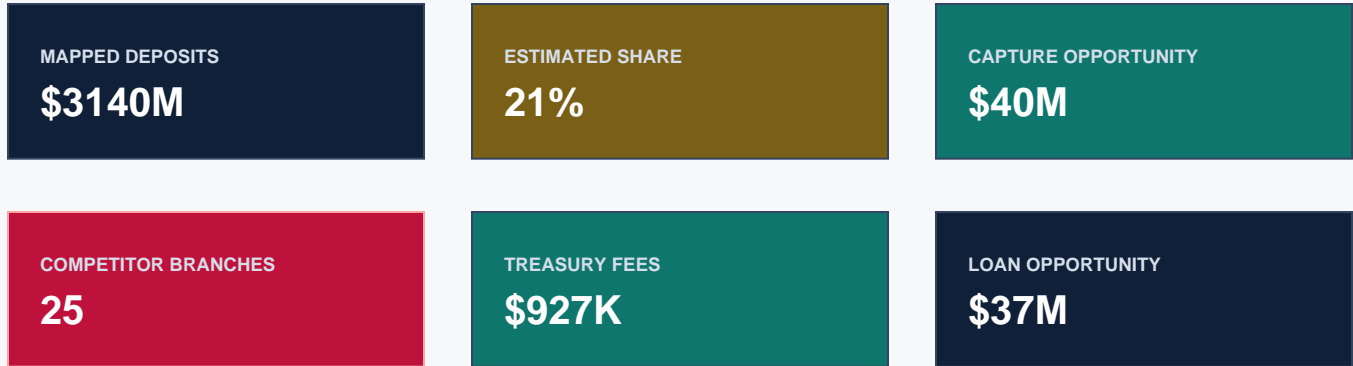


Board-ready market share capture plan

Pulaski County is the best market-share move this week: \$40M in modeled deposit capture, \$927K in annual treasury fee opportunity, and 25 competitor branch pressure points tied to



COUNTY MARKET SHARE MAP

- Pulaski: 18.9% estimated share, \$17M capture target, 12 competitor branch pressure points.
- Saline: 26% estimated share, \$8.3M capture target, 4 competitor branch pressure points.
- Faulkner: 29.8% estimated share, \$8.1M capture target, 3 competitor branch pressure points.
- Benton: 10.5% estimated share, \$6.4M capture target, 6 competitor branch pressure points.
- Washington: 100% estimated share, \$340K capture target, 0 competitor branch pressure points.
- Lonoke: 100% estimated share, \$270K capture target, 0 competitor branch pressure points.

BOARD ACTION PLAN

- Work 18 competitor-takeout calls in Pulaski County.
- Review 34 treasury-fit signals with the treasury officer.
- Work 12 competitor-takeout calls in Saline County.
- Review 25 treasury-fit signals with the treasury officer.
- Work 12 competitor-takeout calls in Faulkner County.
- Review 26 treasury-fit signals with the treasury officer.

BOARD SUMMARY
21% estimated share across mapped counties. 25 competitor branch pressure points with \$2482M in modeled competitor deposits. \$40M reachable deposit capture opportunity over the next quarter.

Takeout targets, branch defense, and guardrails

Riverstone Community Bank | 7 counties | Top market: Pulaski

COMPETITOR TAKEOUT TARGETS

- Evan Reed: \$915K deposits, Mortgage consult + construction draw account + deposits. Evidence: public lender evidence.
- Jasmine Price: \$1.2M deposits, Mortgage consult + construction draw account + deposits. Evidence: public lender evidence.
- Samuel Brooks: \$1.3M deposits, Mortgage consult + construction draw account + deposits. Evidence: public lender evidence.
- Market opportunity 12: \$905K deposits, Operating DDA + ACH + RDC + positive pay + sweep. Evidence: outside payment-provider pattern.
- Priya Shah: \$1.1M deposits, Mortgage consult + construction draw account + deposits. Evidence: public lender evidence.
- Apex Roofing Solutions LLC: \$1.3M deposits, Commercial loan + operating account + treasury referral. Evidence: public lender evidence.
- Market opportunity 32: \$820K deposits, Operating DDA + ACH + RDC + positive pay + sweep. Evidence: outside payment-provider pattern.

BRANCH DEFENSE BEFORE LUNCH

- Riverstone Little Rock: High risk. Pulaski has heavy competitor concentration and enough fresh signals to justify same-day branch action.
- Riverstone Benton/Bryant: High risk. Saline has heavy competitor concentration and enough fresh signals to justify same-day branch action.
- Riverstone Conway: High risk. Faulkner has heavy competitor concentration and enough fresh signals to justify same-day branch action.
- Riverstone Northwest Arkansas: Medium risk. Benton is not weak enough to panic, but competitor pressure is close enough to defend.
- Riverstone Washington: Low risk. Washington is a defend-and-expand market with targeted calls instead of broad prospecting.

CRA/LMI AND COMPLIANCE

- CRA/LMI overlay should be reviewed before campaign launch; the plan is growth intelligence, not credit prescreening.
- Do not say a prospect banks with a competitor unless the bank has sourced customer-provided or public lender evidence.
- Use safe phrases: competitor branch proximity, public lender evidence, or outside financial institution/payment provider pattern.
- FDIC branch deposits and market share are market-level context, not proof of an individual

SHARE CAPTURE PLAN

- Pulaski: \$17M target, 51% expected conversion, Morgan Avery.
- Saline: \$8.3M target, 51% expected conversion, Jordan Lee.
- Faulkner: \$8.1M target, 53% expected conversion, Chris Patel.
- Benton: \$6.4M target, 50% expected conversion, Taylor Brooks.
- Washington: \$340K target, 44% expected conversion, Priya Nair.

SOURCE PROOF

DepositLeads demo modeled from FDIC Summary of Deposits structure. Table: lib/market-share-war-room.ts:demoFdicBranches. URL: <https://www.fdic.gov/sod>. Observed: 2026-06-14. Last refreshed: 2026-06-14. Demo mode: yes.