk drag.
- Negative: Rate market pressure (-\$570K)
Owner: CFO / CDO. 6 reviewed rate alerts may raise retention cost or urgency.

Deposit Forecast Rescue Rows

- At risk: CFO / Deposit Pricing - Pricing proof
Target: \$13.8M. Committed: \$1.3M. Deadline: Before any exception is quoted.
Action: Chief Deposit Officer should capture proof for Prairie View School District Payroll Account: Attach service proof: o
Proof: Source-dated tradeoff proof, manager approval path, current rate sheet, and review date. Guardrail: Customer-faci
- At risk: CFO / Treasury ops - Structured liquidity
Target: \$8.4M. Committed: \$1.4M. Deadline: Before ALCO funding decision.
Action: CFO / Deposit Ops should handle Cedar County Treasurer Operating Funds first with Collateralized public funds:
Proof: Placement consent or collateral path, product eligibility review, and policy-approved liquidity note. Guardrail: Do no
- At risk: Chief Deposit Officer - Defend DDA
Target: \$3.5M. Committed: \$2.3M. Deadline: Before first call block.
Action: Alex Chen should defend Ozark Foodservice Logistics LLC's operating DDA first: Attach 90-day balance trend, las
Proof: Logged service-recovery call, updated balance-trend note, and operating-DDA next step. Guardrail: Internal relatio
- Needs manager: CBO / Team lead - Clear blockers
Target: \$16.9M. Committed: \$8.6M. Deadline: Before noon forecast refresh.
Action: Clear Jordan Lee's blocker on Conway Dental Studio PLLC before noon: High-priority public signal should not age
Proof: Manager-cleared blocker, owner reassignment if needed, and a logged action outcome. Guardrail: Documents inte
- Needs manager: CFO / CDO - Let walk discipline
Target: \$4M. Committed: \$146K. Deadline: Before Friday pricing recap.
Action: CFO / Deposit Pricing should handle mmda / cd exception first: Defend only balances with documented DDA, trea
Proof: Documented deny/let-walk rationale, relationship-value gap, and source-reviewed pricing guardrail. Guardrail: Inter
- Committed: Head of Treasury - Treasury activation
Target: \$9.2M. Committed: \$5.9M. Deadline: By Friday recap.
Action: Convert warm treasury fit into ACH, RDC, positive pay, sweep, merchant settlement, or payroll-routing next steps.
Proof: Treasury discovery note, product fit, implementation owner, and customer-approved next step. Guardrail: Use relat

Runoff Root Causes

- High: Manager blockers delaying deposit defense (\$9.4M, 83% preventable)
Owner: CBO / Team lead. Evidence: 29 blocked or approval-dependent actions and \$35.2M of blocked deposit-defense v
Countermeasure: Clear manager approval, owner assignment, and pricing exception decisions before the first huddle end
- Medium: Balance decay without same-day contact (\$5.9M, 74% preventable)
Owner: Chief Deposit Officer. Evidence: 3 balance-decay relationships in Core Intelligence and \$39M due before noon.
Countermeasure: Require a logged relationship-preservation outcome before noon on every high-balance decay alert.
- Watch: Outside payment-provider leakage (\$2.8M, 61% preventable)
Owner: Treasury lead. Evidence: \$420K in monthly outside financial institution/payment-provider patterns. This is not lab
Countermeasure: Route to treasury for ACH, payroll, positive pay, RDC, sweep, and merchant-settlement discovery.

- Watch: High-balance relationships with shallow product depth (\$2.5M, 72% preventable)
Owner: CBO / Relationship managers. Evidence: 8 high-balance low-product and 5 single-product risk relationships.
Countermeasure: Move these out of mass calling and into banker-owned relationship expansion with product-depth target
- Watch: Rate-sensitive maturity pressure (\$1.8M, 68% preventable)
Owner: CFO / Deposit Pricing. Evidence: 2 maturity-radar relationships plus 2 defensive rate alerts.
Countermeasure: Use relationship-priced offers only when DDA, treasury, sweep, ICS/CDARS, or retention tradeoffs are

Morning Decision Register Rows

- Needs decision: Chief Deposit Officer - Approve reassignment plan for overloaded deposit-defense owners.
Deadline: Before 8:30 AM huddle ends. Value: \$39M. Proof: Deposit Morning Brief PDF / Before-Noon Capacity Planner.
Compliance note: Records workflow assignment only; no credit, eligibility, or adverse-action decisioning.
- Needs decision: CFO / Deposit Pricing - Approve, deny, or attach tradeoffs to today's rate-exception requests before ban
Deadline: Before the first customer rate conversation. Value: \$16.3M. Proof: Deposit Morning Brief PDF / Rate Exception
Compliance note: Documents internal relationship-pricing posture only; customer-facing rates still require current rate sheet
- Escalate: CFO / Deposit Pricing - Approve rate exceptions only where product-depth tradeoffs are documented.
Deadline: Before any premium rate is quoted. Value: \$16.3M. Proof: Deposit Morning Brief PDF / Pricing Tradeoff Comm
Compliance note: Pricing guardrail requires documented relationship value and manager approval path.
- Escalate: CFO / Deposit Pricing - Keep concessions active only where promised relationship tradeoffs have source-dated
Deadline: Before Friday recap or exception renewal. Value: \$37.4M. Proof: Deposit Morning Brief PDF / Relationship Tra
Compliance note: Documents internal evidence for relationship-pricing concessions; a product is not treated as active until
- Needs decision: CFO / Deposit Pricing - Approve repricing posture for expiring relationship-rate exceptions.
Deadline: Before renewal notices or banker quotes go out. Value: \$9.5M. Proof: Deposit Morning Brief PDF / Rate Except
Compliance note: Documents internal pricing review and source-dated guardrails; it is not a promised customer rate or pu
- Needs decision: CFO / Deposit Pricing - Stop, convert, or reapprove stale relationship-rate exceptions before they keep b
Deadline: Before exception renewals post. Value: \$137K. Proof: Deposit Morning Brief PDF / Rate Exception Stop-Loss.
Compliance note: Internal pricing-control decision only; no customer-facing denial, adverse-action, or credit-decision lang
- Needs decision: CFO / ALCO - Approve the morning funding-mix posture: defend core balances, reprice carefully, or let r
Deadline: Before ALCO pricing posture is shared with bankers. Value: \$2.2M. Proof: Deposit Morning Brief PDF / Funding
Compliance note: Uses internal portfolio-control and relationship-service signals; it is not a public market claim or custom
- Needs decision: Chief Deposit Officer - Approve the same-day noninterest DDA defense list before low-cost operating ba
Deadline: Before the first operating-account call block. Value: \$7.5M. Proof: Deposit Morning Brief PDF / Noninterest DDA
Compliance note: Documents relationship-service outreach and funding-cost estimates only; verify current balances and
- Needs decision: CFO / ALCO - Use relationship actions before approving new wholesale, brokered, promo, or correspon
Deadline: Before new high-cost funding is approved. Value: \$13.9M. Proof: Deposit Morning Brief PDF / Wholesale Fund
Compliance note: Documents an internal funding-management estimate; actual funding decisions must reconcile to bank
- Needs decision: CFO / CDO - Approve the large-balance confidence posture before bankers discuss sweep, ICS/CDARS
Deadline: Before large-balance retention calls begin. Value: \$25.6M. Proof: Deposit Morning Brief PDF / Large Balance C
Compliance note: Prompts a policy-reviewed liquidity conversation only; it does not label funds uninsured or promise insu
- Needs decision: CFO / Treasury ops - Approve which large balances move to ICS/CDARS, sweep, collateral, operating-D
Deadline: Before large-balance pricing or retention calls begin. Value: \$26.4M. Proof: Deposit Morning Brief PDF / Insured
Compliance note: Documents an internal liquidity-placement workflow only; verify customer authorization, disclosures, pro
- Needs decision: CFO / Public funds officer - Approve the public-funds posture before bankers discuss municipal, school,
Deadline: Before public-funds renewal or bid-window calls. Value: \$22M. Proof: Deposit Morning Brief PDF / Public Funds
Compliance note: Requires public-deposit law, pledge controls, and bank policy review before any customer-facing rate, c

- Needs decision: CFO / Public funds - Approve public-funds bid posture: defend with packet, fix pledge gap, or let rate-on
Deadline: Before any public entity receives a bid or renewal packet. Value: \$16.5M. Proof: Deposit Morning Brief PDF / P
Compliance note: Public-funds bids require source-dated bid evidence, pledge/collateral proof, public-deposit policy review
- Needs decision: CFO / CDO - Approve the seasonal liquidity interpretation before bankers overpay for timing-driven balanc
Deadline: Before pricing exceptions or runoff calls are approved. Value: \$11M. Proof: Deposit Morning Brief PDF / Seaso
Compliance note: Documents an internal liquidity-timing forecast; actual balances and customer context must be reviewed
- Needs decision: CFO / Deposit Pricing - Approve the deposit-beta guardrail before any rate matching or exception pricing
Deadline: Before rate-match decisions are given to bankers. Value: \$55.9M. Proof: Deposit Morning Brief PDF / Deposit B
Compliance note: Documents an internal cost-of-funds and NIM guardrail; it is not a public rate quote or promised custom
- Needs decision: Chief Deposit Officer - Approve the morning core-deposit quality posture: defend quality core, fix fragile c
Deadline: Before pricing and funding posture is shared with bankers. Value: \$140.4M. Proof: Deposit Morning Brief PDF /
Compliance note: Documents internal funding-quality controls only; verify current balances, source proof, pricing policy, a
- Escalate: CFO / ALCO - Approve the contingency funding trigger stage before any FHLB, brokered, promo, or correspon
Deadline: Before contingency funding or rate-match requests are approved. Value: \$63.6M. Proof: Deposit Morning Brief
Compliance note: Documents internal liquidity policy triggers and pre-approved actions; actual funding decisions must rec
- Escalate: CFO / ALCO - Approve the deposit concentration exception plan before concentrated runoff changes the fundin
Deadline: Before the CDO huddle closes. Value: \$17.7M. Proof: Deposit Morning Brief PDF / Deposit Concentration Limit
Compliance note: Documents internal portfolio concentration limits and mitigation ownership; it is not a public market-sha
- Escalate: CFO / CDO - Approve the 30/60/90 deposit command calendar so no maturity, bid, exception, or ALCO trigger
Deadline: 2026-06-12. Value: \$64.9M. Proof: Deposit Morning Brief PDF / 30-60-90 Deposit Command Calendar.
Compliance note: Schedules internal deposit workflow events and policy reviews; actual pricing, pledge, liquidity, or custo
- Needs decision: Chief Deposit Officer - Pick the primary runoff countermeasure: Manager blockers delaying deposit defere
Deadline: Before first banker call block. Value: \$16.9M. Proof: Deposit Morning Brief PDF / Runoff Root Cause Ledger.
Compliance note: Uses modeled relationship-service signals and avoids unsourced private-bank claims.
- Escalate: CBO / Team lead - Clear manager blockers on the largest deposit-defense items.
Deadline: Before noon. Value: \$35.2M. Proof: Execution Assurance recap.
Compliance note: Documents internal ownership and follow-through for audit-ready operating cadence.
- Needs decision: CFO / CDO - Accept or challenge the updated daily deposit forecast variance.
Deadline: After first call block update. Value: \$10.4M. Proof: Deposit Morning Brief PDF / Daily Forecast Variance.
Compliance note: Forecast is an operating estimate, not a public claim or guaranteed outcome.

Huddle Outcome Ledger Rows

- Missed SLA: Jordan Lee - Call for a treasury discovery conversation and ask how payments, payroll, and fraud controls a
Promised: \$3.5M. Confirmed: \$280K. Variance: -\$3.2M.
Proof: Execution Assurance follow-up queue. Next step: Manager must clear the blocker and reset the follow-up SLA toda
Compliance note: Outcome records banker workflow and relationship-service follow-up; it is not a credit decision or eligibl
- Missed SLA: Morgan Avery - Call for a treasury discovery conversation and ask how payments, payroll, and fraud control
Promised: \$2.6M. Confirmed: \$212K. Variance: -\$2.4M.
Proof: Execution Assurance follow-up queue. Next step: Manager must clear the blocker and reset the follow-up SLA toda
Compliance note: Outcome records banker workflow and relationship-service follow-up; it is not a credit decision or eligibl
- Missed SLA: Priya Nair - Call for a treasury discovery conversation and ask how payments, payroll, and fraud controls ar
Promised: \$2.5M. Confirmed: \$200K. Variance: -\$2.3M.
Proof: Execution Assurance follow-up queue. Next step: Manager must clear the blocker and reset the follow-up SLA toda
Compliance note: Outcome records banker workflow and relationship-service follow-up; it is not a credit decision or eligibl

- Missed SLA: Jordan Lee - Document pricing tradeoff for Conway Dental Studio PLLC.
Promised: \$1.8M. Confirmed: \$0. Variance: -\$1.8M.
Proof: Deposit Morning Brief PDF / Pricing Tradeoff Commitments. Next step: Do not quote the rate exception until product approval.
Compliance note: Pricing exception proof documents relationship value and approval path, not a promised customer outcome.
- Missed SLA: Jordan Lee - Document pricing tradeoff for Riverbend Logistics LLC.
Promised: \$1.7M. Confirmed: \$0. Variance: -\$1.7M.
Proof: Deposit Morning Brief PDF / Pricing Tradeoff Commitments. Next step: Do not quote the rate exception until product approval.
Compliance note: Pricing exception proof documents relationship value and approval path, not a promised customer outcome.
- Needs follow-up: Chief Deposit Officer - Approve reassignment plan for overloaded deposit-defense owners.
Promised: \$39M. Confirmed: \$0. Variance: -\$39M.
Proof: Deposit Morning Brief PDF / Before-Noon Capacity Planner. Next step: Chief Deposit Officer must close this decision.
Compliance note: Records workflow assignment only; no credit, eligibility, or adverse-action decisioning.

3 PM Deposit Closeout Rows

- Confirmed: Deposit operations - Funded deposits
Value: \$291K. Forecast impact: \$291K.
Proof: Core posting or account-opened attribution showing funded operating balances before the closeout snapshot.
Guardrail: Use bank-owned posting evidence only; do not expose raw account numbers or customer-level transaction rows.
- Confirmed: Chief Deposit Officer - Saved balances
Value: \$401K. Forecast impact: \$401K.
Proof: Documented retention outcome, renewed maturity, or balance-stabilization evidence tied to the banker action.
Guardrail: Internal relationship-service evidence only; customer-facing language must not imply credit decisioning or guarantee.
- Needs proof: Treasury manager - Treasury activations
Value: \$12.9M. Forecast impact: \$8M.
Proof: ACH, RDC, positive pay, sweep, ICS/CDARS, or merchant activation evidence connected to the pricing tradeoff.
Guardrail: Treat activation status as internal workflow evidence; do not promise product approval before normal bank review.
- Needs proof: CFO - Pricing proof
Value: \$37.2M. Forecast impact: -\$586K.
Proof: Source-dated proof that every exception received the promised operating DDA, treasury, sweep, or product-depth funding.
Guardrail: Keep pricing exception evidence internal; customer proposals must use approved disclosures and current rate.
- Roll to tomorrow: CBO - Tomorrow roll
Value: \$50.5M. Forecast impact: -\$17.2M.
Proof: Owner, next touch, blocker, and tomorrow deadline for every unresolved save or funding action.
Guardrail: Rollovers remain manager workflow; suppress opted-out or DNC relationships before any banker call list.

Deposit Policy Exception Checks

- Breach: Deposit defense SLA adherence
Current: 52% of deposit-defense value is blocked. Limit: Watch at 18%; breach at 32% blocked value. Value: \$35.2M.
Owner: CBO / Team lead. Evidence: 20 blocked actions and \$35.2M waiting on manager action.
Next action: Clear blocked saves before the first forecast refresh and document the owner.
- Breach: Rate exception budget discipline
Current: 176% of daily exception budget used; 6 approvals blocked or denied. Limit: Watch at 85% budget use or blocked value.
Owner: CFO / Deposit Pricing. Evidence: \$114K recommended spend against \$65K daily budget; \$27K annual cost avoided.
Next action: Jordan Lee needs cfo approval for Conway Dental Studio PLLC: Treasury activation: ACH, RDC, positive pay.

- Watch: Rate exception stop-loss discipline
 Current: 1 exception to stop; 2 to convert. Limit: Watch when any exception needs stop-loss; breach at 2 stop actions or \$
 Owner: CFO / Deposit Pricing. Evidence: \$23K immediate stop value and \$24K tradeoff recovery value are documented.
 Next action: Jordan Lee should expire now for Conway Dental Studio PLLC: Confirm customer authorization, program dis
- Breach: Relationship tradeoff proof
 Current: 0% proof coverage; 8 overdue proof items. Limit: Watch below 75% coverage or any overdue proof; breach below
 Owner: CFO / Deposit Pricing. Evidence: \$37.2M committed, \$0 with proof, and \$209K of exception cost at risk.
 Next action: Chief Deposit Officer should capture proof for Prairie View School District Payroll Account: Attach service pro
- Breach: Noninterest DDA defense cadence
 Current: 5 urgent operating-DDA calls before noon. Limit: Watch when any urgent call exists; breach at 5 urgent calls or \$
 Owner: Chief Deposit Officer. Evidence: \$7.3M DDA at risk with \$7.3M in same-day call value and 6 bps modeled mix lift.
 Next action: Alex Chen should defend Ozark Foodservice Logistics LLC's operating DDA first: Attach 90-day balance tren
- Breach: Public funds bid and pledge control
 Current: 2 bid or pledge items due this week. Limit: Watch when a bid is due this week; breach when collateral or pledge
 Owner: CFO / Public funds. Evidence: \$14.9M defend posture, \$1.6M let-walk posture, and \$2.3M collateral requiring rev
 Next action: Treasury lead owns Riverbend Water Authority Project Funds: Complete pledged-collateral worksheet, public
- Breach: Insured liquidity placement control
 Current: 8 placement items need consent, collateral, or policy action. Limit: Watch when any placement is not ready; breac
 Owner: CFO / Treasury ops. Evidence: \$0 ready to place, \$5.9M collateral path, and \$98K annual rate cost avoided.
 Next action: CFO / Deposit Ops should handle Cedar County Treasurer Operating Funds first with Collateralized public fu
- Breach: Huddle outcome proof
 Current: 99% of promised huddle value is unresolved. Limit: Watch at 35%; breach at 55% unresolved value. Value: \$50.
 Owner: Chief Deposit Officer. Evidence: \$50.5M lacks proof or follow-up after the huddle.
 Next action: Force a logged outcome or manager exception before Friday recap is generated.
- Breach: Concentration exposure
 Current: Treasury Upsell is 100% of watch exposure; limit desk is breach. Limit: Board concentration limits vary by county
 Owner: CFO / ALCO. Evidence: 5 breach rows, 0 watch rows, and \$17.7M to diversify.
 Next action: Chief Deposit Officer must address Treasury Upsell: Pair the treasury upsell queue with treasury, sweep, ICS
- Watch: Runoff prevention posture
 Current: 75% of modeled runoff is preventable. Limit: Watch when forecast worsens or preventable runoff exceeds 70%.
 Owner: Chief Deposit Officer. Evidence: \$16.9M is modeled preventable; forecast status is worse.
 Next action: CBO / Team lead should lead the manager blockers delaying deposit defense countermeasure today: Clear
- Watch: Market-rate action control
 Current: 6 source-reviewed rate alerts. Limit: Watch at 4 alerts; breach at 8 alerts without pricing posture review. Value: \$
 Owner: CFO / CDO. Evidence: Rate movement must be reviewed through source-dated monitor data before exception pr
 Next action: Review rate alerts and only approve relationship-priced responses with documented tradeoffs.
- Breach: Deposit beta and NIM guardrail
 Current: 52% modeled deposit beta and 42 bps NIM risk. Limit: Watch at 7 bps NIM risk; breach at 12 bps or \$250K annu
 Owner: CFO / Deposit Pricing. Evidence: \$55.7M under rate pressure with \$7M in documented relationship tradeoff value
 Next action: Set the daily beta cap, defend only relationship balances, and let rate-only money walk before overpaying.
- Breach: Core deposit quality floor
 Current: 40/100 quality score (D) with \$109M fragile. Limit: Watch below 72 or any fragile segment; breach below 58 or \$
 Owner: Chief Deposit Officer. Evidence: \$0 high-quality core value and \$3.8M modeled quality lift available today.
 Next action: CFO / Treasury ops should improve large balance quality first: CFO / Deposit Ops should handle Cedar Cou

- Breach: Contingency funding trigger discipline
Current: ALCO escalation stage with 128% internal coverage. Limit: Watch at Action stage; breach when ALCO escalation
Owner: CFO / ALCO. Evidence: \$18.4M trigger value and \$45.2M pre-approved action value before wholesale funding.
Next action: Run the trigger ladder, document policy evidence, and delay wholesale funding until relationship actions are

Deposit Exception Owner Escalation Rows

- Before 9 AM huddle: CFO / Deposit Pricing (CFO)
Exceptions: 10. Breaches: 5. Watch: 5. Value: \$17.3M.
Path: Executive signoff. Action: Chief Deposit Officer should capture proof for Prairie View School District Payroll Account
Evidence: 4 policy exceptions + 6 open decisions
Guardrail: Internal deposit-management workflow only; do not use escalation labels in customer-facing messages, credit
- Before 9 AM huddle: CFO / ALCO (CFO)
Exceptions: 6. Breaches: 4. Watch: 2. Value: \$12.3M.
Path: Executive signoff. Action: Run the trigger ladder, document policy evidence, and delay wholesale funding until relationship
Evidence: 2 policy exceptions + 4 open decisions
Guardrail: Internal deposit-management workflow only; do not use escalation labels in customer-facing messages, credit
- Before 9 AM huddle: Chief Deposit Officer (CDO)
Exceptions: 9. Breaches: 3. Watch: 6. Value: \$16M.
Path: Executive signoff. Action: CFO / Treasury ops should improve large balance quality first: CFO / Deposit Ops should
Evidence: 4 policy exceptions + 4 open decisions + 1 unresolved huddle outcome
Guardrail: Internal deposit-management workflow only; do not use escalation labels in customer-facing messages, credit
- Before 9 AM huddle: Jordan Lee (Team lead)
Exceptions: 3. Breaches: 3. Watch: 0. Value: \$1.1M.
Path: Executive signoff. Action: Manager must clear the blocker and reset the follow-up SLA today.
Evidence: 3 unresolved huddle outcomes
Guardrail: Internal deposit-management workflow only; do not use escalation labels in customer-facing messages, credit
- Before 9 AM huddle: CBO / Team lead (CBO)
Exceptions: 2. Breaches: 2. Watch: 0. Value: \$11.3M.
Path: Executive signoff. Action: Clear blocked saves before the first forecast refresh and document the owner.
Evidence: 1 policy exception + 1 open decision
Guardrail: Internal deposit-management workflow only; do not use escalation labels in customer-facing messages, credit
- Before 9 AM huddle: CFO / CDO (CFO)
Exceptions: 5. Breaches: 1. Watch: 4. Value: \$11M.
Path: Executive signoff. Action: Review rate alerts and only approve relationship-priced responses with documented trade
Evidence: 1 policy exception + 4 open decisions
Guardrail: Internal deposit-management workflow only; do not use escalation labels in customer-facing messages, credit
- Before 9 AM huddle: CFO / Treasury ops (CFO)
Exceptions: 2. Breaches: 1. Watch: 1. Value: \$7.2M.
Path: Executive signoff. Action: CFO / Deposit Ops should handle Cedar County Treasurer Operating Funds first with Col
Evidence: 1 policy exception + 1 open decision
Guardrail: Internal deposit-management workflow only; do not use escalation labels in customer-facing messages, credit
- Before 9 AM huddle: CFO / Public funds (CFO)
Exceptions: 2. Breaches: 1. Watch: 1. Value: \$5.7M.
Path: Executive signoff. Action: Treasury lead owns Riverbend Water Authority Project Funds: Complete pledged-collater

Evidence: 1 policy exception + 1 open decision

Guardrail: Internal deposit-management workflow only; do not use escalation labels in customer-facing messages, credit

Deposit Segment Playbook Rows

- Critical: Treasury Upsell concentration defense

Target: \$15.1M. Expected lift: \$1.7M. Owner: CFO / ALCO.

Banker instruction: Open the treasury upsell queue and assign every high-balance item.

Product bundle: Branch defense list, banker ownership, funding mix posture, and ALCO exception review.

Proof: Core Deposit Concentration Watch + ALCO Deposit Defense PDF. Guardrail: Use concentration as an internal por

- Critical: Operating DDA balance decay

Target: \$15M. Expected lift: \$5.8M. Owner: Chief Deposit Officer.

Banker instruction: Call shrinking operating-account relationships before the first call block ends; log whether balances ar

Product bundle: Operating DDA retention, sweep review, treasury service check, and relationship-pricing guardrail.

Proof: Core Intelligence balance decay queue + Deposit Defense SLA rows. Guardrail: Frame as relationship service and

- Critical: Treasury leakage and payment-provider patterns

Target: \$14.2M. Expected lift: \$5.4M. Owner: Treasury lead.

Banker instruction: Run a treasury discovery call on accounts with ACH/wire volume, outside payment-provider patterns,

Product bundle: ACH origination, RDC, positive pay, wires, sweep, merchant settlement, payroll routing.

Proof: Core Intelligence treasury upsell and outside financial institution/payment-provider queues. Guardrail: Use safe wo

- Critical: High-balance shallow-product relationships

Target: \$11.5M. Expected lift: \$3.3M. Owner: CBO / Relationship managers.

Banker instruction: Move these out of mass calling and into senior relationship reviews with a named second product and

Product bundle: Operating account depth, treasury, lending review, business card, merchant, mortgage/referral as appro

Proof: Core Intelligence high-balance low-product and single-product relationship queues. Guardrail: Treat as product-dep

- Critical: Maturity and rate-sensitive balances

Target: \$8.5M. Expected lift: \$2.7M. Owner: CFO / Deposit Pricing.

Banker instruction: Approve only relationship-priced retention offers where the banker documents DDA, treasury, sweep,

Product bundle: Relationship-priced CD/MMDA renewal, DDA anchor, ICS/CDARS/sweep, treasury activation.

Proof: Morning Pricing Budget + Pricing Tradeoff Commitments + source-dated Rate Monitor alerts. Guardrail: Use sourc

CDO Huddle Agenda

- 4 min: Decide whether today's deposit plan gap requires manager intervention.

Owner: Chief Deposit Officer. Decision: Approve before-noon intervention on the largest at-risk balances.. Value: \$3.6M.

- 3 min: Review local rate movement before any banker quotes an exception.

Owner: CFO / Deposit Pricing. Decision: Confirm which relationships may receive a relationship-priced offer.. Value: \$11.

- 4 min: Assign the highest-value internal relationship signal.

Owner: Alex Chen. Decision: Ozark Foodservice Logistics LLC: Relationship preservation call today. Value: \$1.5M.

- 4 min: Route warm treasury expansion before the first call block.

Owner: Jordan Lee. Decision: Call for a treasury discovery conversation and ask how payments, payroll, and fraud contro

- 3 min: Name the artifact that will prove today's work happened.

Owner: CBO / Team lead. Decision: Export the morning brief and use Execution Assurance for Friday variance.. Value: \$

Audit Artifacts

- Morning brief PDF: Daily executive snapshot for board and huddle evidence.

- Morning readiness command: Shows whether the deposit team is ready for first calls, which controls are blocked, and wh
- 10-minute CFO proof scorecard: Shows deposit risk, ownership, pricing discipline, and board/examiner proof without a se
- Core Launch readiness PDF: Shows sanitized core activation, field map, launch controls, and no raw account data.
- Truth & Source Audit: Verifies source proof, freshness, demo/prod flags, and compliance labels.
- Execution Assurance recap: Shows whether banker actions happened and how the forecast changed.

Telemetry: `deposit_morning_brief_opened`. Measures whether executives start the day in DepositLeads and reach a value